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An Interpretive Phenomenological Analysis of Displacement from Single Room Occupancy (SRO) Housing

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An Interpretive Phenomenological Analysis of Displacement from Single Room Occupancy
(SRO) Housing

A Dissertation

Presented in

Partial Fulfillment of the
Requirements for the Degree of
Doctor of Philosophy

By Camilla Cummings

August 17, 2022

The Department of Psychology
College of Science and Health
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AN INTERPRETIVE PHENOMENOLOGICAL ANALYSIS OF SRO TENANTS

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Biography

The author was born in Eugene, Oregon, on July 3rd, 1993. She graduated from Willamette High School in Eugene, Oregon in 2011. Camilla earned her bachelor's degree with a double major in Psychology and Sociology from Portland State University in Portland, Oregon in 2016. Camilla then earned her master's degree in Clinical-Community Psychology from DePaul University in Chicago, Illinois in 2018. She completed her pre-doctoral clinical internship at the Palo Alto VA Healthcare System in Palo Alto, California in 2022.

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Abstract

Single Room Occupancy (SRO) housing is typically the most affordable and attainable form of housing for low-income people and is often located in desirable areas with access to social infrastructure. Literature shows SRO tenants are marginalized related to their social positionalities (i.e., they are disproportionately Black, elderly, more likely to have mental illness, and be in recovery from substance or alcohol use). Unfortunately, SRO housing has been increasingly lost to for-profit developers. The current study employed a community-based participatory action research approach and qualitative design to explore the subjective experiences of SRO residents' displacement. An Interpretive Phenomenological Analysis approach was used as well as intersectionality theory to describe both the experience of displacement and the ways tenants understand or make meaning of their displacement from SRO housing. Intersectionality theory was used to identify and describe the impact of aspects of identity and systems of power, privilege, and oppression on SRO tenant's displacement experiences. Findings indicated SROs serve an important function within the community and displacement from SRO housing contributes to deleterious effects to tenant mental health, sense of community, and well-being. Further, tenants with minoritized identities had more barriers to housing and were disproportionately negatively affected by both the displacement and the relocation. Study findings bolster the growing support for greater inclusion of community members in both research and policymaking endeavors.

**An Interpretive Phenomenological Analysis of Being Displaced from Single Room
Occupancy (SRO) Housing**

Single Room Occupancy (SRO) housing units are the smallest and most basic unit of housing within housing markets (Sullivan, & Burke, 2013) and are typically the cheapest housing option that is close to the downtown area in North American cities (Groth, 1994). Although SRO dwellings vary widely, units typically consist of a single room sized 70 to 200 square feet (Butzen, 1996) with either communal or no kitchen facilities and shared bathrooms which are housed within hotels, apartment buildings, and boarding/rooming houses (Sullivan, & Burke, 2013). In addition to being an important source of affordable housing, SRO housing typically lacks other barriers to entry including first and last month's rent, deposits, having an income that is two- to three-times the rent, separate utilities, and so forth. As such, SRO units are often the most affordable and attainable form of housing for low-income individuals and have been considered one step away from homelessness (Shepard, 1997). For individuals who are extremely low-income or receiving public assistance (e.g., Social Security or Disability income) few affordable housing alternatives exist. However, in cities like Chicago, SRO units are becoming a scarcity due to gentrification, leading to widespread displacement of SRO tenants. Research to-date has not examined why tenants choose SRO housing, why it is important to them, or how displacement affects their lives. The present study sought to investigate the lived experiences of displaced SRO residents utilizing interpretive phenomenological analysis.

Single Room Occupancy (SRO) Housing

SRO hotels have historically sheltered important social groups to industry and business such as temporary and marginally paid workers (Groth, 1994). SRO units can be rent-regulated or subsidized if they meet certain criteria (Sullivan, & Burke, 2013), but most are unregulated

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and privately run (Gurstein & Small, 2005; Lazarus et al., 2011). In 2013, the median monthly rent for SRO units in New York City ranged between \$450-705 which was more affordable than any form of unsubsidized housing and even less expensive than many rent-controlled units in the same locale at the time (Sullivan, & Burke, 2013). Indeed, SRO housing has been termed “refugee camps for the American poor” or “welfare hotels” (Groth, 1994, p. 10). Throughout history, SRO buildings have been contentiously debated regarding whether they are an essential housing resource or a public nuisance (Groth, 1994). Mifflin and Wilton (2005) suggest SRO housing challenges dominant cultural values such as single-family homeownership which contributes to the social opposition to SROs.

Benefits and Drawbacks of SRO Housing

With regard to life within hotels, there are many benefits beyond the accessibility and price. For example, among individuals who had previously experienced homelessness, neighborhood amenities (e.g., recreational, and public spaces, libraries, transportation, etc.) were the most commonly reported positive aspects of their experience in housing (Smith et al., 2015). Similar benefits have been identified among SRO tenants. Linhorst (1991) recognized that most SROs were located in attractive parts of the city that increase access to employment, services, and public transportation. Groth (1994) also highlighted SROs proximity to city amenities as well as their presence in mixed neighborhoods comprised of business, recreation, retail, and public spaces. Indeed, Linhorst (1991) found the most positively rated features of SRO living were the location and affordability, and it was noteworthy that many residents could not name anything they disliked about living in an SRO.

Autonomy and freedom. Some researchers have argued that SROs provide individual freedom and autonomy (Groth, 1994; Siegel, 1978) although many limitations to privacy and

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autonomy exist in SRO buildings such as the supervision of front desk staff (Groth, 1994), building rules, and “cage hotels” (Hoch & Slayton, 1989) which lack structural demarcation between units. Strict building rules have been shown to increase risk-taking and exposure to violence for female tenants engaging in sexwork (Lazarus et al., 2011). Although SRO accessibility may have allowed tenants to be more mobile and this could have led to autonomy and choice (Groth, 1994), most tenants have been found to live in SROs for extensive periods of time as a result of their socioeconomic precarity and the lack of affordable housing options (Rollinson, 1991). However, SROs foster independence and autonomy to a much greater extent than if individuals were dependent on the shelter system and as a result when SROs are closed individuals may be disempowered (Hoch & Slayton, 1989). Indeed, women respondents reported the personal space and structure provided by SRO housing contributed to their ability to create a sense of safety and therefore manage their mental health symptoms (Knight et al., 2014). Importantly, many elderly SRO tenants have been found to view SROs as their last opportunity for independence before moving into a nursing home (Groth, 1994; Rollinson, 1991) and SROs have historically provided an independent housing option that was not likely to be found elsewhere for elderly residents (Crystal & Beck, 1992). However, some research has found SROs to be advantageous sites for the delivery of services and there is some evidence of favorable outcomes associated with the implementation of on-site case management services (Shepard, 1997).

Social climate. Another benefit to SRO living might be a sense of community within buildings and opportunities for social engagement with others who have shared lived experiences (Linhorst, 1991). Historical literature suggests there is a high social tolerance in SROs for individuals and behaviors that may be less welcome in other settings (Kasinitz, 1984). Tolerance

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for aberrant or unusual behavior within SROs may be a particular benefit for individuals with mental illness (Hopper, 1988) or intellectual and developmental disabilities. Importantly, Townley and Kloos (2011) found that among individuals with mental illness, perceived neighborhood tolerance for mental illness was associated with a sense of community. Moreover, individuals residing in congregate housing sites reported significantly higher sense of community than individuals in scattered-site housing (Townley & Kloos, 2011). It was hypothesized that the shared lived experience of mental illness increased the sense of belonging among individuals in single-site housing (Townley & Kloos, 2011). It is possible that individuals with disabilities prefer to live with others who have shared experiences or who are similar to themselves and thus might guard against the negative effects of stigma (Cummins & Lau, 2003). Siegel (1978) found SRO tenants reported rich social relationships and Hoch and Slayton (1989) found SRO tenants reported trusting other tenants and good relationships with management. Importantly, SROs with only female tenants have been shown to create environments that facilitate the development of strong social support and increased safety for women (Lazarus et al., 2011).

In contrast, several historical studies have found significant self-isolation among SRO tenants with many tenants reportedly hardly leaving their rooms which may result in a cultural invisibility or somewhat of a hidden population (Rollinson, 1991; Stephens, 1976). Moreover, dually-diagnosed SRO tenants have been found to have significantly less peer support than their counterparts living in a supervised housing environment (Tsai et al., 2010). However, Townley and colleagues (2009) found participants with mental illness who reported smaller areas in which they engage in activities actually had stronger self-reported sense of community. Although high social tolerance and acceptance can be positive, there are some potential downsides to creating space for everyone. Knight and colleagues (2014) qualitatively sampled female SRO residents

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who reported conditions that were associated with poor mental health and retraumatization such as other tenants actively using substances and alcohol (e.g., presence of paraphernalia or exposure to bodily fluids), unmanaged mental health conditions, and exposure to crime including sexwork and exploitation. In this study, unsanitary conditions, the behavior of other tenants, and overall milieu of SRO housing contributed to sleep disturbances, deliberate social isolation, and coping through increased substance and alcohol use themselves (Knight et al., 2014). However, some researchers highlight how harm reduction practices (e.g., supervised injection facilities, syringe exchange programs) and increased access to health care services and other resources might reduce the harm of SRO tenant's high-risk behaviors (Shannon et al., 2006). Additionally, women reported building staff could promote safety by removing individual tenants associated with violence and other social disturbances. Importantly, women in this study explicitly stated they would not prefer hotels outright ban substance and alcohol use or sexwork (Knight et al., 2014) harkening back to the benefits of autonomy and choice. In sum, the social environment may be a benefit or a drawback depending on who is asked, and it may be important for individuals who choose to reside in SROs.

Building conditions. A frequent complaint are the physical conditions of SROs such as presence of vermin, lack of maintenance, and general dilapidation and disrepair (Knight et al., 2014; Lazarus et al., 2011; Linhorst, 1991; Werner & Bryson, 1982). However, SRO buildings exhibit a wide range in quality and physical condition which might be influenced by management practices of building owners (Klinenberg, 1999). In a study examining residential satisfaction among dually-diagnosed individuals, participants reported SROs as having the lowest physical housing quality as compared to apartments, supervised housing, or staying with family (Tsai et al., 2010). Lazarus and colleagues (2011) found that conditions in some buildings

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were so bad that women often choose living situations that increase their exposure to danger or violence to avoid SROs altogether. It is likely that power dynamics and the lack of choice or options in housing contribute to residents' lack of ability to address poor building conditions with owners or management. Indeed, Tsai and colleagues (2010) found SRO tenants reported significantly less perceived choice over their housing than those residing in apartments or supervised housing. Foley (1998) shifted much of the blame for poor housing conditions in SROs to the lack of regulations and enforcement of owners in meeting basic sanitation and habitation requirements. Shannon and colleagues (2006) highlighted opportunities for local non-profits or community groups to provide more effective and humane management of SRO buildings that is more in line with supportive housing models. Indeed, female residents of SROs have shown greater stabilization when SROs are reorganized through physical and managerial changes (Knight et al., 2014). The lack of oversight or standards of SRO housing has resulted in little research documenting the repercussions or experiences of residing in SROs (Dorvil & Tousignant-Groulx, 2019).

Taken together, SROs may be an important source of housing for marginalized populations with regard to their unique ability to foster independence. There may be opportunities for empowerment, self-governance, and the exercising of personal autonomy that many individuals would not have access to in other housing settings. Importantly, no research was found in which SRO tenants were explicitly asked why they choose to live in SRO housing as opposed to other forms of housing and doing so might illuminate additional benefits of SRO living. Additionally, to the knowledge of study authors, no research to date has examined what happens to social communities within SROs when buildings are lost to market rate development.

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Finally, the extant literature does not examine how SRO tenants themselves understand and make meaning of their displacement as SROs close.

Loss of SROs

The precipitous loss of SRO housing has been documented widely across North America beginning in the 1950's and gaining acceleration after the 1970's (Groth, 1994; Malone, 1981; Sullivan, & Burke, 2013) with Chicago losing almost 23,000 SRO units between 1973 and 1984 which totaled almost 81% of the SRO housing stock (Groth, 1994). Due to the fact that SRO housing is often the most affordable and accessible form of housing, when they close, few suitable alternatives exist (Groth, 1994) for low-income people. Indeed, it is common for displaced SRO tenants to move to other SROs (Newitt, 2019; Shannon et al., 2006). One study of elderly SRO tenants in the 1990's found nearly half their sample had lived in another SRO prior to their current building (Rollinson, 1991). The absolute loss of SRO units has undoubtedly contributed to the population of individuals experiencing homelessness (Groth, 1994; Hopper et al., 1985; Kasinitz, 1984; Malone, 1981; Sullivan, & Burke, 2013). Indeed, in a sample of 399 Continuum of Care (CoC) communities from 2007 to 2014, Hanratty (2017), found the rate of individuals experiencing homelessness was strongly correlated with both housing market conditions and poverty rates. Further, income inequality has increased dramatically over time such that the "top 0.1% share has increased from 7% in the late 1970s to 22% in 2012" (Saez & Zucman, 2016, p. 573) depressing the middle class into the working and lower classes. Taken together, increasing income inequality and soaring housing costs leave low-income people with few housing options. When SRO units are lost or converted into financially unattainable market rate or luxury housing SRO tenants may be pushed out of neighborhoods altogether. An important gap in the research literature remains with regard to what SRO tenants themselves

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believe are the reasons driving SRO housing decline and how the loss of SROs impacts them personally.

Current Chicago Single Room Occupancy Housing Policy and Context

According to the city of Chicago (2014), from 2011 to 2014, approximately 1,600 SRO units were lost due to market-rate housing development. SRO housing was historically concentrated in particular neighborhoods in Chicago including the West Loop, Uptown, Near West Side, Edgewater, and Lakeview (Groth, 1994). Due to historical activism and inclusionary zoning, Uptown was documented in 2007 as housing the largest stock of SRO housing in the city (Levy et al., 2007). Following the precipitous loss of SRO housing, Chicago tenants and advocates organized together as the Chicago for All Coalition to pass the Single Room Occupancy and Residential Hotel Preservation Ordinance to preserve SRO housing and increase protections for SRO tenants (City of Chicago, 2014). The ordinance's stated intention is to reduce homelessness and maintain socioeconomic diversity within neighborhoods through SRO preservation. At the time of ordinance implementation, there were only 77 SRO buildings left in the city (Office of the Mayor City of Chicago, 2014). The ordinance provided guidelines for the following areas of SRO preservation: (a) the establishment of a fund (i.e., generated through fees outlined below) intended to be used to incentivize SRO preservation, rehabilitation, loans to preservation buyers, or city-funded case management or social services; (b) SRO building owner responsibilities when they wish to sell, convert, or demolish their building or preservation buyer responsibilities; (c) SRO tenant's rights; (d) clarification to the zoning code; and (e) ordinance enforcement.

With regard to the sale of SRO buildings, the ordinance outlines a mandatory 180-day waiting period during which both the city and residents must be notified the building is for sale,

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and to only pursue or “negotiate in good faith” with affordability-driven or preservation buyers during this period. If sold to a preservation buyer, buyers are mandated to maintain affordability (i.e., less than 30% of income toward rent with a somewhat flexible prioritization of tenant income brackets including some units for individuals earning 30% of the area median income to individuals earning 50-80% of the area median income) for every unit for at least 15 years. However, owners may sell to market-driven buyers unencumbered by affordability restrictions after the 180-day period or may choose to pay penalties (i.e., a fee per unit as well as relocation assistance for each tenant residing in their building for more than 32 days) to opt out of the 180-day period.

SRO owners are mandated to abide by specific practices such as allowing tenants to keep the keys to their room and written notice of changes to rental terms or notice of sale. Regarding tenant protections and rights, the ordinance tasks owners wishing to sell with generating a list of all current tenants to be submitted to the city. The purpose of the list is to ensure owners are held accountable for providing tenants with the right to participate in a lottery if they choose for a unit in the same building if some portion of the units will remain affordable, relocation assistance (i.e., temporary accommodations in some circumstances, \$2,000 or more if buyers choose not to participate in the 180-day process), and some legal protections if tenant’s experience retaliation (e.g., increasing rent, terminating their lease, decreasing services, threatening legal action, etc.) as a result of tenant actions to improve living conditions (e.g., complaining, seeking outside assistance, becoming a member of a tenant union, etc.).

Concerning zoning, the ordinance provides some clarification stating units qualify as SROs if the floor area is less than 250 square feet including a bathroom and less than 320 square feet if the unit includes a kitchen. This was aimed at closing a loophole wherein landlords could

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lose SRO status (i.e., increase rent) by adding bathrooms or kitchens to units. With regard to ordinance enforcement, the regulation states that residents harmed by owner violations of the ordinance may file an individual lawsuit and could be reimbursed or awarded attorney fees and court costs if they win. Additionally, if the city joins such a suit the owner could be fined. If the owner does not pay fees (i.e., relocation fees and additional city fees if the sale bypassed the 180-day window) both the original and new owner are jointly liable for fee payment.

