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MOVIN' ON OUT? TOWARD A BETTER UNDERSTANDING OF  
THE RESIDENTIAL OUTCOMES OF LOW INCOME FAMILIES  
LIVING IN CONCENTRATED POVERTY

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Catherine Elizabeth Stauffer Kuhn

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**MOVIN' ON OUT? TOWARD A BETTER UNDERSTANDING OF THE  
RESIDENTIAL OUTCOMES OF LOW INCOME FAMILIES LIVING IN  
CONCENTRATED POVERTY**

**VOLUME I**

**By**

**Catherine Elizabeth Stauffer Kuhn**

**A DISSERTATION**

**Submitted to  
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## ABSTRACT

### MOVIN' ON OUT? TOWARD A BETTER UNDERSTANDING OF THE RESIDENTIAL OUTCOMES OF LOW INCOME FAMILIES LIVING IN CONCENTRATED POVERTY

By

Catherine Elizabeth Stauffer Kuhn

The Housing Choice Voucher Program has become a principle tool used to combat the increase in concentrated poverty seen in many urban areas across the country. By providing low income families with a housing voucher which they can use to subsidize private market housing, the program hopes that families will utilize their voucher to move to higher income and less racially minority concentrated areas, thus reducing concentrated urban poverty. Research has shown, however, that in many cases families are not utilizing their housing voucher to move to better neighborhoods located outside of the urban core. Instead, many families move to neighborhoods very similar in quality to their pre-move high poverty neighborhoods. The research in this dissertation contributes to current understanding regarding the ability of residential mobility programs to be effective in dispersing urban poverty and in improving the quality of life of families living in concentrated poverty areas. Utilizing a case study methodology, the research employs both quantitative and qualitative analytic techniques to identify the complex reasons why the majority of low income families involved in the Housing Choice Voucher Program in Pontiac, MI do not use their voucher to move to higher income neighborhoods. In addition, the research provides insight into the benefits and disadvantages that moving outside of high poverty neighborhoods have for low income families.

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# **CHAPTER ONE**

## **INTRODUCTION**

### **The Problem: Concentrated Poverty**

Beginning in the 1970s urban researchers began to observe that the extent to which poor families were living in areas highly concentrated with others living in extreme poverty was rapidly increasing. In his report on concentrated poverty, Jargowsky (2003) described the spatial dimension of this phenomenon.

Between 1970-1990...the number of people living in high-poverty areas doubled; the chance that a poor black child resided in a high-poverty neighborhood increased from roughly one-in-four to one-in-three; and the physical size of the blighted sections of many central cities increased even more dramatically. By contrast, poverty-measured at the family level-did not increase during this period. Thus, there was not a change in poverty per se, but a fundamental change in the spatial organization of poverty.

The increasing concern about the impact of concentrated poverty on the well being of the nation's urban centers resulted in the production of an abundance of research aimed not only at explaining the main forces that have led to the increase in concentrated poverty, but also at the impact that living in concentrated poverty has on those living in these areas (Anderson 2001b). Some of the most common sources thought to contribute to concentrated poverty include: 1) Continued racial discrimination (Anderson 2001a; Massey 1991); 2) Economic segregation and the inability of low income families to escape high poverty areas (Wilson 1987); 3) The personal preferences of low income families to remain in high poverty and racially concentrated areas (Thernstrom 1997; Farley 1993); and 4) The impact of poorly designed urban policy (Pastor 2001; Orfield 2002). Urban scholars have additionally noted that living in concentrated poverty can

have serious consequences for family well being including: 1) An inability for families to develop social networks that are seen as important in gaining access to quality employment (Briggs 1998; Rankin 2000; Newman 1999; Wilson 1996); 2) A lack of collective cooperation among neighborhood residents, which may decrease neighborhood stability and create more burdensome child raising experiences for parents (Wilson 1987); 3) The inability of those living isolated urban areas to gain access to jobs that have moved to the suburbs due to a spatial mismatch between low skilled labor and low skilled jobs(Dreier 2001; Ihlanfeldt 1998; Jargowsky 1997); and (4) the withdrawal and deterioration of public and private institutions important in ensuring family well-being and neighborhood health (Wacquant 1998; Swanstrom 2002).