Despite the promise of the city ordinance, SRO housing has continued to decline with city data estimating 58 buildings at-risk in 2019 (Newitt, 2019). The SRO ordinance prolongs the sale of buildings but does little to prevent their sale to market-driven buyers, particularly when there are significant financial incentives (e.g., higher profit margins; Hoch & Slayton, 1989) to convert affordable buildings into market-rate buildings and cultural pressures of higher income prospective tenants highly desiring respective neighborhoods.

The ordinance lacks clear guidelines regarding support services that are necessary to ensure displaced tenants find suitable and sustainable housing. Although in practice, owners typically submit a plan to the city that outlines how assistance will be provided to tenants (e.g., staff of varying qualifications designated to assist tenants with finding appropriate housing that fits their needs). Further, the ordinance does not include the provision of oversight of building owner conduct or auditing (e.g., whether owners are compiling accurate and timely lists of long-time tenants, when and if tenants are given their relocation fees, the extent to which owners are seeking preservation buyers, etc.). Although the ordinance states a fund will be set aside to incentivize and support SRO preservation, it is not clear if this is sufficient support or when and to whom such support might be provided. Additionally, the onus of enforcement of the ordinance is placed solely on tenants. Although tenants might seek out the support of advocates or tenant

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unions, these may be inaccessible options depending on the circumstances and ability level of each person. The ordinance puts tenants in a position where they have to use their own money and resources to pursue litigation which is a disproportionate burden considering SRO tenants are typically extremely or very low-income. This may create insurmountable barriers for effective enforcement of the ordinance. It is important to note that SRO tenants have not been given the opportunity to officially weigh in on their experience regarding ordinance function or impact, nor the ways in which this city-level policy and its enforcement affect them on a personal level.

Gentrification and Displacement

Gentrification is often conceptualized as a process of neighborhood change or revitalization; an economic restructuring comprised of “collective residential choices” that can be caused by the actions of individuals, market forces, government intervention, or public investment (Zuk et al., 2018; Zukin, 1987). Gentrification occurs when middle-class or higher-income groups move into the area causing revitalization and rent/housing costs to rise, thus displacing economically vulnerable residents (Zukin, 1987). Indeed, gentrification inherently means that the people moving into an area have higher incomes and educational attainment than the area’s historical residents (Hamnett, 1991; Vigdor et al., 2002). Typically, gentrification takes place in areas with relatively affordable housing (Zuk et al., 2018) close to jobs as well as cultural and commercial amenities (e.g., public transportation, markets for work, social capital, education/training, public spaces, etc.). These neighborhood characteristics align with the Uptown neighborhood, as it is on the North side of Chicago, provides access to social infrastructure, is centrally located to access public transportation, close to downtown Chicago (i.e., the Loop), and is highly walkable.

The how and why of gentrification. With regard to mechanisms of action in the gentrification process, Hamnett (1991) acknowledged that gentrification is made possible by changing economic and employment structures whereby white-collar work, office jobs, and the service sector have grown as more vulnerable laborers and citizens have lost their foothold in both the labor and housing markets. Additionally, historical disinvestment, “white flight,” concentrated poverty, and racial segregation of people of color (Freeman, 2005; Zuk et al., 2018) have created the ideal conditions for investment opportunities and development. Indeed, individuals may be attracted to invest in inner-city property due to low prices during market entry and proximity to economic and social resources (Zukin, 1987) indicating likely profitability. Within these broad systemic, socioeconomic realities, governmental and public investments also drive residential displacement. As noted by Zukin (1987), local political leaders tend to support economic restructuring as it signifies higher property taxes, more entrepreneurial development, and stimulation of further investment. Taken together, gentrification is a nebulous social process including social actors at local, state, and federal levels (e.g., developers, mortgage lenders, real estate agents, contractors, non-profit agencies, etc.; Zuk et al., 2018).

Gentrification and displacement in Uptown. The Uptown neighborhood remains critical as the area with the highest concentration of SRO housing in Chicago (Levy et al., 2007). According to the Institute for Housing Studies at DePaul University (2019) in their analysis of neighborhood-level market conditions from 2012 to 2016, the Uptown neighborhood was not found to be at risk of displacement pressure or gentrification at the time of their analysis. However, this may be due, in part, to the rich history of organizing and advocacy in Uptown in which community members engaged in multiracial organizing for tenant rights as well as resistance efforts against abuse in housing and displacement (Guy, 2016). Indeed, previous

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research designated the Uptown area as gentrifying after the 1960's with the most displacement and socioeconomic, demographic, and cultural change taking place in the 1990's (Betancur, 2011; Levy et al., 2007; Lin, 2002). Specifically, during the 1990's the average family income increased by 25%, the majority of new residents were white and middle-class, the number of rental units decreased by 11%, number of housing subsidy renters decreased by 21%, and the median sales price for single-family homes increased by 33% as compared to 12% across the city (Levy et al., 2007). Most of the housing stock in Uptown is rental and thus advocates have purported landlords and developers have benefited most from gentrification in the neighborhood (Levy et al., 2007). The gentrification process is advanced in Uptown, but authors note that because of expiring vouchers and affordability commitments from owners, condo conversions, and new developments catering to middle- and upper-income residents, the lowest income residents are most affected as the end-stages of gentrification progress (Levy et al., 2007).

Impacts of gentrification. Regardless of whether residents were displaced or able to remain in place, there are many consequences gentrifying neighborhoods face associated with displacement, replacement, and neighborhood characterological change. In an ethnographic and qualitative study of gentrifying Washington DC neighborhoods, residents who were able to stay in their communities experienced political and cultural displacement meaning long-time residents were outnumbered and outvoted by gentrifiers with regard to political and local concerns as well as norms, behaviors, and values (Hyra, 2014). For example, residents lost a local church due to lack of support in district politics and lost local cultural and music scenes to make room for bike infrastructure and a dog park which cultivated feelings of resentment and withdrawal from long-time residents who remained in their community (Hyra, 2014). In a qualitative study of Polish immigrants in a New York neighborhood, Stabrowski (2014),

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similarly found long-time residents who remained in place lost their cultural enclaves and felt their living conditions, sense of security within and attachment to the community, and access to local resources had been increasingly diminished. A qualitative study focusing on primarily Latino and Black residents in Chicago communities found a loss of place-based social fabrics for long-term residents which included a loss of community-based opportunities for self-help, informal support, networks, culture, and institutions that allowed residents to meet their needs (Becantur, 2011). Becantur (2011) highlights the class dynamics inherent in gentrification due to upper-and middle-class gentrifiers' ability to profit and capitalize from rent manipulation and their socioeconomic access to mobility and agency/choice that functions only due to its dominance over/eclipsing of lower-income residents' interests, as they are highly dependent on place-based social fabrics to "survive and move up" (p. 399).

Taken together, gentrification can have an impact on individuals' ability to participate in their communities. One study found that for individuals with mental illness, a psychological sense of community and community participation significantly affect mental health (Terry et al., 2019). Thus, it is possible that displaced SRO tenants who are able to remain in their community may still experience some deleterious effects of displacement from their buildings.

As low-income residents are pushed out of revitalizing neighborhoods, they lose access to the amenities and improvements in social infrastructure which has been found to be a crucial facet of city life for low-income residents (Klinenberg, 2015). Indeed, residents in Chicago's most concentrated poor neighborhoods with the least social infrastructure were most likely to die or have their health seriously impacted by the 1995 heat wave and even outside of climate events, residents in these neighborhoods have lower life expectancies (Klinenberg, 2015). Unfortunately, SRO residents, with their buildings serving as concentrations of poverty within

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gentrifying neighborhoods suffered similar fates as residents in poor neighborhoods (Klinenberg, 1999) which may be related to the withdrawal long-term residents exhibit in the context of culturally changing neighborhoods and the loss of cultural enclaves and networks (Becantur, 2011; Hyra, 2014; Stabrowski, 2014). Of note, one study found that researchers and long-time residents of a neighborhood ratings of neighborhood quality differed which was important considering perceptions of quality were found to be related to loneliness/isolation, psychiatric distress, and recovery (Townley & Kloos, 2014). It is possible that displacement of individuals from their communities, and especially displacement to more segregated, impoverished, or lower quality communities contributes to health disparities among displaced persons.

Housing might also provide one a sense of ontological security (Padgett, 2007).

Ontological security can include constancy in one's material and social environment, a place to create reassuring day-to-day routines, a place to feel in control and free from the scrutinization of others, and a secure base from which one can construct their identity (Padgett, 2007). Indeed, research participants with mental illness have reported "home" as the most salient and central location related to their sense of community and as the place where they spend the most time (Townley et al., 2009). In Padgett's (2007) qualitative study, participants reported housing provided them freedom to exercise their agency, have privacy, and enjoy the simple pleasures of everyday place-making as well as freedom from violence, exploitation, and supervision. Indeed, formerly homeless persons self-reported experiences were found to mostly comprise feelings of security, comfort, and privacy that housing provided (Smith et al., 2015). Padgett's (2007) study also found the ontological security of home allowed participants to self-reflect and reconstruct identities that had been damaged through marginalization and that identity reconstruction provided the opportunity to repair social relationships that had been lost. Smith and colleagues

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(2015) asserted individuals' identities are constructed in relation to their physical environment and that places are imbued with social, cultural, psychological, and symbolic meaning. The feeling of "home" allowed participants to start planning for the future and think beyond the "survival mode" they had experienced before being stably housed (Padgett, 2007).

Fullilove (2016) describes how displaced residents have expressed their lived experience of displacement as constituting a traumatic loss with associated feelings of grief, anger and resentment, alienation, isolation, and social division related to being ripped from their "emotional ecosystem." Fullilove (2016) portrays the forced separation between people and communities as a traumatic stressor. In a study of housed individuals who had previously experienced homelessness, participants depicted the physical spaces associated with their everyday activities which represented a sense of belonging and affiliation with their community (Smith et al., 2015). Fullilove (2016) notes that communities "maximize the odds that he will survive predators, find food, maintain shelter from the harsh elements, and live in harmony with family and neighbors" (p. 11), and that being separated from these essential environments threaten one's safety and livelihood. Likewise, among individuals with mental illness known distal supports within the community (e.g., shop owners, pharmacists, salesclerks, waiters, bartenders, librarians, and other community members) predict a sense of community and mental health recovery after controlling for traditional social networks (Townley et al., 2013). This finding suggests naturally occurring casual networks within one's community are likely important sources of support and fodder for well-being. Prilleltensky (2014) also underscores the importance of "mattering" or being acknowledged within a community with dignity and respect. Displacement from one's community is akin to being forgotten, neglected, and ignored which

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constitutes a violation of this human right to matter. Importantly, literature has never explored the lived experience of displacement among SRO tenants.

Taken together, these diverse methods of inquiry suggest there are different types of gentrification (e.g., commercial, retail, residential) that unfold in stages or in demarcated progression (e.g., early-stage, stalled, advanced, and super-gentrification) and that the process is highly selective, impacting only a subset of neighborhoods in a subset of cities (Brown-Saracino, 2017). Within this framework, Uptown and the loss of SROs appears to be advanced and perhaps not technically currently gentrifying (Levy et al., 2007). Although low-income residents bear the burden of displacement even within areas that are no longer currently gentrifying (Levy et al., 2007). Further, gentrification appears to be more of a symptom of greater economic changes such as increasing income inequality, contraction of the middle class, gutting of manual labor positions and the industrial working class to increases in the service sector and the “gig” economy, and the shift of the city from a site of production to a site of consumption (Brown-Saracino, 2017). Hyra (2014) also notes a migrational shift of increasing populations to cities and “urban cores.” Brown-Saracino (2017) adds that city spaces are undergoing unmanaged changes as a result of neoliberalism and these broader, structural changes and thus individual community members’ “right” to the city is decreasing rendering working class individuals’ existence increasingly precarious. Regardless of why or how displacement occurs, residents may experience harmful emotional, psychological, and social sequelae of displacement.

Intersectional Framework

Although intersectionality as a way of knowing is rooted in Black feminist tradition and critical theory (Carbado et al., 2013), Crenshaw coined the term as a multidimensional and analytic framework in 1989. Crenshaw’s (1989) seminal piece outlined how aspects of identity

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are situated in systems of power, privilege, and oppression (i.e., racism, sexism, homophobia, classism, ableism, etc.) and how aspects of identity interact in a gestalt-like fashion to position one's social identity in a matrix of oppressions with each location constituting qualitatively different experiences rather than simply compounded identities. With regard to using intersectionality in qualitative inquiry, it is important not to treat aspects of identity as additive but rather as qualitatively different and unique social locations (Bowleg, 2008). Using an intersectional framework within research must go beyond querying about demographic characteristics to uncover experiences of stress, prejudice, and discrimination as they relate to each person's social positionality (Bowleg, 2008).

Importantly, intersectional frameworks center the lived experiences of multiply oppressed individuals to provide context and nuanced understandings of inequality (Carbado et al., 2013; Crenshaw, 1989; Weber & Parra-Medina, 2003) with the overarching goal of utilizing activism for social justice in the liberation, health, and well-being of all people (Weber & Parra-Medina, 2003). Intersectionality theory posits social inequities are reified through not only distributions of valued resources but also through relational models of dominance and subordination that includes an analysis of how relationships determine the control over institutions, access to resources, values, beliefs, and the unquestioned centering of dominant groups as the norm (Weber & Parra-Medina, 2003). Research from an intersectional framework provides a systematic structure for exploring how social processes generate and sustain dimensions of inequality to intimate the "fundamental causes" of inequities and uphold hegemonic power structures (Link & Phelan, 2000; Weber & Parra-Medina, 2003). With regard to SRO tenants, they have often been the target of stigmatizing and marginalizing narratives related to aspects of identity and social difference illustrated in Groth (1994):

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Hotel people are supposedly all friendless, isolated, needy, and disabled; all elderly; all on welfare; all elderly men; or all welfare mothers with three young children. All are presumably socially marginal, all mildly psychotic, all alcoholics or drug addicts, all drifters and transients who never live anywhere more than a few months... (p.10)

Literature, however, confirms SRO tenants are disproportionately Black, Latino, and immigrant status, male, older or elderly, experience mental illness and substance use disorders, disabilities, have low educational attainment, have previously experienced homelessness, been recently incarcerated, have higher rates of emergency department use, and are more likely to have health conditions like HIV and Tuberculosis (Bowen et al., 2016; Evans & Strathdee, 2006; Groth, 1994; Hopper et al., 1985; Layton et al., 1995; Linhorst, 1991; Mifflin & Wilton, 2005; Rollinson, 1991; Shannon et al., 2006; Sullivan, & Burke, 2013). It should be noted that scholars have highlighted how classism, racism, xenophobia, and social prejudices shape conceptions of SRO tenants (Sullivan & Burke, 2013) that likely influence their social positionality. Equally important, all of the research examining SRO tenant characteristics is correlational and thus it cannot be determined that SRO housing is the cause of adverse health consequences or disparities. It is likely that individuals who are marginalized across dimensions of social difference gather in SROs because of their low barrier nature.

In a 2016 study of food insecurity among SRO tenants, 66% of study participants received social security or disability income and 14% of participants obtained income from formal employment (Bowen et al., 2016). The average monthly income for all participants was \$705 with a standard deviation of \$415 and the Supplemental Nutrition Assistance Program (SNAP) participation was 73% (Bowen et al., 2016). Importantly, women in the study reported greater food insecurity and incomes that were \$76 dollars less than the overall sample on average

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suggesting female SRO residents may have different socioeconomic experiences. These findings suggest SRO units are a vital source of housing for the city's most low-income residents. In contrast, older studies have found that historically not all SRO tenants received welfare (Groth, 1994) and many were previously or at the time of the study reliant on public or private social services (Erickson & Eckert, 1977). Indeed, a study of SRO tenants in Chicago found the vast majority of tenants had some form of employment but did not earn enough to make ends meet (Hoch, 1991) and another study indicated tenants had extensive and consistent employment histories (Erickson & Eckert, 1977). Many SRO tenants are valuable workers in the urban economy (Groth, 1994) and take part in important jobs that sustain city life. Despite the fact that SROs are often the cheapest market-rate housing option, most tenants are still significantly rent-burdened (Bowen & Mitchell, 2016). Coupled with the reality of so few affordable housing options puts tenants in a precarious position which might make them vulnerable to abuse and exploitation.

Further, many studies suggest SROs tenants disproportionately have mental health conditions and/or substance or alcohol use disorders. This may be related to the historical deinstitutionalization of psychiatric hospitals (Polcin, 1990) or the increase of state and federal prisons (Petersilia, 2000) contributing to issues of community reentry. Regardless, housing is a critical issue for individuals with mental health and substance use disorders (Tsai et al., 2010). In one study of SRO tenants, nearly two-thirds of tenants reported a mental health condition (Bowen & Mitchell, 2016). Additionally, 30% of participants reported problem drinking, 17% reported illicit substance use, and 1% reported intravenous substance use (Bowen & Mitchell, 2016). This is compared to national statistics finding 18.5% of adults reporting a mental illness within the last year (SAMHSA, 2014a) and 22.9% of the population reporting binge or heavy

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alcohol use, 9.4% reporting illicit substance use (SAMHSA, 2014b). However, no research was found to examine the number or proportion of SRO residents who are in recovery from substances or alcohol. Individuals with mental illness or substance use disorders are affected by both public- and self-stigma through negative stereotypes, prejudice, and discrimination which can diminish self-esteem, self-efficacy, community integration, and life opportunities (Corrigan et al., 2006). These experiences of marginalization likely influence individuals residing in SRO housing. Indeed, Luoma and colleagues (2014) found that self-stigma associated with substance use was related to lower self-efficacy and predicted self-selection into protected residential settings. It may be the case that SRO housing, in addition to being low barrier, is a chosen form of housing for individuals impacted by the harmful social outcomes of having a mental health condition, substance use disorder, or as individuals who are in recovery.

Taken together, SRO tenants are marginalized across multiple dimensions of identity. To the knowledge of study authors at the time of writing, no research has explored the ways in which the social positionality of SRO tenants influences their experiences or how greater systems of power, privilege, and oppression shape their lives within the context of displacement from SRO housing.

Rationale

Given the diversity of SRO tenants, the importance of SRO housing in the increasingly expensive and limited housing market, and gentrifying city landscapes, preservation of SRO housing could protect the city's most vulnerable residents from being priced out of desirable neighborhoods. Further, SROs fill a crucial and seemingly unscalable gap between homelessness and either market rate housing or permanent supportive housing. The population of SRO tenants is heterogeneous and therefore tenants are marginalized through many matrices of oppression

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with regard to their reasons for living in SRO housing to begin with, barriers they might face to other forms of housing in the community, and the downstream impacts of displacement from SRO housing. As such, neighborhoods that lose SRO housing may become more racially and socioeconomically homogenous. At the same time, displaced SRO tenants may experience a complex sequela of emotional, psychological, social, and political fallout.

The present study seeks to address gaps in the literature by exploring the importance of SRO housing for its residents, the experience of displacement from the perspective of SRO tenants, and how aspects of social difference shape individuals' lived experiences of displacement. Most literature on SRO tenants is outdated and may not represent contemporary experiences of tenants. Importantly, few studies were found to ask displaced residents about their subjective experience of displacement and no studies to-date examine the impact of displacement among SRO tenants. Interpretive phenomenological analysis (IPA) was chosen as a method of analysis because of its explicit commitment to the value of subjective knowledge and its ability to provide information about the qualities of an experience as it is lived by a person and the sense they make of their experience (Eatough & Smith, 2008). Moreover, critical IPA is consistent with an intersectional framework because of its distinct focus on uncovering the ways dominant ideologies shape and organize participants' lives and describing the ways power functions in relation to individuals' social locations (Lopez & Willis, 2004). This study aims to fill this gap in the literature by amplifying the voices of SRO tenants themselves to tell their stories and illustrate the importance of SRO housing.

Research Questions

Research Question I: What reasons do individuals have for living in SRO housing?

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Research Question II: How do individuals understand and make meaning of their experience of being displaced from SRO housing?

Research questions I and II were analyzed through the conceptual lens of intersectionality theory. This intersectional analysis aimed to identify and describe the ways in which tenants' experiences – both living in and being displaced from SRO housing – are shaped by aspects of their identity. Further, intersectionality theory was used to make apparent the relationship between social positionalities as they relate to broader systems of power, privilege, and oppression within the particular sociohistorical context of SRO tenants in Chicago.

Positionality Statement

Koch and Harrington (1998) astutely observed that researchers drive projects with their values, histories, and interests and noted how the reflexive reporting and reflecting on these aspects of researcher disposition impact every stage in the research process. Reflexivity, in this sense, should describe the author's epistemologies, aspects of identity, lived experience, and professional lenses that might shape the research endeavor, introduce systematic biases, and to acknowledge the agentic, interpretive process taking place in the research.

My decision to conduct research on issues of homelessness and housing equity did not emerge from a theoretical interest. Rather, my motivation developed from my own lived experience of homelessness, the experience of observing and supporting my loved ones with homelessness and their barriers to housing and is continuously fueled by the relationships that I have developed with community members impacted by these issues. My lived experiences with homelessness have allowed me to see the hidden biases, prejudices, and stigma that often permeate scientific research about individuals experiencing homelessness and housing issues.

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It is through my personal experiences that have shaped my desire to push back against the status quo, humanize these issues, and elevate personal stories with dignity and compassion. I resonate with Lucchesi's (2019) notion of "spirit-based research" that is guided by compassion, empathy, and love, rather than the "clinical disconnect" common in the academy. Lucchesi (2019) states this method and orientation toward research allows us to make sense of the aftermath of oppressive forces, particularly those that go unmourned, and commit to creating space for new futures. I come to this work with the understanding that structural violence creates "an unhealed residue in the community" and my hope is that the relational, person-centered methods employed in this study will allow individuals to engage in a way that is accessible, comfortable, and that creates the opportunity for them to process what has happened in the presence of care and emotional preparedness (Lucchesi, 2019, p. 2).

Although in many ways I view myself as part of the communities in which I work, I recognize that I am positioned and seen by others as an outsider. It is possible that because of the way I am perceived, participants may not feel comfortable speaking with me or speaking candidly about their lived experiences. I am a white, ostensibly middle-class, educated, straight-passing, cisgender woman who is an American citizen. These are sources of power and privilege and may create blind spots with regard to the lived experiences of individuals affected by racism, transphobia, and xenophobia. Throughout this work, I will lean on members of my community, participant voices, and further educate myself on these issues to avoid missing the influence of these oppressions I am shielded from experiencing firsthand. Culturally, I come from a low socioeconomic class and a white racial/ethnic background from a state with one of the highest rates of individuals experiencing homelessness in the country (U.S. Department of Housing and Urban Development, 2019); coupled with all the usual trappings of deep poverty including many

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members of my family and community lacking educational and employment opportunities, getting caught up in the criminal justice system, and relying on alcohol and substance use to cope. These experiences have given me invaluable “code-switching” skills to transition across settings with ease and a deep understanding of the material realities that create barriers and hardship for many people experiencing poverty. At times, self-disclosure of my lived experience has put participants at ease and helped to establish rapport.

Although I understand the lived reality of homelessness, I lack an understanding of living in and being displaced from SRO housing. I also recognize that because of my many privileges not only do I have a roof over my head, but I have more agency and control over where I live. However, I have built professional and personal relationships with members of the community living in SROs and have fought alongside them to preserve this important form of housing. These relationships have provided some insight into the frustrations and challenges people living in SROs deal with and the realities they face when SROs close down.

As a person and as a scholar, I am a constructivist, meaning that I believe realities are based in social and experiential constructions, are alterable, and that perspectives are neither true or false but rather more are less informed (Guba & Lincoln, 1994). My bachelor's degree was a double major in Sociology and Psychology which has informed my lens as interested in both structural conditions that shape individual lives as well as the distinct and idiographic realities unique to each person's experiences. These interests informed my decision to pursue training in Clinical-Community Psychology which has furthered my understanding of how structural conditions contribute to individual suffering. My clinical training and work with trauma survivors has further shaped my belief in the importance of the ways each person makes meaning of their experiences. I am guided by my values including: (a) intersectional feminism which

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centers the experiences of those most impacted by marginalization and discrimination with the overarching goal of liberation and justice for all people; and (b) my professional code of ethics as a psychologist which underscores the inherent worth of all people who are deserving of respect and dignity and tasks me with striving to protect each person's capacity for self-determination as much as possible. These factors have undoubtedly shaped the methodologies I have chosen, the way I engage people, and the way I interpret information.

Biographies and Positionality Statements of SRO Tenant-Researchers

The following statements were originally drafted by the university-based researcher based on each tenant-researchers' responses to an open-ended questionnaire about aspects of their identities, why they joined the research team, and why they are interested in SRO preservation. Once drafted, statements were reviewed, edited, and finalized by each corresponding tenant-researcher.

Lamont Burnett

Lamont was born and raised in Chicago. He is a Black man who was raised in the Robert Taylor Homes on the South Side of Chicago. He has experienced homelessness, lived in SROs for about 13 years, and he resisted displacement from the Wilson Men's Hotel. Lamont participated in the SRO study because he thinks it's important to preserve SRO housing. SRO housing is easier for people to get into, there are fewer barriers, and they are affordable. SROs are a safe and accessible option for low-income people. SROs kept him from living on the streets, so he understands their importance within the community. SRO preservation is important to him because preserving SROs helps people remain in neighborhoods they're familiar with.

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Jon Adams

Jon was born and raised in Evanston, Illinois. He is a 59-year-old, white, cisgender, straight man who was raised in Evanston, a north suburb of Chicago. Although he is a long-time social security recipient, he has participated on and off in the paid economy throughout his life. He has lived experience of mental illness, lived in a psychiatric facility for about 2 years, experienced homelessness for one year, and found housing again through SROs. He lived in SROs for 19 years and resisted displacement from the Wilson Men's Hotel. He understands first-hand the importance of safe and affordable housing for people's health. The SRO study was a project that gathered information to help share the story of SRO tenants – to uplift the stories of low-income tenants and their treatment. He participated in the SRO study out of his own curiosity to learn the stories of other SRO tenants and as part of his broader commitment to housing justice for low-income people. Jon believes SRO housing strengthens and serves the community and city of Chicago. SRO preservation is important to him because living in SROs prevents people from experiencing homelessness. He believes SROs are important because they house people with low incomes, disabilities, and the elderly. The loss of SROs pushes people onto the streets, out of the city or state, and serves as an injustice that only makes the rich richer.

Andrew Cannella

Andrew is a 34-year-old, white, cisgender, gay man who has lived in the Uptown neighborhood for four years. He is originally from Albany Park, which is about 2 miles from Uptown, and he was born and raised in Chicago. He went to Chicago Public Schools and has a bunch of credit hours toward several degrees, although he has not yet decided on a major. Andrew has a disability and has a fixed income which landed him in an SRO for nearly a year because the rent was less than his social security check. He participated in the SRO study to

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bring more awareness to the issue of SRO preservation. Housing is scarce and SROs are an important source of affordable housing that fits people needs. He believes that SRO closures make homelessness worse, and he is committed to SRO preservation within the Uptown community. He believes there are few options already and taking away SROs gives people almost no options for safe and affordable housing.

Tom Gordon

Tom Gordon is a 64-year-old white man who serves as the unofficial mayor of tent city. He first experienced homelessness at the age of 14 and is a long-time advocate and community organizer for unhoused people.

Methods

The current study was part of a broader exploratory qualitative study utilizing a community-based participatory research (CBPR) and participatory action research (PAR) approach to examine the experiences of SRO tenants who have been displaced from their buildings in the Uptown neighborhood in Chicago, IL. The study was developed through organizing around SRO tenant rights with a grassroots community organizing and advocacy nonprofit organization. Staff from this organization and four former or current SRO tenants (“SRO tenant-researchers”) were included as part of the research team and took part in developing the study, research questions, materials, data collection, and generating preliminary themes. Although many scholars have criticized congregate housing for isolating individuals from the larger community (Aubry & Myner, 1996; Walker & Seasons, 2002; Wong & Solomon, 2002) SRO tenants themselves have identified SRO preservation as a key concern for their community. CBPR frameworks recognize that community members know best what the issues facing their community are and position them as co-creators in knowledge creation (Suarez-

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Balcazar, 2020). Thus, SRO tenants themselves are included in framing this social problem and understanding solutions to address community concerns. The present study aimed to explore individuals' lived experiences of living in and being displaced from an SRO through IPA. IPA was chosen as a method for study design and analytic procedures because of its ability to elucidate the ways in which individuals perceive social situations and derive meaning from their lived experience with a particular phenomenon such as displacement from SRO housing (Smith & Shinebourne, 2012).

As is true of most community-based research, the present study was grounded in critical and social constructivist epistemologies which recognize the structural conditions and aspects of identity that shape individuals' lived experiences (Creswell, 2013; Guba & Lincoln, 1994; Israel et al., 1998). In this way, the larger study was guided by principles of CBPR outlined by Israel and colleagues (1998) including acknowledging the community as a unit of study, facilitating an equitable and collaborative partnership through all phases of research that leverages the unique strengths and ways of knowing of community members, with the overarching goal of producing something that will be useful to the community.

Participants

Potential participants were located through contact with the grassroots community organizing organization by virtue of the organization learning of SRO buildings being sold or otherwise displacing residents and thus organizing within buildings to ensure building owners abide by Chicago's 2014 SRO Ordinance. Participants were recruited through organizing meetings, canvassing outside of SRO buildings, and through word of mouth among SRO residents. Individuals were eligible to participate if they were 18 years of age or older, English-speaking, and had both lived in and been displaced from an eligible SRO building. SRO

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buildings that were considered eligible displaced residents between 2017 and 2019 and included: the Wilson Men's Hotel, Darlington, the Lorali, and the Foswyn Arms. 18 participants were enrolled in the study, although 1 participant was removed from the sample because they had not experienced displacement. After this participant was removed from the sample, a screening procedure was implemented to ensure all future participants were eligible before participating in the study.

Participants for the proposed study were purposively sampled through a maximum variation sampling paradigm (Patton, 1990). Maximum variation sampling involves selecting key demographic variables that are likely to have an impact on participants' lived experiences, then creating a matrix to ensure recruited participants reflect the various combinations of demographic variables to select cases whose data can give insight to the research questions from specific perspectives (Patton, 1990). As previously mentioned, nearly all SRO residents are low-income and the demographic variables identified in the literature to be most relevant included: race/ethnicity, gender identity, age, mental health, and substance and alcohol use or recovery status (see Appendix A). Demographic characteristics were systematically integrated into the analytic framework to ensure multiple experiences situated within multiple social locations could be uncovered and described (Cho et al., 2013; Crenshaw, 1989). Sampled participants covered a breadth of the matrix with regard to aspects of identity as opposed to oversampling in any one cell (i.e., no more than two participants will be sampled in each cell). Although given sample size constraints, it was not possible to provide representation in every cell. Due to the aforementioned heterogeneity of the SRO tenant population, it was assumed that different people would experience different forms of marginalization and differential impacts of displacement. Thus, a maximum variation sampling method was integrated with an intersectional framework to

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describe the ways in which aspects of social difference shape the lived experience of displacement and the ways aspects of identity relate to larger systems of power, privilege, and oppression.

Convention suggests IPA samples remain rather small to allow for a detailed and comprehensive examination of participant cases, with recommendations ranging from three to 25 (Dukes, 1984; Larkin et al., 2006; Polkinghorne, 1989; Smith & Shinebourne, 2012). Therefore, a target sample of 25 was selected to align with the heterogeneity of the sample and provide enough cases to allow for thorough cross-case thematic analysis and coverage across domains in the maximum variation sampling matrix.

The mix of purposive and convenience sampling techniques was essential to ensure study participants had lived experience with the phenomenon of inquiry (Creswell, 2013) as other scholars have noted the difficulty in finding displaced individuals, analogizing this process to “measuring the invisible” (Atkinson, 2000, p. 163). Additionally, prospective study participants knew the university-based researcher through their connection to the grassroots organizing organization, its staff, and participants often had familiar relationships with SRO tenant-researchers either through organizing or through their buildings. For these reasons, the process of gaining entrée to the community and building trust with community members was made possible through the long-standing organizing relationships that were built and maintained before and outside the context of the research.

Sample

The study sample consisted of nine cisgender men, seven cisgender women, and one transgender woman with a mean age of 59.7 years ($SD = 9.04$; range: 44-74 years old). Six participants were considered elderly (i.e., aged 65 or older) and nine participants were middle-

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aged (i.e., 50-64). With regard to health factors, eight participants self-identified as having a physical disability or chronic health condition and seven identified as having a mental health condition. Nine participants self-identified as being in recovery from a substance or alcohol use disorder and three reported current use of drugs or alcohol. Three participants reported experiencing all health factors including physical and mental health conditions as well as a previous or current substance use disorder. Three participants did not disclose any health factors related to physical, mental, or behavioral health.

The racial/ethnic composition of the sample included seven Black or African American individuals, seven white, two Indigenous or Native American, and one multiracial participant. No participants in the sample self-identified as having Latino or Hispanic ancestry. With regard to housing history, 14 participants reported a history of homelessness. Although the remaining three participants denied frank homelessness, they all reported histories of housing instability, doubling up or couch surfing, as well as previous experiences of eviction or displacement. Participants lived in SRO housing for an average of 11.02 years ($SD = 77.4$ months; range: 16 months to 24 years). With regard to income, participants reported earning \$1,173.88 per month on average ($SD = \$624.75$; range: \$0 to \$2,400 per month) including all sources of income except for food benefits. Per year, that totals \$14,610.35 on average ($SD = \$55,538.33$; range: \$0 to \$28,800 per year). All 17 participants identified as having low income which included having no income, low, fixed, or inconsistent income. Seven participants reported receiving supplemental nutrition assistance program (SNAP) benefits. Participants self-identified the following barriers to obtaining market rate housing: 14 had no credit or a low credit score, eight had prior convictions, and four had a prior eviction on their record. One participant also reported having no housing history to serve as “references” on housing applications which served as a

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barrier to housing. Table 1 shows participant-identified aspects of identity and experience for each participant.

Materials

Participants completed a demographic survey (see Appendix B). The demographic survey included general characteristics (e.g., age, gender identity, race, ethnicity, sexual orientation), educational attainment, veteran status, SRO housing history, reasons for displacement, history of homelessness, and potential barriers to housing (e.g., criminal justice involvement, mental health conditions, substance or alcohol use, physical disabilities or chronic health conditions, eviction history, credit issues, and income issues).

Next, participants were asked to complete a 60-90 minute interview using a semi-structured interview protocol (Appendix C). To answer research question I, the interview protocol asked participants broadly about their reasons for living in SROs (i.e., “What are the reasons you lived in an SRO?” “What do you need in housing?”) with probes including “Why is X important to you?” and “Why did you choose an SRO as opposed to another form of housing?” To address research question II the interview protocol asked participants about their experiences being displaced from SRO housing (i.e., “What has been helpful or difficult for you as you’ve been looking for housing?” “How do management and staff help or not help when SROs close?” “What were the conditions of the building like?”) and probes including “What was it like for you when you had to leave X building?” and “What about Y was helpful/not helpful when you were leaving?” To integrate the intersectional framework, the interview protocol included the question “How have aspects of your identity affected your experiences living in or being displaced from an SRO?” with probes about how specific dimensions of each participant's identity (i.e., derived from the demographic survey or other parts of the interview) influenced

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their experiences and why. SRO tenant-researchers also assisted with the interviewing process by probing participants based on their expertise in buildings (e.g., by asking about specific staff members or landlords they know, asking about specific conditions within buildings, and so on).

Procedures

Individuals who expressed an interest in participating in the study were administered a screening questionnaire to confirm their study eligibility. Eligible participants were scheduled to meet for an interview with a university-based researcher and an SRO tenant-researcher at a location of their choosing (e.g., in their homes, at public locations, or at the grassroots community organizing organization). Participants provided informed consent to participate in the initial interview, which was audio-recorded. Individuals received a \$10 cash honorarium for participating in the initial interview. Participants were asked if they consented to be contacted again in the future for additional data collection or member checking procedures. Data collection occurred between May 2019 and August 2021, with a major disruption due to the COVID-19 pandemic in which no data were collected between March 2020 and February 2021. The recruitment and data collection protocol changed in response to the COVID-19 pandemic. 12 interviews occurred before COVID-19, including the participant that was ultimately excluded from the sample due to ineligibility. In response to COVID-19 disruptions, an IRB was submitted and approved to allow virtual data collection via a secure platform, verbal rather than written consent, and recruitment efforts switched from primarily in-person to telephone outreach coordinated with the community partner. Although efforts were made to adjust to virtual data collection, SRO tenants frequently lacked sufficient technology, devices, or technological know-how to engage in a virtual process and therefore only one participant participated in the study virtually. Six data collection interviews occurred during COVID-19 of which one was virtual and

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the remaining five took place after vaccination efforts had begun, face-to-face, outdoors, and with both participant and interviewers fully masked. Several questions were added to the interview protocol to assess the extent to which the COVID-19 pandemic, current events, or civil unrest impacted their housing or displacement experiences. However, participants did not disclose or identify major impacts from the pandemic on their housing or displacement other than greater financial resources in the form of government administered stimulus payments. Data collection interviews ranged from approximately 40 to 120 minutes in duration with the average interview being 77 minutes. Timing and duration were determined based on the participant's needs as well as their willingness and/or capacity to share details. Consistent with Lucchesi's (2019) guidance around compassionate and person-centered interviewing practice, the primary interviewer provided greater time and space when participants expressed strong emotions or disclosed painful or traumatic experiences. The interviewer provided reflective statements, validated or reinforced disclosure of traumatic stressors, and affirmed participants' strengths. Interviews occurred largely in a single session, although some participants took breaks, answered phone calls, and one participant took a longer break for a time-sensitive food pantry pickup and thus their interview was fragmented across several hours.

Once preliminary analyses were complete (i.e., case narratives and some preliminary themes for each participant), participants were invited to meet via telephone for a member checking interview. The overarching goal of this procedure was to create space for inclusion and dialogue, allow participants the opportunity to improve their contributions, and mitigate researcher interpretations bias (Caretta, 2016). Participants provided additional consent for this process, although it was not audio-recorded or transcribed. Particular quotes or segments were selectively transcribed if they added greater understanding to research questions. Participants

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engaged in member checking through a dialogic approach that allowed for a collaborative, co-construction of meaning and revision and honors participants as “theorists of their own experience by allowing them to offer comments, critique, and elaboration on researcher interpretations (Harvey, 2015, p.24). Participants were provided a short visual list and verbal summary of preliminary interpretations rather than transcripts, text, or data to reduce barriers to participation. In this way, the member checking procedure aimed to go above and beyond a confirmation of interpretation and instead engage participants in a “negotiated process” that provides another opportunity to amplify the tenant voice and shift power (Carlson, 2010).

Analytic Approach

Immediately after collection of the initial interview, the university-based researcher and SRO tenant-researcher debriefed and generated preliminary themes to facilitate SRO tenant-researcher participation in the analytic process. Audio-recorded interviews were then transcribed for data analyses. Data were analyzed using an IPA approach which is helpful as an exploratory method that amplifies the voices of individuals by describing their subjective experiences and social cognitions (Biggerstaff & Thompson, 2008). IPA also allows for the exploration of a phenomenon in a nuanced way that includes aspects of the context and settings surrounding participant experiences with a phenomenon (Creswell, 2013). According to Pietkiewicz and Smith (2014), IPA allows the researcher to collaborate with the participants in the “sense-making” endeavor (i.e., double hermeneutics) to interpret meaning from the participants’ perspective and to weave in relevant psychological literature. Additionally, IPA allows the researcher to inform conceptualizations of the phenomena with historical understandings and psychological theory rather than attempting to use conceptualizations to inform theory or models (McLeod, 2011). Analyses included reading through written transcripts several times, coding and

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condensing codes related to research questions, specifically identifying significant phrases and meanings of displacement, and clustering meanings into thematic categories (Creswell, 2013).

The author and university-based undergraduate, post-baccalaureate, and graduate-level research assistants performed open coding in Microsoft Word and codebook coding in NVivo version 12.

The open coding process included codes that were summative in nature and memo codes that were bracketed to signify which codes are more interpretive in nature or factor in more personal experience or valence from the coder (Creswell, 2013).

The first stage of coding included staying relatively close and remaining at a low-level of abstraction (Smith & Osborn, 2008). The open coding process followed a combined inductive and deductive framework which has been demonstrated within social phenomenology with rigor (Fereday & Muir-Cochrane, 2006). In this sense, open coders coded specifically for the “essence” or core attributes of the phenomenon at hand (i.e., displacement from SRO housing) as well as things that emerged inductively from the data. The second stage of analysis involved developing higher-level codes or themes from the more detailed codes (Smith & Osborn, 2008) and organizing them into a hierarchically structured and thematically related codebook. The second stage of coding included the use of intercoder reliability to obtain consensus and increase reliability (Guba & Lincoln, 1994). Code descriptions with definitions and examples were written for each of the thematic categories whereas unique experiences and aspects of social difference for each participant were written in a narrative format with interpretations for the larger meaning of the story (Creswell, 2013). These procedures allowed for the emergence of converging and diverging experiential claims as well as commonality and nuance (Eatough & Smith, 2008). The preliminary codebook was based on themes from three transcripts, and SRO tenant-researchers provided feedback at this stage. Tenant-researchers contributed ideas about

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the impacts or meaning of themes as well as the labels or ways of understanding preliminary themes. Tenant-researchers also generated several ideas for new themes/codes, although these themes were not fully integrated into the codebook unless there were sufficient data from transcripts to justify the addition of a theme/code. Open coding and theme generation then occurred for each transcript and all changes to the working codebook were tracked via a saturation tracking procedure. After codebook development, the codebook was subsequently applied to the transcripts in NVivo and each transcript was reviewed by two separate coders for reliability.

Research Questions I and II

Research question I was answered by coding any data related to circumstances under which individuals wound up in SRO housing, articulated reasons for living in SROs, and reasons for not choosing to live in other forms of housing. Although Smith and Osborn (2008) suggest there are “no rules” with regard to coding for phenomenological understandings of experience, any data involving the subjective experience of displacement was coded. Particular attention was paid to the meaning participants made about experiences of displacement as well as the feelings, motivations, desires, and belief systems through which their experiences manifested (Eatough & Smith, 2008). Further, other aspects of lived experience were summarized and coded with thick description to capture the “everydayness” and “person-in-context.” Thick description and the IPA-based coding procedure aimed to describe individual experiences as they relate to the social, historical, political, and interpersonal contexts in which the experiences took place (Larkin et al., 2006; Lopez & Willis, 2004; McLeod, 2011). Stated experiences and understandings of displacement were used to provide interpretation and context (Larkin et al., 2006). Regarding

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procedures within NVivo, data from each theme/code were exported, read, and summarized within the findings.

Intersectional Framework

Any data describing dimensions of identity as well as participants' meanings or understandings of their identities were coded as characteristic co-codes. Co-codes were developed to identify the overlap or intersections between codes/themes from the first two research questions and aspects of identity or matrices of power, privilege, and oppression.

Each case included a written narrative of the intersections of identity mentioned by that participant. Additionally, participants who shared aspects of identity were looked at together to compare and contrast dimensions of identity that might have influenced their experiences (Pietkiewicz & Smith, 2014). This strategy assisted in uncovering differences rather than the similarities of experience explored in research question II (McLeod, 2011). With regard to the interpretive process, intersectionality theory was the guiding framework to explore power as an interpersonal and institutional relational mechanism for creating and sustaining social hierarchies and inequity (Neal & Neal, 2011; Weber & Parra-Medina, 2003). As Benner (1994) noted, IPA allows for the investigation of which human conditions make differences in an experience possible (i.e., the "breadth of experience" Benner, 1994, p.104). However, it should be stated that although this study aimed to cut across demographic variables, great care was taken to avoid oversimplifying the human experience and over-generalizing the ways in which aspects of difference might impact the ways a phenomenon is experienced (Cohen et al., 2000). Other studies have successfully integrated IPA methods with an intersectional framework to elucidate the ways aspects of identity interact to shape lived experiences of research participants or the ways in which power and oppression function (Chan, 2018; Kirn et al., 2016; Semlyen et al.,

2018). Regarding analytical procedures, identity- and intersectionality-related were treated as co-codes to maximize their utility in being examined within the context of other codes/themes. Data from these co-code themes were examined by generating framework matrices within NVivo to extract and describe the intersections of co-codes with themes presented in research questions I and II. Thus, only the intersections of these themes (i.e., instances in which both main theme and identity-related themes are co-coded) are presented in the results.

Trustworthiness

Guba and Lincoln (1994) theorized the trustworthiness of qualitative research as fulfilling the following criterion: credibility, dependability, confirmability, transferability, and authenticity. With regard to credibility, this study followed typical procedures within IPA methods (Larkin et al., 2006; McLeod, 2011; Smith & Osborn, 2008; Smith & Shinebourne, 2012; Pietkiewicz & Smith, 2014). Data were collected from participants across several different SRO buildings across Chicago and participants were interviewed across time indicating some dependability (Connelly, 2016). To increase credibility, in-depth, prolonged involvement and exposure to tenant organizing provided insight to the structural and contextual circumstances affecting SRO tenants in Chicago. Meeting attendance and relationship building also furthered the researcher's understanding of the cultures and discourses that influenced participants' constructions of social reality which facilitated the interpretive frameworks used in this study. Debriefing procedures with SRO tenant-researchers and member checking served to increase credibility as well (Guba & Lincoln, 1994). Member checking procedures provided to opportunity for participants to add or revise content to their narrative or themes and thus improve the data collected through more nuanced understandings and interpretations (Caretta, 2016). For example, Turney and Coen (2008) found that participant dissension from interpretation did not

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necessarily discount the initial data but instead provided a more complex understanding of how time and space since the initial disclosure might create different understandings or context. The use of case summaries and thick description assisted in the transferability and is intended to allow readers to determine the extent to which results are applicable to other people or settings (Guba & Lincoln, 1994). The critical IPA method and intersectional framework served to increase authenticity and fairness because of their unique position in describing the values that underlie particular perspectives and the social agenda put forth by interpretations (Guba & Lincoln, 1994; Lopez & Willis, 2004). The CBPAR orientation framing this project also contributed to the extent findings, recommendations, and subsequent actions were the result of collaboration and negotiation of stakeholders (Guba & Lincoln, 1994). Finally, this project endeavored to provide information that might push the needle on social understandings of the importance of SRO housing and thus aimed to fulfill notions of catalytic and tactical authentication (Guba & Lincoln, 1994) through social change.

Results

The findings are presented in two major sections corresponding to research questions I and II. Each section begins by presenting full theme summaries to address research questions I and II. Tables 2 and 3 present superordinate theme names and summary definitions for research questions I and II, respectively.

Intersectionality theory was employed to understand and describe the ways in which participants' experiences of living in SROs and being displaced from housing were shaped by aspects of their identities. An intersectional framework was the conceptual lens through which research questions I and II were examined. As such, identity-related themes are presented within the context of the other research question results rather than acontextually. Identity- or

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intersectionality-based co-codes included *identity and systems of oppression*, *social support*, *sociopolitical context*, and *stigma*.

Identity and systems of oppression included experiences that participants associated with aspects of their identity and/or broader systems of power, privilege, and oppression that impact minoritized individuals and communities. Aspects of identity included race, age, physical or mental disability or ability status, current or historical substance use, and conviction history. *Social support* was characterized by participants' interactions with their social support or kinship networks as they relate to aspects of identity, housing, or their experience of displacement. *Sociopolitical context* included specific historical events as well as other sociocultural factors that influence the economy, housing, local politics, and disparities in wealth, housing, or life opportunities. Finally, *stigma* refers to experiences of prejudice, discrimination, and exclusion associated with aspects of identity as well as stigmatizing belief systems that were identified as undergirding the drivers of displacement.

Research Question I: What reasons do individuals have for living in SRO housing?

Research question I sought to describe the reasons participants identified for residing in SRO housing. In addition to specific reasons participants described for living in SRO housing, they also described systemic factors constraining their decision-making as well as the function of SROs in the broader community. The following three themes emerged: *cost-of-living issues*, *housing needs*, and *housing decision-making*. Examining the reasons for choosing SRO housing through the lens of intersectionality theory, several aspects of identity emerged including age, health and disability, race, and substance use or recovery status. Sociopolitical context also emerged as shaping individuals' housing and life opportunities.

Cost-of-living Issues

The theme *cost-of-living issues* reflected aspects of the overarching context that served to constrain participants' housing options, their ability to exercise agency and choice, and as generally influencing their housing decision-making. When discussing cost-of-living issues, participants identified a general lack of affordable housing options both inside and outside the city of Chicago as well as the sense that they did not have access to market rate housing. They identified SROs as one of their only options to live alone as low-income renters in contrast to doubling-up or finding housing with roommates.

Participants also characterized cost-of-living issues related to the geography of Chicago's affordable housing market noting there are even fewer affordable housing options in desirable areas (i.e., the North side, Uptown) and few to no opportunities to obtain housing subsidies in desirable areas. Participant 4 illustrated this idea succinctly, "the area that you want to move in is too much! You can't afford it." Participant 14 expressed similar sentiments, "[housing is] too expensive... You can't afford it... unless you want to go in a shitty area." Participant 12 echoed these ideas,

...the rent is a little bit cheaper [on the South and West sides] and you get more for your money when it comes to the apartments. Now, mind you, the rent is starting to creep up a little... but mainly like on the North side, it seems like they have really higher rent depending upon like where you wanna live.

Indeed, participants felt the lack of affordable options pushed people into undesirable, inaccessible, unsafe neighborhoods, or even out of the city of Chicago or state of Illinois entirely.

They shipped [other displaced SRO tenants] way out on [the South side] and-and I'm like, "no thank you!" That's why I didn't ask the Alderman for any help because that's

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where they wanted to move 'em. And I'm like, "no thank you." If I'm gonna go that far south, I might as well go to Indiana. -Participant 5

Additionally, participants connected cost-of-living issues to policies and practices such as requirements to earn two-to-three times the rent in monthly income as well as high barrier application processes for market rate housing with uncertain rewards. Two participants articulate similar frustrations in their search for housing and the ways in which they are disadvantaged as low-income people looking for rental units in the market rate housing sector,

I applied to, you know regular apartments for about a year, and I was paying each time \$35 for an application, \$50 for the application fee, and each time, they would tell me you know two or three days later, "oh you don't qualify. You don't have a high enough income; your credit is bad" and I couldn't afford to keep spending the limited money I had on these application fees. -Participant 13

Housing Needs

The theme *housing needs* represented participants' preferences and qualifications regarding their housing in a general sense. Housing needs related to issues such as affordability, accessibility or low barrier housing, location, and a sense of independence within one's housing.

Affordability. Affordability was identified as the top priority for essentially all participants, and some expressed an explicit need for a housing subsidy or landlords that accepted housing vouchers. Generally speaking, participants expressed a need for rent costs of approximately \$200-\$600 per month, with most setting their rent budget at around \$500 a month. As stated by one participant,

[I need] something that is affordable where it doesn't break me. After I pay rent, I should be able to go out and buy some groceries. I shouldn't be like, 'oh god now what am I

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gon- I done paid my rent now what am I gonna do for food?' Especially since I don't get no uh- food stamps. -Participant 11

SROs are Low Barrier Housing. In addition to general affordability of rent, participants described SRO housing as low barrier in nature which contributed to their understanding of SROs as an affordable housing option. Tenants in the sample identified several features of SROs that made them low barrier including no or low application fees; no security deposits or first/last month's rent fees; options to pay rent on a daily, weekly, or monthly basis; no requirement to earn two-to-three times the rent in income; apartments were fully-furnished; and most importantly, SROs included all utilities as part of rent rather than charging separately or requiring tenants to obtain utilities through third-party companies. In combination, SRO affordability and low barrier nature made SRO units easier to obtain and maintain as a person with low income. Participant 6 illustrated the ways in which the low barrier nature of SROs made it possible for her to obtain housing,

I just wanted something that I could uh- quick and something, yeah... I guess [SROs are] easier, um, financially because there's no security deposit... they're cheaper because they, they go off of your income... I mean those two reasons alone make it easier.

Another participant described similar reactions to housing with high barriers for entry, noting,

When you do find a place that you want, the thing that hurts me is, you want me to give you first and last? Why can't I just give you first month's rent? ...It's hard to come up with first and last month's rent... [If you pay \$300 in rent], you can get that first three hundred but that second three hundred is a stretch. So yeah, that's what hinders me- that first and last... that bites you in the ass right there. -Participant 11

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This same participant also highlighted the importance of bundled rent and utilities in allowing him to maintain stable housing in SROs,

I mean, you know, a light bill, a water bill, a gas bill, electricity. Uh-uhhh. No! So a SRO is handy and convenient because utilities are included. Which makes it easier for me. Or otherwise, I'd be out there on the street, with a job, but nowhere to live. -Participant 11

Location. Participants identified several aspects of location they considered when making decisions about their housing including access to transportation, proximity to resources, and neighborhood safety. Access to transportation was the most frequently mentioned location factor and was predominantly described as proximity to public transportation (i.e., Chicago Transit Authority's elevated train and bus system). This was particularly important because many participants relied upon public transportation to commute to employment they needed to stay afloat financially. Additionally, only one participant had a car, so nearly all participants relied solely on public transportation and walking to meet their needs. One participant described the importance of accessible public transportation as it relates to his safety as a low-income person,

I need stuff that's accessible 'cause when you don't have a car, you got to make things easier on yourself. Who wants to be lugging ten bags of groceries on the bus and the train? Now I got to set my bags down and I got to wonder one of these little young punks is gonna snatch my bag. Or you think, I got all these groceries, "oh he got some money in his pocket?" No! So, I need accessibility. -Participant 11

Participants who were aging and/or elderly, Black or African American, and those in recovery from alcohol and substance use disorders connected their prioritization of neighborhood safety to aspects of their identity. One 50-year-old participant (11) cited his "face full of grey

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hairs” as a sign that he may not be able to defend himself. Or, as a 74-year-old participant (9) put it, “in certain respects I guess there’s a certain vulnerability in that uh- as an old person.” One 70-year-old Black man (10) reported living in racially and ethnically diverse neighborhoods generally, and on the Northside specifically, made him feel safer:

...the south side is a bad place to live. You know, you can’t walk down the streets, or you have to be governed by the gangs. You have to wear a certain kind of color. If you wear this color you might end up being hurt or something like that. I don’t want to live around that... I don’t wanna walk out with a threat... because it’s a mistaken identity... or because I’m tall or I have a hat on the wrong way or got the wrong colors on, which is stupid, but that happens. You know, I was on the west side one day, I swear to god... I had a hat back like this – “you can’t wear your hat like that.” Why? “Because that’s what we say here that’s – “ oh, let me put my hat back. I got out of there.

Indeed, some Black participants connected their sense of familiarity to their sense of felt safety within the community and their racial identity. Participant 11, a 50-year-old Black man, described his familiarity with the goings on of his neighborhood as knowing the code of conduct, customs, and rhythms which helped him to feel a sense of safety. His quote also illustrates the ways he connects the physical community to his psychological sense of home,

I know everything about here... It feels good. It just mean that, I’m in familiar territory, I don’t have to get used to, oh “where can I go in this area at night” or, “can I go out this time and not get- “I know this area, I know, okay, at a certain hour, you get your butt in the house... I know this area. I know the rules of engagement around here. If I see you on the street in the daytime, “hey, how ya doin’?” You talk back, fine. If you don’t, okay, you have a good day. At nighttime, I don’t say nuttin’ to nobody... this is my area.

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Anything from [street to street]. I know this! This is me! So, no! I'm not- no, I'm not giving up me.

Finally, several participants in recovery from drug and alcohol use disorders noted they felt safer in neighborhoods with less visible or open-air substance use. They used housing to distance themselves from detrimental previous relationships and thus highly rated their agency in determining neighborhoods which they deemed safe.

Participants noted the importance of neighborhood walkability and proximity to resources such as grocery stores, restaurants, laundromats, dollar stores, hospitals, recovery networks, religious institutions, and services they relied upon (i.e., physical or mental health, day programs, pharmacies, clinics, etc.). Most participants referred to location-related issues as vital to meeting their needs as low-income people. For instance, Participant 7 did not receive food stamps and relied upon his knowledge of the network of churches and community-based agencies that offered food pantries on particular days and times as well as public transportation to make ends meet.

Additionally, some participants expressed a preference to remain close to social infrastructure in the community including Lake Michigan, public parks, movie theatres, major streets, and places to connect with “nature.” Participant 7 noted the importance of proximity to the lakefront for him,

I like to swim and watch the sunrise and I'm a bird watcher... West of the lakefront I call the concrete jungle. Because that's all it is, is concrete. Here, you got parks. You may have a few isolated parks when you get into the deep city but they're nothing compared to the sprawling openness of the lakefront... energizes me, recharges my batteries.

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Familiarity. Related to the location of housing, over half of the renters in the sample reported a need to live in a familiar neighborhood. Participants expressed a desire to remain living in the same area from which they were displaced from their SRO, stay in their “home” community, and remain embedded within their place-based networks of support and kinship. As Participant 3 put it,

I've been around them for years, they know me better than I know me. [laughs] You know, and it's like I could call them and say, “hey, you know this is going on, can I come visit for a little bit?” you know... good things about having friends in the neighborhood... I'm not alone, you know. I have people to turn to.

Additionally, some participants identified their preference for familiarity as related to their age. One 70-year-old participant (10) noted,

It's hard for people – it's hard for older people to make friends. Whereas you have to move someplace else, and then you have to familiarize yourself with other people. Some people are not- they don't wanna do that! I don't know anybody there. And it's uncomfortable for people.

SROs Provide Independence. Several participants expressed the sentiment that SROs were the most quick, accessible, and independent housing option at several junctures in their lives – before entering nursing homes, when exiting homelessness or housing instability, and when they don't yet qualify for subsidized housing due to their age or ability status. Participant 8 stated, “I feel like the SROs, it's the step [before] nursing home, to give people somethin' to go to... participate in... You know, to feel independent for a little while.” Likewise, another participant (7) described SROs as an accessible step after homelessness: “[SRO preservation could] cure homelessness... or to keep it from getting worse. Your next step from an SRO is

what? Homelessness.” Participant 8’s reports aligned, as she identified another function of SROs as allowing people to adjust to new housing environments after chronic homelessness, “for people that’s less uh-fortunate, to have their own place or maintain that- live around people. Some people have to live around people in order to adapt, you know, so I think that’s one of the reasons why [it’s important to have SROs.]”

Housing Decision-making

Participants described several factors related to their *housing decision-making* including being placed in SRO housing by service providers and feeling as though SRO housing was a good fit for their needs. Additionally, due to the constraints or limitations of the affordable housing market, participants described SRO housing as their only option as well as either having no housing standards or lowering their standards to obtain any housing at all. Despite systemic barriers to obtaining affordable housing, SRO housing was chosen by participants because it was the lowest cost option that most closely met their individual housing preferences.

SROs are the Only Option. Affordability was the most salient factor in participants’ housing decision-making within the context of greater cost-of-living issues. Due to a general lack of affordable housing, participants described lowering their standards to obtain any housing they could afford as well as feeling as though SROs were the only option. Participant 2 echoed this sentiment, “income... it’s just, there’s nothing more to say than low income, I have no other [housing] options.” Indeed, all but one participant in the sample expressed the sentiment that SROs were the only affordable option they believed they had. Participant 1 stated, “I probably would’ve been in another living condition or another hotel similar to it” and Participant 4 put it like this, “[No housing options were available] to me, none. Not that I could think of.”

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Several participants identified the lack of social safety net or supportive services for individuals with functional limitations and support needs as part of the sociopolitical context in which SROs emerge as the only housing option. For example, Participant 17 expressed the need for greater “physical” and “mental support” to individuals within the community. Likewise, Participant 16 stated, “we are responsible for people that can't take care of themselves... the thing about people with mental illness and [developmental disability] is they need people to help them.” Indeed, a handful of participants specifically named the closing of mental health facilities in Chicago as a historical contributor to both people in need of SROs to stay housed as well as the number of individuals experiencing homelessness. Participant 17 described it this way,

they closed down the institutions and put these people out everywhere, you know?

They're not taking their medicine or whatever. Or even if they are, they need guidance.

Just like somebody who has physical problems, or an older person or whatever, or child

or whatever, they still need somebody to look over them and let 'em know, they care and

to help them meet their needs... They... they don't care. The government doesn't care

about mental health field period, as far as I'm concerned... When you displace thousands

people from their home and send them on the street and say they'll be okay if they take

their medicine? No, it's not. They're not okay. They've made it worse. I've seen a lot of

them die out there.

The broader systemic context and matrices of oppression limit individuals' housing options. Participant 13 is a good example of the ways that systemic oppression based on age, SES, and disability intersect to shape and constrain someone's housing options. Participant 13 was a 62-year-old white woman with both physical and mental health conditions, described her income as “too low” and credit as “too poor” for market rate housing. She fervently sought

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services and applied for housing subsidies based on income, although reported learning the waiting lists were five to 20 years long. She reported several disabling conditions but was not old enough for senior housing which contributed to her sense that SRO housing was her only option. For Participant 13, her SES pushed her out of the market rate housing market, her disabilities made it difficult to maintain formal employment, and she was not old enough for senior housing contributing to a psychosocial circumstance in which it was incredibly challenging and stressful for her to find safe and adequate housing.

Housing Placement by Service Providers. Several participants described living in an SRO because they were placed there by staff during one of the aforementioned critical life junctures. Participants were placed in SROs with project-based subsidies, as temporary placements while on waiting lists for supported housing or a housing voucher, when discharging from carceral or psychiatric institutions, or when they were facing displacement from another SRO. Indeed, participants reported many prior referrals to other SRO hotels and their sense that SROs were their only option was undoubtedly influenced by what they heard from service providers. For some participants with significant psychosocial stressors (1 and 8), they described their case managers as managing most of their affairs with regard to income and housing. They reported exercising little-to-no agency over their housing decision-making although they expressed favorable opinions of SROs.

Participant 1, a Black man managing several chronic health conditions and serious mental illness, described SROs as providing accessible housing when he was unwell and SROs were the only option: “Well, sick as I was, I- and need to recuperate from my illnesses. I was willing to have any place where I could, you know, just be able to pick myself back up.” Importantly, this SRO offered on site food services and a dining area for residents to share meals. Participant 1

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identified this as a beneficial feature of his living environment because it supported both his physical and mental health. He stated a preference not to have an in-unit stove top due to his mental health noting, “sometimes I feel comfortable at a stove, sometimes I don’t,” and that the three hot meals a day the kitchen provided helped him manage his diabetes, citing the “cafeteria, that’s partly another reason why I moved in, they told me to get uh- valuable meals through my diabetes. It was helpful.”

Although Participant 8 was placed in an SRO by staff, she expressed feeling a sense of community or belonging within the building due to shared experiences with other tenants. When asked about the impact of living with other people who have lived experience of mental illness or people in recovery from drugs and alcohol, she stated, “it impacted very well because a lot of us had a lot of things in common... because I’m not trying to keep a secret self like that... instead of feeling lonely.” She articulated the importance of being around others with shared identities, experiences, and with whom she can connect and belong. A sense of connection and belonging were particularly important for Participant 8 within the context of multiple stigmatized and minoritized identities,

It’s a lot of insecurities with- with being a Black woman, um, and mental illness and drugs. Mental illness is- um, depending on how you feel about yourself, wanted to be achievable and to recognize your, uh, effects of life that it has upon you, that mental illness has upon you... But um, being a Black woman on alcohol and drugs is uh, is one, uh- a disgrace because we are normally uh, cast out compared to other cultures.

Determining Fit. Some participants acknowledged having no standards or lowering their standards to accept an SRO unit when they would have otherwise preferred another form of housing. Participant 17 stated, “so the size of the unit, they were pretty small to be honest with

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you, but it was better than what I had. That's how I look at it. It's better. It's better than nothing.”

In contrast, some participants endorsed person-environment fit living in SRO housing,

I'm fairly uh satisfied just living in an SRO and one space... I'm somewhat of a solitary nature... so uh, I don't feel that limited by it. My personality fits in well at the SRO. I don't-I don't feel that I'm really missing what some people might miss given that similar circumstance. It suits me fine, that kind of existence. -Participant 9

In sum, SROs were described as the most affordable, low barrier form of housing within the context of a precarious housing market with few affordable options for low-income renters.

Additionally, almost all renters in this sample endorsed barriers to housing (i.e., 14 had no credit or a low credit score, eight had prior convictions, four had a prior eviction on their record)

further pushing them out of both supportive and market rate housing markets. With limited

options, participants reported attempting to find housing that maximized their preferences with regard to location, familiarity, and independence. As Participant 5 stated, “some people can only afford an SRO.” Another participant’s (7) viewpoint aligned when he described the function of SRO housing, SROs are important “because of the amount of low-income people there are. Not everyone can afford a thousand dollars a month rent when you’re on social security.”

Participants’ experiences suggest that SROs serve multiple important functions in the community including housing people who might otherwise be unhoused, providing transitional housing after leaving or before entering institutionalized settings, and providing a least-restrictive housing environment for people who are aging and/or those with disabilities. Further, although familiarity, safety, independence, and comfort in one’s housing is important for all people, these issues were particularly important for participants with marginalized identities.

Table 2*Summary of Superordinate Themes for Research Question I*

Superordinate themes	Summary
Cost-of-living issues	Lack of affordable housing in the community, intersection of housing affordability and location, and availability of subsidies or supported housing.
Housing needs	Requirements, necessary elements, or priorities when looking for housing as well as reasons for choosing SRO housing. Factors include affordability, low barrier to access, location, and level of independence.
Housing decision-making	Factors influencing tenants to choose or turn down housing opportunities. Factors include no housing standards or lowering of standards, a sense that SROs are the only option, and person-environment fit.

Research Question II: How do individuals understand and make meaning of their experience of being displaced from SRO housing?

Research question II sought to describe the phenomenon of SRO displacement as experienced by participants as well as the ways in which they made meaning or understood why their displacement occurred. The following themes emerged: *reasons for displacement*, *experience of displacement*, and *resistance* against displacement. When examined through an intersectional framework, sociopolitical context and aspects of identity emerged in relation to participants' experience of displacement and their understanding about why their displacement was occurring. Dimensions of identity included age, health and disability, race, and substance use or recovery status. Further, participants identified stigma as the systemic belief system underlying other systemic drivers of displacement.

Reasons for Displacement

When asked about why SROs were closing or why they were being displaced from SRO housing, participants identified the following reasons: (a) social or societal neglect; and (b)

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systemic factors which included gentrification, income or wealth inequality, and cost-of-living issues.

Social Neglect. Participants described feeling as though stakeholders (i.e., Aldermen, local politicians, city departments governing housing, and the city as a whole) and members of the community are aware of displacement, but that they choose to ignore it in service of prioritizing housing for higher-income tenants. Participants described social neglect as manifesting in a lack of funding, action, interest, and time devoted to preserving SROs or supporting the people who live in them. Participant 3 expressed feeling as though the city government has no “social conscience” and instead they are organized around consolidating money and power. Participants also reported a discrepancy between the reassurances of stakeholders and their inaction, with Participant 3 calling this “propaganda” and citing this duplicitousness as a reason for why he does not “believe” or engage in politics: “they say one thing and they say- they hear our voices, but then they turn around and do something totally different.” Several participants expressed the belief that city stakeholders are aligned with building owners and developers, in which they prioritize profit margins above the needs of community members. Participant 12 articulates this dynamic,

these development, management, or whatever- they're hobnobbing, you know, they're eating lunch together, talking about this and that... we all know they're one accord, so until- until, as they say, the little people start screaming the screaming... and going crazy, then they'll do something, but I guess they haven't heard of enough screams.

The sense of unfairness, neglect, and that others are intentionally ignoring the “screams” of displaced tenants is evident in Participant 12’s quote. Other participants expressed similar sentiments indicating their identification of social neglect impacted their felt experience of

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displacement, with Participant 11 stating he believes politicians and other people in power want to “sweep” their displacement “under the rug” or make displaced SRO tenants “disappear.”

Participants also articulated a sense that others are listening performatively or pretending to care, citing Aldermen that “dodge” meetings with constituent tenants, or the city holding community meetings to hear concerns and putting that feedback “in the back of the file cabinet” (Participant 5).

Systemic Factors. In addition to social neglect, participants identified other systemic factors influencing their experience of displacement including gentrification, desirability of proximity to social infrastructure, and the de-facto privileging of higher-income tenants through these systemic forces. Participant 11 describes the systemic drivers of SRO loss like this,

It's prime real estate and money talks...Let's see. You got an SRO here. You got a thirty-story high rise over there. Which one do I wanna keep? Oh, I'll take the thirty-story high rise. I don't know how many floors I got on it, but I can charge them seventeen, eighteen hundred dollars a month. Where this little bitty SRO, they giving me three, four, five, six hundred dollars a month. We gettin' rid of that, tear it down, put up a high rise... 'cause that's all prime real estate. Which means, where does the little man go?

Relatedly, income and wealth inequality were named as providing greater power and agency to renters with more resources. Participants reported that low-income tenants lack both the buying power to exercise agency and choice in their housing and the “political influence” (10) on community development decision-making. Participants explicitly named housing as a “steppingstone” (15), a source of intergenerational wealth, and reported a felt sense that building owners were profiting directly from their displacement. Finally, participants considered cost-of-living issues as they apply to building owners and identified high property taxes, costs of repairs,

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and other high costs for building maintenance as reasons why building owners might choose to convert SROs to another form of housing that generates greater profit to offset the costs.

Stigma. Finally, participants named various forms of stigma as systemic, cultural belief systems undergirding the mechanisms they identified as driving displacement. Participants identified stigma against both SRO housing itself as well as the people who reside there, which serves as the basis or justification for displacement. In this way, displacement is an action of exclusion, or in other words, displacement is a manifestation of stigma. Indeed, participants noted many politicians, city stakeholders, and community members “demonize” SROs (12), view them as “eye sores” (3), and their tenants as “the dregs of society” (6) or “bums” (14). Numerous participants described similar sentiments about the stigmatizing stereotypes about SRO tenants, that they all have “mental illness, drug addiction, alcoholism... You know, people look down on people like that. Society looks down on people like that. Just in general.” (6). Similarly, Participant 14 described SROs as having the negative stereotype of “flop houses” in which residents are “transient people” that do not invest in or contribute to the neighborhood or community despite the fact that “a lot of people live in them for a while.”

Overall, participants expressed the belief that people do not support SRO preservation because of the desire to create distance from populations for whom they hold stigmatizing beliefs. Participant 9 put it this way, “alderman’s uh, in general, don’t like SROs that much... I think ‘cause they fear it might bring in the wrong kind of people... criminal type element, alcoholics, drug users, dealers.” Additionally, participants identified stigma as a reason why community members ignore owners that violate city laws governing displacement, discriminatory behavior within buildings, or building conditions that are uninhabitable or substandard. Participant 10 stated, “they didn’t give a care... they felt that [we] were the lowest

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people on the earth.” Indeed, Participant 4 described a situation in which building staff explicitly named stigma as a justification for why they can get away with abusive and illegal behavior toward tenants, “I heard [staff] tell my neighbor at one time, ‘man, I’ll beat your ass and they won’t even call the police up here. It’s so drug infested up here, so much stuff going on up here... ain’t no police coming up here.’” In sum, participants overwhelmingly attributed efforts to eliminate SROs as well as poor treatment during the displacement process as behavioral extensions or manifestations of stigmatizing belief systems.

Although nearly all participants cited poor building conditions as a reason they were given for building closure, many participants expressed the belief that explanation was more of a post-hoc justification rather than the root cause of displacement. Considering systemic factors and stigma together, Participant 17 shared her historical knowledge of the Uptown neighborhood and shared that many buildings were originally converted into SROs because they were in poor condition, then SRO owners were un-checked in their neglect of buildings, allowing them to deteriorate because they are stigmatized buildings, housing minoritized tenants. Then, Participant 17 noted, the poor conditions were used as justification to close the building, displace low-income tenants, and convert the building into housing for higher-income tenants. Although on its face, it may appear that people are concerned about the housing conditions of low-income renters, the stigmatizing beliefs about people who live in SRO housing provide the justification for both marginal housing as well as taking that housing away. Indeed, a handful of participants spontaneously generated the recommendation that greater investment in building maintenance, social support programming for individuals with disabilities, regulatory policies, as well as enforcement of codes and standards for living conditions would prevent the need for building closures.

Experience of Displacement

Participants identified the emotional and cognitive impacts of displacement from their SRO units. Extreme stress or distress was the most frequently reported experience. Participants also reportedly felt grief, loss, shock, fear, panic, uncertainty, worry, frustration, and anger in response to displacement.

For nearly all participants, the threat of eviction and/or homelessness shaped the contours of their displacement experience. However, previous experiences of poverty-related trauma (e.g., eviction, displacement from informal housing in which participants stayed somewhere without a lease agreement, loss of belongings through street sweeps, etc.) increased the fear and distress associated with their displacement from SRO housing. Participant 5, for example, highlighted the impact of previous displacement on her current displacement from SRO in which she expressed intense fear and distress to the extent that she stopped leaving her unit to avoid losing her belongings:

I was stressing... so then I- I found myself being stuck at home because, I bought this stuff. I worked hard for this stuff. I am responsible for [belongings] and if I come home and I don't have a home, I'm finna snap. You know, I mean... so I found myself staying at home. I was missing my [recovery] meetings, and friends were being concerned, and, they were just like, 'you need to move!' ...and I'm like, I'm gonna be bald at the end of this 'cause I literally, I mean I would brush my hair and there'd – I know from stress that we lose our hair – but I was losing mine, I think, a little bit more than I should've been, so you know, I'm like man, I'm gonna be bald by the time this is over with.

This same participant (5) noted fear of eviction and resulting paranoia,

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I didn't know if somebody was gon-because that was one thing we discussed in our meetings that somebody can serve us so it was a constant listening to the feet prints, the foot prints goin' past my door and then I started getting paranoid! I mean this was, like I said, was just boiled down to being stressed out, 'cause I would hear somebody go by, and then it would sound like somebody stopped in front of my door so I'm waiting for somebody to knock, then I was peeking out my peek hole wondering if anybody was standin' there and then because you could see that much space from the floor, I was down on the floor seeing if I could see peoples' feet! (Laughing) I mean, it brought me back to, oh god, I feel like I'm, back on doing my drug habit here, just paranoid and checking my door, and it's like, I gotta get out of here! And that's when I just told my sponsor, I'm like, I can't take it no more.

The instability and stress were so intense, that Participant 5 reported feeling unable to do the legwork required to pursue potential long-term housing options until she had a temporary, stable place from which to operate.

In terms of the SRO closure process itself, participants identified several features that impacted their experience. Participants reported receiving unclear or confusing notification from owners. They were also given insufficient notice of their forced relocation or time to relocate to a new residence. Regarding the timeline to move, Participant 3 stated,

...one of the things, you know, was being rushed... being forced to move out, you know... I have never experienced that before in my life and it was like, it was like, the most scariest thing because, you know, like I said, I wasn't sure if I was gonna end up in another homeless situation cause they only gave us like uh- if I remember correctly... [a] two and half month window to be out of the building.

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Likewise, Participant 12 reported being given only 30 days to find affordable housing and move, “they gave us the 30-day notice and that was just horrible because it didn't give you any time to really think upon like where were you going to move. I mean, nobody should have 30 days to try to figure it out... that's a stressful situation for some people.”

Actions and inactions by building personnel further impacted participants' displacement experience. They reported facing threats and abuse by staff, having no communication with the building owner, and observing manipulation tactics by staff to compel tenants to leave.

Participant 10 expressed anger in response to staff making,

threats, um, making people uncomfortable, lying to people... [saying] “you have to move out, if you don't move out at a certain time, you won't get the [legally mandated by local policy] two thousand dollars,” the- they were telling people this, and people were believing them. And I'm like, no!

Many participants noted that before tenants had safely moved out of the building, building owners discontinued services, shut down utilities, and approved the initiation of construction or demolition despite tenants still legally remaining in the building. For example, one building discontinued their kitchen and dining services/facilities that residents relied upon to access adequate food because units did not have kitchen or cooking facilities. Another building shut down tenant common areas to prevent tenants from organizing or discussing their displacement, which also served to prevent them from sharing resources with another. Indeed, many participants felt a clear lack of regard for their safety or rights as tenants and expressed the sense that building owners would avoid respecting even the most basic of rights unless they were forced. As Participant 15 noted,

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[The other tenants] took him to court... and uh... and people were paying they rent but they wasn't gettin' the uh... services. You know, and then he would tear up the light, turn the water off... [to] make you want to leave. There was some people... they wasn't leaving. But the owner wouldn't-a gave nobody anything... if those guys didn't stand up.

Additionally, within the context of scarce affordable housing options and tenant barriers to housing, participants felt the burden of managing relocation and moving, in addition to other tasks of daily living, was overwhelming. City policy mandates the implementation of a "transition team" during the process of displacement from SRO housing to support tenants with barriers to housing. Transition team staff are intended to assist tenants in obtaining and moving into affordable housing although policy does not require these staff to have any particular credentials or training in providing housing relocation services. Participant 5, for example, reported working multiple jobs that prevented him from accessing the transition team during the week, they were not available on the weekends, and he had no transportation to search for housing without the help of the transition team.

Mental Health, Physical Health, and Substance Use. Mental illness or the presence of mental health conditions made it more challenging to cope with the stress of displacement as well as adjust and meet one's needs within new housing environments. Participant 13, for example, worried that she would become homeless as a result of her displacement and expressed a fear that experiencing homelessness would exacerbate mental health symptoms she was already struggling to manage. Even when participants had secured housing, individuals with mental health conditions expressed anticipatory anxiety about their ability to psychologically adjust and meet their needs within an unfamiliar neighborhood. For example, Participant 3, a 44-year-old, multiracial, cisgender man with mental illness noted, "to be taken from one area and then just

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thrown solely somewhere else, you know, it's kind of scary." Indeed, mental health and substance use disorders served as vulnerability factors that increased distress within the context of displacement. Several participants in recovery reported lapsing themselves as well as noticing that other tenants began drinking, using drugs, or relapsing in response to the stress of displacement. Participant 7, a 66-year-old man with a history of alcohol use described his experience of displacement as a stressor that he had difficulty coping with, thus prompting him to relapse:

I kinda had a panic attack to tell you the truth... I jumped into a bottle of booze and stayed pretty drunk for about a month. That was my escape... because I had sixteen years of stuff to go through and and-I just wasn't psychologically ready to have everything upended... It came as a total shock to me. It was half shock, half panic, half depression.

He (7) then described experiencing difficulty managing the relocation/moving process due to his shock, panic, depression, self-blame, and alcohol use. In response to a question about factors that made the move more challenging, he stated

Myself, my procrastination... I was being an ass. (Laughing) I was in shock... it sent me into half depression, half panic... and that was just a total shock to my system... it was embarrassing because I had to explain [to partner] that I was an idiot because they took me by surprise. I shoulda known something was up when I didn't have to sign a lease.

Further, participants not only reported greater distress and difficulty coping, but were then unable to meet their mental and physical healthcare needs in their new housing. Participant 17, for example, was displaced to a suburban area outside of the state, with physical limitations, and without access to transportation:

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I am depressed... [my service provider] advised me to call therapists and get some therapy, just for somebody to talk to... It's not that I don't want to... I don't have a way to get there. All my services are... literally two miles away...It's hard to get to them. There's no possible way I can walk.

Age and Disability. Elderly participants and those with physical limitations also reported needing more assistance physically moving (7). Additionally, even relatively younger, able-bodied participants (3 and 6) reported experiencing high distress out of concern for their neighbors and friends with limited mobility, fearing for their ability to obtain housing within the short displacement timeframe. Participant 6 described it like this,

It was very disruptive for some of them because some of them were, were severely disabled. They needed physical help packing... to get an eviction notice and say you have to move in 45 days, I mean, and, some of them have been there like 10+ years... there's no way to them to even think about packing up and moving in a month...but... it was beyond my control... I mean, it was something that, uh, I had no control over, you know, so there was nothing really that I could do... I wanted to, I wanted to help them.

Participants also reported feeling concerned for their neighbors in the building, noting elderly and disabled neighbors faced greater abuse by staff (5, 9). Participant 5 expressed anguish about her disabled and elderly neighbors which contributed to her desire to fight the owner through community organizing and legal action:

But my neighbor she-she's an elder and she was just like, "you know what, you could stay and fight, I'm too old for this. I'm just gonna move." And it's like, okay. And those that had disabilities both mentally and, physically, I mean it's like they had no voice.

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Nobody was listening to them, you know, do you guys not hear? Some of these people have nowhere to go, and you just want to pack them up and put them where you think fit.

Racism. Black participants explicitly named anti-Black racism as manifesting within housing and employment discrimination and identified these forces as shaping the landscape of life opportunities available to them. Several participants named discrimination as both a factor in constraining their housing options to only SROs as well as a systemic barrier that made it challenging to obtain housing after displacement. Participant 4 described the intersectional barriers he faces as a low-income, Black man, with a drug-related offense on his record,

when I go into um, fill out an application, the first thing that bothers me is... I'm going to be honest with you... first thing that bothers me is my race... and then, secondly... what worries me, is they ask you about your finances... You know, you really wanna move in and you got a job, you know, you can afford the rent... but you can't make- you have to make a certain level income, in other words, to live there... and another thing, they ask you, have you ever been convicted of a felony... they try to make you feel less than a person. Or you ain't- you don't have the, the uh necessary means to be able to live here or to be a part of this without having some kind of program in place to bring you in.

Participant 11 echoed the same sentiments, adding that anti-Black racism has manifested in people making unfavorable assumptions about him or conflating Black people with crime, substance use, or deviance,

What makes it hard, especially for me is, my race... I've learned over the years that when you see a six-foot, 225-pound guy comin' in talkin' about, "hey I want an apartment." They look at you like, "oh shit." I'm like damn, I just wa- I'm just looking for a place to live! But the first thing they see is, "oh Lord, this, it's a Black man." I'm like what?!

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Hell, I need a house, too! You know it's my- my color, (sigh) that's the, that's the most important thing. It's my color. 'Cause the minute they see me, they assume, "oh, is he a gang banger? Is he a drug dealer?" No, damn it, I'm an employed man who's trying to find housing!

Indeed, participants identified institutional racism as both a personal experience and a systemic contributor to current housing and social inequality. Comparing the social support of white and Black participants, it was observed that some white participants, Participant 9 for example, reported familial wealth and family members with resources as key sources of support that not only provided financial resources but buffered against stress and prevention of further poverty-related harm. In contrast, Black participants frequently reported providing financial or material support to family members (10, 11, 12, 15). Taken together, Black participants reported constrained opportunities in housing and employment due to institutional racism and these systemic inequities were experienced by other members of their family, thus reducing the support and mutual aid they could provide one another. Likewise, Participant 15 named historical origins of inequality based in race as well as more contemporary manifestations of racism that shaped housing opportunities, such as “white flight.”

this country was born in racism... This country was built on racism—with slavery...[and] racism plays a big part in housing... First of all, who owned the property? Who has the, uh- the income? Who make the decisions?... There was a time people lived here and they moved to the suburbs. Now they want this area back.

Importantly, white participants discussed the same historical events with a different lens or interpretation. For example, Participant 16 also discussed white flight, although she expressed the belief that SRO closures and the general lack of affordable housing are due to white people

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with resources trying to distance themselves from Black people after losing their all-white, segregated, suburban enclaves:

I think Richard M Daley dispersed all people that he could to every suburb that he could, instead of finding them different houses in the locations when he tore down the projects. That's what happened to the suburbs... I mean, the city has sent so many people to the suburbs that they're tearing up the suburbs now and people are moving back to the city, so, you know, they want a decent place to live.

Resistance

Many participants engaged in self-advocacy during their displacement, defended themselves and other tenants against threats and abuse, offered support and reassurance to other tenants, and organized with other tenants in taking their landlord to court. In response to threats and unkind communication with staff, Participant 11 described defending himself by talking back in which he stated, “I do not bite my tongue. You wanna disrespect me? Fine. But, when you do, expect me to speak upon it.” As described by Participant 9, legal action was often required to ensure their landlord followed local policy and honored tenants’ rights:

the initial- the initial [notice] that was distributed to the occupants said, “you have, you know, thirty days, you have to leave,” they didn’t say anything about a relocation fee or anything like that. They did, of course, just left like an overhanging threat... I did leave within two weeks and then when I approached them back asking them for about-obtaining a relocation fee even though I had moved out he said, “well I took you off the books, you know, you can’t get the fee.” ... Nobody knew about that. That [the relocation fee is] automatic, they get, ‘cause uh we took the building [owner] to court. We found out

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by law if they're relocating you, because they wanna do whatever to the building, they have to give you two thousand dollars... I mean that's by law...

Participant 15 echoed this sentiment, noting the “only thing that helped [during the displacement process] was when they went to court and got that money.” However, although many participants engaged in collective legal action by suing their landlords, these efforts did not always result in benefits for tenants. Participant 4, for example, described initially being offered six thousand dollars to move and through the process of tenants and the landlord going “back and forth in court” tenants ended up only receiving the legally required two thousand dollars. Further, several tenants reported having no information about what it entails to pursue legal action and therefore not pursuing it out of sheer confusion and overwhelm.

Counter-narratives as Resistance. Participants expressed beliefs that resist stigmatizing narratives including the belief that housing is a human right and counter-narratives about SRO tenants. Participant 10 stated, “everybody in the SRO is not crazy, and they're not drug addicts, they're not killers, or they- if they have a record, it's something that happened in the past.” Participant 14 echoed this sentiment, describing SRO tenants as “ordinary, nice people” who are “just trying to find someplace to live.” Similarly, Participant 9 countered the stigmatizing narratives of SRO tenants by stating,

the majority of SRO tenants really are not criminals or problems in general. They're really just trying to find a place so they can survive... They still have their basic humanity... There are a number of, you know, like I myself, are working persons in SRO's or they're on disability. I think the large majority of them, you know, are just human beings like anyone else.

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Not only did participants push back against the idea that SRO tenants are a homogenous group, all fitting into negative stereotypes, but they also pushed back against the idea that people are “less than” for having physical or psychiatric disabilities. Participant 13 stated,

We're all, you know, trying to survive. We're not just lazy, criminal, mentally ill, substance abusers. You know, we may have a different disability, we may have some mental health issues, some physical disabilities, and developmental disabilities, whatever... but we're worth it! We're not just taking up space in the air and food and water. We contribute in different ways.

Participant 13 went on to describe the complex social fabric SRO residents cultivate and rely upon to meet their needs, “There were tenants at the [SRO] that will go to the store for somebody who was sick...or elderly, they would, you know, go get them some food. We go to the soup kitchen and bring back stuff.” In direct opposition to the idea that most SRO tenants are transient, the participants in this sample lived in SROs for an average of 11 years with some participants living in SRO units for most of their adult lives. Indeed, they were almost entirely long-term residents of the community and expressed a clear sense of shared accountability for the well-being of the neighborhood. As Participant 8 put it, SRO tenants “are the same as anyone else and we like affordable housing... people shouldn't, like, discriminate against us 'cause we live in SRO's.”

Finally, participants expressed a staunch belief that all people, regardless of SES, deserve a safe and affordable place to live. Participant 12 said it like this, SRO tenants “are people, too, and they deserve to have a roof over their head... They shouldn't be looked down upon... everybody should have fair rent.” Participant 15 described his belief that life opportunities should be more equitable stating, “everybody want to wake up and smile and go to work... take

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your family to this and that. And it shouldn't be just for the privileged. It should be everybody should have the opportunity.” Further, some participants expressed a belief that our government has a social responsibility to provide support for people with disabilities or other long-term barriers to independent housing. Taken together, participants in this sample identified counter-narratives to reduce the stigmatizing narratives about SRO tenants and, with conviction, expressed their belief that housing is a human right – especially for individuals with many systemic barriers to affordable housing.

Table 3

Summary of Superordinate Themes for Research Question II

Superordinate themes	Summary
Reasons for displacement	Reasons why displacement occurred; explanations or understandings of why things are the way they are with regard to housing. Factors include systemic influences, income/wealth inequality, social/societal neglect, and cost-of-living issues.
Experience of displacement	Timeline and series of events/experiences that comprised the displacement experience including interactions with owners, staff, and other tenants. Feelings associated with displacement, ways participants felt about displacement, and the ways displacement impacted their experience.
Resistance	Participants engaged in acts of resistance during displacement including defending themselves and others as well as organizing and pursuing legal action against landlords.

Discussion

The overarching aim of this study was to gain a better understanding of the lived experiences of SRO tenants with regard to their reasons for living in SRO housing and their experience being displaced from it when SROs close. Additionally, research questions were addressed using an intersectional analysis to describe the ways participants experiences living in and being displaced from SROs related to aspects of their identity and related systems of power, privilege, and oppression.

SRO Tenants

The sample composition in this study aligns with other studies of SRO tenants in the sense that they are low-income and disproportionately elderly or aging, disabled, have lived experience of homelessness, and experience mental health and substance use disorders (Bowen et al., 2016; Bowen & Mitchell, 2016; Groth, 1994; Hopper et al., 1985; Rollinson, 1991; Sullivan & Burke, 2013). Indeed, SRO tenants in this sample were very low-income, earning an average annual income of \$14,610.35 as compared to the median individual income in Chicago of \$33,924 (Data Commons, 2022). Similar to previous research (Bowen et al., 2016; Groth, 1994; Hoch, 1991), some SRO tenants in this sample maintained employment, and despite their low socioeconomic status, several participants did not receive any governmental assistance. Additionally, consistent with the literature (Rollinson, 1991; Shannon et al., 2006), nearly all tenants in this sample had lived in SRO housing prior to their most recent SRO displacement. This study adds empirical evidence that SRO tenants face repeated displacement and are competing for dwindling SRO units, making their experiences of displacement cumulative.

Results demonstrated SRO tenants had many barriers to housing and very few affordable housing options. SROs were their chosen form of housing because it was the most affordable, low barrier, and accessible housing that maximized their housing needs and preferences. Consistent with the literature, proximity and access to social infrastructure and city amenities was a top priority for tenants in this sample (Groth, 1994; Linhorst, 1991, Smith et al., 2015). However, results from this study contribute nuances to this preference finding that proximity to infrastructure was critical in tenants' ability to survive. Indeed, many aspects of identity (i.e., elderly, physical and psychiatric disabilities, low-income) meant that tenants not only “preferred” but relied upon their access to public transportation, stores, community-based social

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service organizations, religious institutions, and their place-based social networks to meet their needs. Unfortunately, the areas that promote independent functioning for individuals with accessibility needs are highly sought after by developers and individuals with higher incomes, educations, and resources contributing to their gentrification (Brown-Saracino, 2017; Hamnett, 1991; Vigdor, Massey, & Rivlin, 2002; Zuk et al., 2018; Zukin, 1987).

Displacement from SROs

To fill the gap on displacement experiences from the perspective of SRO tenants, the current study revealed displacement was significant in terms of its deep impact on tenants. In terms of the psychological impact of displacement, there was a shared experience of initial shock, fear, and distress amongst all the participants. Participants expressed a distinct emotional pain in response to being separated from their home and community. All tenants in this sample were low-income and their prolonged, often life long, exposure to poverty-related stress, housing instability, and homelessness amplified their displacement-related distress. Indeed, previous experiences of poverty-related traumatic loss manifested as big emotional reactions (i.e., overwhelm, distress, worried/anxious thoughts connected to previous experiences) and provides historical/idiographic context behind why tenants' have such insufficient resources to manage the logistics of displacement. Further, tenants reported experiencing abuse, neglect, and harm throughout the displacement process by the hands of building owners and staff as well as social neglect and privileging of higher income people as reasons for their displacement. Taken together, these experiences and the ways tenants understood why their displacement was occurring contributed to their sense of injustice as well as feelings of anger, frustration, grief, loss, and despondence. Indeed, the loss of their housing and displacement from their community aligned with Fullilove's (2016) description of traumatic loss and "root shock." Consistent with

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literature on displacement, displaced SRO tenants lost access to the social infrastructure and informal networks of support they relied upon, their sense of community, belonging, and connection to place was disrupted, and some lost their sense of ontological security (Becantur, 2011; Hyra, 2014; Padgett, 2007; Stabrowski, 2014; Townley et al., 2009). Further, elderly participants and those with mental illness and/or substance use disorders experienced even greater distress and negative psychological impacts. They also suffered poorer outcomes after displacement as a result of being displaced to locations in which they could no longer meet all of their health needs or activities of daily living independently.

Importantly, tenants' descriptions of the reasons for displacement and stigma aligned closely with Prilltentensky's (2014) construct of "mattering." Mattering is defined phenomenologically as the "feeling that you count, and that you are important," and is comprised of being recognized or acknowledged by others as well as self-efficacy or the sense that one's behavior makes an impact on the outcomes of one's life (Prilleltensky, 2014, p. 151). In the ways tenants made sense of their experience of displacement, their sense of injustice and unfairness was palpable. Tenants used evocative language to express these sentiments, referring to themselves as the "lowest man on the totem pole," "the little man," "the lowest people on the earth," and described their sense of unfairness when hearing platitudes in the face of displacement as like "throwing a meatless bone to a dog." They perceived the city, Aldermen, and other community members as being motivated by profit and generally ignoring or not caring about the plight of displaced tenants. Aligned with the concept of mattering, these understandings reflect a lived experience of feeling invisible, ignored, neglected, and forgotten.

Many tenants also expressed a sense that they had no control or influence over the displacement, especially because the lion share of their time and energy was diverted to securing

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housing. Without recognition from others and the ability to exert control over their housing, the displacement experience represented the sense that they do not “matter.” However, this sense of unfairness and injustice was discussed within the context of feelings of frustration and anger.

In response to feelings of anger, tenants asserted resistance behaviorally (i.e., talking back, defending themselves, engaging in community organizing efforts, and taking legal action against building owners) and cognitively or linguistically (e.g., asserting the belief that housing is a human right). Although many participants gained some power and a sense of control by engaging in resistance efforts, the decks were stacked against them in terms of meaningfully changing the outcomes. Indeed, the primary outcome of legal cases was obtaining the relocation fee which is legally mandated. However, many participants were too afraid of eviction to join other tenants in legal action, had no idea how to properly document abuse or violations of tenant protection or housing law to pursue legal action, or they decided the potential payout was not worth their resources or time. Thus, without governmental or legal intervention, building owners and staff go unchecked in their actions, and tenants are left to fend for themselves. Indeed, this broader sentiment of being pushed out from one’s community without anyone protecting or advocating for long-term residents right to age-in-place, connects to literature suggesting cities are reducing or suppressing the “right” for low-income residents to exist or take up space (Brown-Saracino, 2017). This sense of injustice and lack of “mattering” was also connected to people’s minoritized and stigmatized identities. Thus, the emotional experiences of being devalued, ignored, and having one’s rights disrespected or stripped away were likely compounded and magnified for Black participants, those with mental illness, disabilities, as well as those who used drugs or were in recovery.

SROs and Gentrification

Study findings complement and expand upon the existing literature on gentrification in Chicago. Literature indicates neighborhoods most likely to gentrify are those closest to cultural amenities, public transportation, downtown, those with higher quality and affordable housing stock, specifically the presence of single-family homes and older buildings, and proximity to other gentrifying neighborhoods (Brown-Saracino, 2017). Participants in this study rightly referred to Uptown and other neighborhoods on the North side of Chicago as “hot spots” that are “ripe” (Participant 15) for gentrification. Gentrification contributes to the creation of bifurcated markets based on socioeconomic status (SES) because options for affordable housing in gentrifying neighborhoods are diminished as affordable housing is converted into luxury condos and other forms of upscale dwellings (Weesep, 1994), consistent with the loss of SROs in Uptown. Becantur (2011) contends that “unequal conditions allow some to choose while forcing others out” (p. 399). With regard to SRO tenants in this study, when they are displaced from the only affordable option in the neighborhood, they are pushed into socioeconomically and racially segregated neighborhoods with fewer resources and infrastructure. Indeed, gentrification is highly selective in terms of its impact, targeting less than one-third of all neighborhoods for very specific reasons including the racial, ethnic, and socioeconomic composition of residents, as well as the perceived value and attractiveness of its amenities. These changes are facilitated by national, community, and individual-level socioeconomic forces.

Likewise, location emerged as an important and nuanced part of participant experiences in this study. Nearly all participants explicitly named location in reference to the segregated landscape of Chicago, with many participants expressing an aversion to the South and West

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sides. This aversion was multifactorial in the sense that it was about proximity to their employment, transportation, other social infrastructure, as well as neighborhood crime, perceived safety, and a desire to be in racially and ethnically diverse neighborhoods. However, participants also connected the racial/ethnic and resource segregation to historical events like structural racism influencing housing inequality, redlining, “white flight,” and closures of Chicago’s housing projects. Indeed, this deeply entrenched segregation influenced both participants choice to live in SROs and their difficulty in obtaining affordable housing once they were displaced. Tenants’ understandings about the historical, social, and political roots of SRO loss align with explanations purported by some gentrification scholars. Both accounts identify institutionalized racism and socioeconomic oppression as manifesting in historical racial segregation and inequitable investments in neighborhoods along racial and socioeconomic lines resulting in inequitable access to social infrastructure (Freeman, 2005; Zuk et al., 2018; Zukin, 1987).

Although colloquial understandings of gentrification often describe gentrifiers as white and displaced historical residents as people of color, this is a debated feature of gentrification in the scholarly literature (Atkinson, 2004; Freeman, 2005; Pattillo, 2007). McKinnish and colleagues (2008), for example, found no evidence that gentrification caused non-white resident displacement. However, results from an analysis of gentrification in Chicago suggest a nonlinear relationship between racial/ethnic neighborhood composition and the likelihood of gentrification resulting in a threshold effect wherein neighborhoods with more than 40% Black or Latino residents were unlikely to gentrify and neighborhoods with 35% or greater proportion of white residents were very likely to gentrify (Hwang & Sampson, 2014). Indeed, racial/ethnic heterogeneity was significantly and positively correlated with gentrification (Hwang & Sampson, 2014) in Chicago. Importantly, more segregated neighborhoods are more likely to be associated

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with high poverty rates, low socioeconomic resources, and unhealthy neighborhood environments such as differential policing practices, increased exposure to environmental hazards, and limited access to health resources (Woo et al., 2019). When SRO residents are displaced from less segregated neighborhoods they may be pushed into more segregated neighborhoods and experience deleterious effects to their health as a result. Similarly, SRO residents may choose SROs as the most affordable option in areas with less residential segregation. In this investigation, Black participants connected their lived experiences of marginalization in housing to historical institutionalized racism, which aligns with literature identifying Chicago as “hypersegregated” and describing the bidirectional relationship between anti-Black racism/stratification and residential segregation (Massey, 2016). The understandings of participants in this study align with the gentrification literature suggesting highly segregated neighborhoods with more Black residents are less likely to gentrify whereas neighborhoods with more white residents are more likely to gentrify (Hwang & Simpson, 2014). Thus, when low-income residents are pushed out and majority higher-income, white residents move in (Atkinson et al., 2011; Levy et al., 2007) Black residents are disproportionately displaced. SRO loss and displacement of SRO tenants serves to perpetuate the harm of institutionalized racism and reproduces racial segregation and stratification. In this way, SRO preservation and increasing access to affordable housing more broadly are racial justice issues.

Similarly, the selling and “flipping” of SROs into luxury housing for higher-income tenants mimics self-perpetuating process seen in historical displacement of Black communities and other stigmatized, oppressed groups. Participants in this study shared their historical knowledge, noting that dilapidated buildings were specifically chosen to be SROs, further neglected by building owners, and then their poor condition was used as justification to tear

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down the building and displace tenants. Indeed, municipalities throughout the United States were developed during Urban Renewal in which local stakeholders seized homes and property from citizens, in many places predominantly Black citizens, citing damage, “blight,” or framing themselves as concerned citizens cleaning up the “slums” (Fullilove, 2016; Gordon, 2003). Goodling (2019) describes a similar dynamic in politician’s “thinly cloaked desire” to eradicate houseless people congregating in encampments by justifying street sweeps with concerns about conditions or sanitation (p. 16). However, the author identifies this as disingenuous when resources could be allocated toward housing people, increasing access to sanitation, or improving conditions on the street. Likewise in SROs, these concerns of building habitability are a “tool to justify the displacement and abuse” which only “compounds violence” against people at the intersections of multiple systems of oppression (e.g., racism, ableism, ageism, etc.; Goodling, 2019, p. 16).

The social positionalities and demographic characteristics about the individuals and communities that move in as well as those that are pushed out matter deeply. Freeman (2005) found that neighborhood characterological change is more a function of who moves in than by who moves out with his results supporting the notion that gentrifiers are more likely to be white and have a higher income and are less likely to be Black. Additional research indicates gentrifiers are more likely to be dual-earner households, non-family households, and households with professional careers whereas displaced households are more likely to be comprised of families, households with an unemployed adult, and households with “lower status” occupations (Atkinson et al., 2011). This research mirrors what has occurred in Chicago’s Uptown neighborhood with regard to the neighborhood historically being one of the most racially and ethnically diverse and from 1990 to 2000; the neighborhood lost most lower income Black and

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Latino residents and gained majority white and middle- to upper-income residents (Levy et al., 2007). Furthermore, these findings may help to explain why despite inner-city revitalization and gentrification in some neighborhoods, two-thirds of neighborhoods between 1970 and 2010 remained stable in their affluence or poverty with incomes in affluent neighborhoods steadily rising over time and incomes in impoverished neighborhoods steadily declining (Solari, 2012). Similarly, the differences between affluent and poor neighborhoods widened over this same period with regard to residents' educational attainment, the proportion of unemployed persons, the percentage of Black and white residents, and the percentage of female-headed households (Solari, 2012). In this way, socioeconomic segregation and associated neighborhood class characteristics serve to not only reify its residents class status but also to reproduce and exacerbate income inequality and neighborhood concentration of socioeconomic groups in intersectional ways.

Consistent with the academic literature, news media reporting has identified community concerns about the Uptown neighborhood specifically, stating its status as the most racially and ethnically diverse neighborhood in the city is in question after years of rising housing costs changed the resident composition from majority people of color to majority white (McGhee, 2016). Another article reflects the same urgency, noting that between 2000 and 2016 in Uptown, the number of Black residents decreased by 20%, the number of Asian residents decreased by 35%, and the number of Latino residents declined 45% (Klocksinn, 2020). Both news articles identified the decreasing affordable housing generally, and the loss of SRO housing in particular, as the driver of these neighborhood demographic changes (Klocksinn, 2020; McGhee, 2016).

Intersectionality

Study findings reveal the complexity in the ways aspects of identity and systems of power, privilege, and oppression interact to shape the displacement experience and barriers to housing for SRO tenants. Bowleg (2008) describes the importance of examining intersections of identity rather than viewing individual aspects of identity as discrete and additive. Bowleg (2008) also identifies constructs like “double” and “triple jeopardy” to articulate the varying sources of oppression, mechanisms underlying structural inequities, and the ways power differentials are mutually constructed (p. 313). Honoring the complexity and nuance of SRO tenants’ identities and experiences was only possible through the use of qualitative methods and the IPA approach buttressed the centering of individual narratives. The intersectional analytic approach was necessary to illuminate both the macro-level or institutional and micro-level or interpersonal “power relations that create and sustain social hierarchies” (Weber & Parra-Medina, 2003, p. 185). This study is part of the growing scholarly interest in intersectionality theory and provides support for its utility in examining housing and displacement for minoritized communities. Further, intersectionality aligns well with community-based and participatory methods to promote social justice, activism, and empowerment in the pursuit of reducing health disparities (Weber & Parra-Medina, 2003).

Implications

Study findings support the need for prevention of SRO closures and a bolstering of SRO preservation efforts. Participants overwhelmingly identified management/ownership as the source of poor building conditions and recommended greater city oversight to ensure buildings are up to code and fit for human habitation. If buildings were maintained properly, they would be less vulnerable when development efforts or dollars seek to capitalize on opportunities in

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desirable areas. Regarding SRO preservation, many cities have enacted anti-conversion, anti-demolition, or moratorium laws (i.e., New York, Seattle, San Francisco; Green & Hay, 1994). Further, SROs were made eligible for section 8 housing subsidies in the 1993 update to the McKinney-Vento Homeless Assistance Act (Green & Hay, 1994). Finally, multi-agency community development initiatives successfully organized to preserve SRO housing stock (i.e., Portland, OR; Green & Hay, 1994).

Aligned with Green and Hay's (1994) recommendations, (a) demolition of SROs should be discouraged unless there are plans in place to re-house tenants; (b) cities should invest in the rehabilitation and maintenance of SRO housing to allow low-income tenants to age-in-place; (c) SROs should be managed by nonprofit organizations or governmental agencies; (d) conversion of SRO units to high-rent apartments should be discouraged; and (e) during building renovations, current tenants should be provided temporary alternative housing and given first priority to return to the building.

Additionally, it is recommended that SRO tenants be included in local decision-making and planning efforts regarding SRO policy or preservation as they hold the most accurate knowledge of tenant needs, barriers, and experiences. Indeed, there is growing support for participatory policymaking (Blomkamp, 2020) or participatory governance (Fung, 2015). Including community members in community-level decision-making or policymaking has the potential to gain buy-in or legitimacy, center social justice, and in turn, foster more effective in governance (Fung, 2015). However, the form or method of participation is important. Participants in this study explicitly named town hall or public meetings as performative, and that they only served to reinforce their existing beliefs that decision-makers prioritize profit over people and that people are actively ignoring the situation. Likewise, Fung (2015) adds that

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community members with higher SES and resources tend to be most likely to attend public hearings, that these meetings rarely influence decision-making, and thus are unlikely to be experienced as empowering by attendees. Taken together, it is recommended to increase the inclusion of community-members in policymaking although the method of inclusion is perhaps even more important than the mere inclusion itself. It is possible that performative or hollow attempts at inclusion might be iatrogenic and increase community members' sense of alienation, exclusion, or that they do not "matter" (Prilleltensky, 2014).

In addition to including SRO tenants in community decision-making, this study provides support for the inclusion of SRO tenants as critical voices and participants in the research process. Israel and colleagues (1998) emphasize the "multiple ways of knowing" and transactional or interactive nature of research as well as the value community members bring to research endeavors. For example, SRO tenant-researchers not only helped to formulate the research questions and problem definition for the overarching study, but they also revised the interview protocols to make the questions more understandable, and contributed tremendously in their role as co-facilitators in data collection interviews. SRO tenant-researchers used their knowledge of specific buildings, names of important people (i.e., local politicians, building owners, transition team staff, etc.), timelines of events, and the geographic layout of the neighborhood to assist the university-based researcher in asking helpful follow-up or probing questions. Further, SRO tenant-researchers are long-standing members of the community and will continue to advocate for affordable housing and SRO preservation long after the conclusion of this study. In this way, tenant-researchers "integrate knowledge and action for the benefit of all partners" because they will use study findings to continue coalition building and advocacy efforts (Israel et al., 1998, p. 179). This study might provide scientific rigor and academic

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legitimacy to concerns or issues that tenants and advocates likely already identified. It is hoped that the study reduced the burden on any one tenant by providing anonymity and aggregation in the sharing of their experiences which might reduce the potential for retaliation or other backlash when individuals report or make public instances of abuse or violations of the law. Thus, the study may have implications in providing legitimacy to SRO preservation or tenants' rights protection efforts as well as providing some modicum of protection for individual tenants. Finally, building relationships and overcoming skepticism or mistrust among SRO tenants enough to document their stories would not have been possible without the inclusion of the SRO tenant-researchers nor the good word and support of community leaders in local SRO preservation (Israel et al., 1998). It is possible that study participants experienced a greater sense of empowerment or agency through their participation in the study as many expressed reactions to the interview process indicating their participation felt meaningful and part of their desire to organize, help others, or cultivate greater consciousness or awareness of SRO tenant rights and preservation issues. It is likely that connecting with SRO tenant-researchers within the context of the interview contributed to participants' sense of empowerment and connection to their community.

The Chicago 2014 SRO Preservation Ordinance has a "lottery system" outlined that allows tenants to enter a lottery to return to an affordable unit following building renovation, but only a small percentage of units are required to remain affordable. Although some supports are outlined in the Chicago ordinance, results from this study suggest that tenants are not sufficiently supported when buildings close. Findings indicate the "transition team" should include service providers with training in both supportive housing systems as well as serving individuals with lived experience of homelessness, mental illness, disabilities, substance and alcohol use

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disorders, and many complex barriers to housing. Transition team staff should be on-site and be available at a variety of times (i.e., evenings and weekends) to meet the needs of employed tenants. Results suggest tenants benefitted tremendously from money during displacement as well as tangible support including transportation to and from housing opportunities, assistance with applications and documentation, and physical support packing and moving their belongings. Given the numerous barriers to housing and matrices of oppression constraining housing choices, the transition team should work to identify a range of housing options for displaced SRO tenants including senior housing, permanent supportive housing, Oxford House recovery homes, or other forms of subsidized and/or supportive housing. SROs should be part of overarching federal and local plans to invest in and diversify housing options so that communities have a wide portfolio of housing options to meet the needs of all community members (Colburn & Aldern, 2022). However, the transition team's efforts to identify a broad array of housing options for displaced tenants is critical within the context of SRO closures and limited vacancies in those remaining, with news media analogizing this dynamic to a game of "musical chairs" (Newitt, 2019).

SRO tenants need greater oversight and enforcement from the city to ensure building owners are following the law. Study findings revealed rampant abuse against tenants, violations of the SRO preservation ordinance, and tenant rights laws. However, tenants were often unable to fight back through the legal system and even when they did, results were modest. Tenants should be supported when owners violate the ordinance as well as housing, tenant rights, or other laws and policies. Local ordinances or preservation policy are only as effective as enforcement and building owners might be more likely to adhere to policies if there were auditing or oversight procedures outlined, funded, and codified by law or governmental structure. Additionally, tenants form complex social networks within their SRO buildings and broader neighborhood that

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serve to meet their needs and cultivate a sense of community. Tenants should be supported in their organizing and mutual aid efforts rather than prevented from communing, communicating, or organizing during displacement. It is possible that greater governmental oversight and enforcement of policy might protect tenants in their organizing and coalition building.

Green and Hay (1994) assert that new SRO housing or efficiency units should only be built if they are “self-contained units” with in-unit bathrooms and cooking facilities. In addition to the preservation of SROs and other affordable housing stock, greater investments should be made in a broad array of housing options including single room occupancy or other efficiency units to serve single adults. Not only does denser, urban housing optimally serve low-income people, but it has been shown to be more energy-efficient, promote walking as opposed to driving, and generally aligns with goals to combat climate change (Holtzclaw et al., 2002).

Limitations

Findings and implications should be considered in light of some limitations. IPA was chosen to focus on SRO tenants’ individual and idiographic sense making of their personal experiences living in and being displaced from SRO housing. Although SRO tenants’ voices and perspectives were prioritized in this investigation, including multiple stakeholder groups (i.e., building owners, managers, staff, city officials, etc.) likely would have resulted in a more robust, multi-level analysis of SRO closures. The idiographic approach and IPA methodology do not prohibit generalization; however, the goal is to ground findings in the particular and develop generalizations “more cautiously” (Smith et al., 2009, p. 29). For instance, the phenomena of SRO tenants having many barriers to housing, as well as minoritized identities and experiences of anti-Black racism shaping their housing experiences appear to be generalizable across locales. However, findings from the current study were specific to native-born US citizens living alone

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within the geographic and sociocultural context of SRO housing in Chicago. In comparison, SRO tenants in San Francisco, for example, are disproportionately immigrants, Chinese, Latino, and live in SRO housing within family units (SRO Families United Collaborative, 2015).

The sampling procedures and resulting characteristics of the sample should be considered when interpreting this study's findings. Due to recruitment and sampling procedures, it is likely that the study sample skewed toward individuals with greater stability and greater resources, and thus, were better equipped to cope with displacement from their housing. For example, prospective participants were not successfully recruited because they did not have a cellphone, they became unhoused after displacement and were difficult to follow, and because their cognitive functioning and/or mental health precluded their informed consent to the study. Indeed, recruiting displaced people has been analogized to "measuring the invisible" (Atkinson, 2000, p. 163) and gaining a more representative sample of displaced SRO tenants likely would have required far greater time, capacity, and study infrastructure.

Additionally, aspects of the researcher's identity or stimulus value likely influenced what participants chose to disclose as well as the ways they framed their responses. For example, white participants potentially felt more emboldened to express anti-Black sentiments to a white interviewer, whereas Black participants expressed their beliefs about the power of anti-Black racism with great hesitancy and trepidation. It is likely that participant-researcher identities interact, findings are influenced by these interactions, and a researcher with differing identities may have yielded different results.

Conclusion

In sum, the present study adds to the growing body of evidence asserting that SROs are an important source of affordable housing. This study outlined the ways in which marginalized

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identities or groups might rely upon SROs within the context of an inhospitable and unaffordable mainstream housing market, and then face disproportionate harm when SROs close and they are displaced. Study findings highlight the traumatic impact of displacement and inform recommendations to strengthen both SRO preservation efforts and tenant protections. There is growing public concern about housing affordability and accessibility as well as the number of individuals who are unhoused. SRO preservation stands as either a key contributor to the homelessness crisis or as part of the strategy in keeping people housed.

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Appendix A: Maximum Variation Sampling Matrix

Gender Identity	Cisgender Female																							
Age	<60											60+												
Race/Ethnicity	Black				White				Other			Black				White				Other				
Mental Health	Yes		No		Yes		No		Yes		No		Yes		No		Yes		No		Yes		No	
Alcohol/ Substance Use or Recovery	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N

Gender Identity	Cisgender Male																					
Age	<60											60+										
Race/Ethnicity	Black				White				Other			Black				White				Other		

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Mental Health	Yes		No		Yes		No		Yes		No		Yes		No		Yes		No		Yes		No	
Alcohol/ Substance Use or Recovery	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N

Gender Identity	Transgender																					
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Appendix B: Participant Demographic Survey

Interview ID _____

Survey Date _____

1. How old are you (in years)? _____

2. How do you best identify your gender?

Woman

Man

Transgender Male to Female

Transgender Female to Male

Other: _____

3. How do you best identify your race?

Black or African American

Asian

White

Native American

Pacific Islander

Multiracial

Other: _____

4. Are you of Hispanic ethnicity?

Non-Hispanic

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Hispanic, identify region of origin: _____

5. Primary Language:

English

Spanish

Other: _____

6. Sexual Orientation:

Straight/Heterosexual

Gay/Lesbian/Bisexual/Homosexual

Other: _____

7. What is your marital status:

Single, never married

Married

Partnered

Divorced

Separated

Widowed

Other: _____

8. Do you have children?

No

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Yes, how many? _____

9. Are you a veteran:

No

Yes

a. Served in war zone?

No

Yes

10. Highest level of education you completed?

Some Grade K-12

Grade 12/High School Diploma/GED

Trade School

Some College

Associates Degree

Bachelor's Degree

Master's degree

Doctoral Degree

Other: _____

11. What is your monthly income in dollars? _____

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a. Where does your income come from?

Employment wages

SSI/SSDI

Food stamps/LINK

Other: _____

12. What SRO do you currently or did you most recently live in? _____

13. How long have you been living there (in months and years)? _____

14. Have you ever been displaced, for any reason, from another SRO?

Yes

No

More than once

Reason: _____

15. Do you believe that you will become homeless if displaced from this SRO?

Yes

No

If they were already displaced,

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15. Did you spend any time after leaving the SRO in shelters, outside, or couch surfing/doubled up?

Yes

No

16. Have you ever experienced homelessness before?

Yes

No

We want to learn more about anything that might make it hard for you to get housing.

16. Do any of the following apply to you?

1. Criminal justice background (felony convictions, etc.): Yes No Don't Know

If yes, what type of offense: _____

2. Mental health conditions: Yes No Don't Know

3. Substance or alcohol use: Yes No Don't Know

4. Physical disability or chronic health condition: Yes No Don't Know

5. Eviction record: Yes No Don't Know

6. Fixed, low, or no income: Yes No Don't Know

7. No credit or bad credit: Yes No Don't Know

8. Other, please specify _____

Appendix C: Participant Interview Protocol

Participant ID: _____

Interviewer Name: _____

Date: _____

Location: _____

Section A: Prior to Recording

I want to mention a few things before we get started:

- I'll ask you some follow-up questions to make sure I understand or to or to have you elaborate. You can also ask me questions if there's something I say that isn't clear.
- At times I'll redirect the conversation to make sure we stay on track with time and that I respect your time here.
- I'll also be taking notes to catch everything you're saying.

Any questions before we start?

[Start recording]

"This conversation is being recorded for research purposes. You can request that the recording stop at any time."

Section B: SRO Experiences & Housing

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We are interested in learning more about your experiences living in an SRO and what happens when SROs close down including what housing options and needs you have.

1. What is the reason that you're in an SRO? OR What is the reason that you lived in an SRO?

2. What do you need in housing?

a. Probe: location, ramps/elevators, size, services, cost

3. What has been helpful or difficult for you as you've been looking for housing?

a. What things make it hard for you to get housing (SROs or otherwise)?

i. Probe: HOW does X make it hard for you?

4. Is there anything else about your experience looking for housing that would be helpful for us to know?

5. What kind of housing are you looking for now OR did you look for?

6. In addition to the kind of housing you are looking for, are there other housing options that might be available to you?

a. Probe: why don't you want to pursue that option?

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7. How have aspects of your identity (e.g., gender, sexual orientation, race, ethnicity, class, etc.) affected your experiences living in or being displaced from an SRO?

- a. *Probe: for example, women might feel unsafe, people in recovery from drugs or alcohol might find it hard to live around who use or drink*

Now we're going to talk about your general opinion about SROs.

8. How do management and staff help or not help when SROs close?

- a. *Probe: relocation staff or transition team*

9. What are/were the conditions of your building like?

10. How can SROs be made better?

11. To what extent does the city support SRO's?

- a. *[If no support] Why do you think the city doesn't support SRO's?*

- b. *What would be helpful for the city to know?*

We are about finished with all of the questions that I have. But first, I'm curious what this process has been like for you.

Section C: Closing

1. Is there anything you'd like to share we didn't ask you about?
2. Do you have any questions for us?
3. What has it been like for you to participate in this study?
4. Before we wrap up, is there anything we could do to improve the interview/focus group?