#### The Role of Public Housing in Causing and Resolving Concentrated Poverty

In 1937, in response to increasing poverty levels stemming from the Great Depression, the American government began the public housing program. This program was designed to supply short-term shelter to those individuals and families who were experiencing significant hardship due to the difficult economic environment of the times. Throughout it's history, the public housing program has fulfilled a vital role in providing shelter to those in need, and in many communities still represents an essential source of safe and affordable housing for thousands of low-income families. At the same time, however, there have been numerous problems associated with the program that have been connected to the deterioration of urban neighborhoods throughout the country (HUD 1994). For example, by allowing only extremely poor families to qualify for public housing assistance, the program has contributed to the creation of living environments

concentrated with families living in poverty. In addition, due to skepticism among policy makers about the role of government in the provision of housing for vulnerable members of society, the program was, from its initiation, provided with limited funding. This lack of funding resulted in poorly constructed housing developments, often built at high densities to economize on land. Compounding the problem of poor construction was a persistent lack of operating expenses, which in some areas led not only to the rapid social and physical distress of the public housing communities themselves, but also to the blight of surrounding neighborhoods (Massey and Kanaiaupuni 1993). Those with the resources to escape these neighborhoods often quickly fled, leaving intense concentrations of poverty within the walls of public housing and surrounding areas (Schill 2001).

The concerns regarding the role of public housing in the expansion of concentrated poverty have led policy makers to look for new ways to provide housing for low income families while at the same time decreasing the level of concentrated poverty in urban areas. Because housing policies influence where and how people live, it is thought that they represent an important line of attack in addressing the changing spatial dimension of poverty in urban areas. As noted by Popkin (2000), the primary goal of today's housing policy "is to overcome problems of concentrated poverty by exposing low-income public housing residents to working and middle class role models and neighborhoods offering greater opportunity." To this end, the Department of Housing and Urban Development (HUD) has initiated two major programs that carry the dual goal of reducing concentrated poverty in urban areas and improving quality of life among the urban poor (Schill 2001; Schwartz 1997; Popkin 2000a)

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*The Hope VI Program: Bringing Middle Class Families Back to Urban Areas*

The first new trend in public housing policy aims to encourage the re-emergence of middle and upper class families into inner city areas both through the demolition of some of the nation's worst public housing developments and through the establishment of more attractive mixed-income public housing communities. Acknowledging the effect that some public housing communities had on urban deterioration and racial and economic segregation in some cities, HUD officials altered their approach to public housing policy in the 1990s (Popkin 2000a). In 1993, the HOPE (Housing Opportunities for People Everywhere) VI program was established, which aimed to improve some of the nation's most distressed public housing communities. The program provided unprecedented resources for the revitalization of distressed public housing developments both through demolition and rebuilding, as well as through substantial rehabilitation. Complementing these efforts to physically revitalize distressed public housing developments were changes in admission policies that had been strongly criticized for their contribution to concentrated poverty and racial segregation in urban areas. Instead of establishing very low income requirements and giving priority to extremely needy families, (which critics assert helped to ensure that public housing would be occupied by only the poorest urban residents), new admission policies now allow higher income families to participate in federal public housing programs, thus creating more mixed-income public housing communities (Popkin 1999). In addition, in order to make these public housing communities more attractive to middle income residents, HUD has instituted a number of policies that aim to "weed out" any potential problem tenants that may drive away higher income residents. Through changes in both the physical structure and the admission

policies of public housing developments, therefore, HUD hopes to attract middle class families back into inner city areas, thus not only decreasing concentrated poverty, but also improving quality of life of poor urban residents through increased exposure to middle class role models and resources.

*The Tenant Mobility Program: Moving Poor Families out of Concentrated Poverty*

The second and increasingly dominant public housing strategy utilized to deconcentrate poverty in inner city areas and address the housing needs of urban residents is tenant-based residential dispersal programs, such as the Section 8 (currently known as the Housing Choice Voucher) Program (Pendall 2000; Galster 1998). Tenant-based voucher programs provide individuals and families with subsidies in the form of a housing voucher that allows them to locate a home that fulfills their needs on the private market. In addition to providing adequate housing for low income families, the programs also aim to decrease concentrated poverty by physically moving families out of high poverty areas and into lower poverty neighborhoods, thus theoretically dispersing low income families throughout a broader geographic locale. Galster (1998) notes that one of the main goals of the Section 8 program is to socially integrate inner city residents into suburban, middle-class communities and to enhance opportunities and choice for urban residents living in high poverty neighborhoods. According to the Department of Housing and Urban Development, this program has provided families with greater decision making authority in choosing where to live and has been very successful in providing voucher holders with increased mobility (HUD 1994). Other research on the Section 8 program seems to support this conclusion and shows that families with tenant-based



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voucher assistance are in fact much less concentrated than those in public housing, suggesting that the program may in fact be an effective means of reducing concentrated poverty (HUD 2002).

On the other hand, some critics of the program have suggested that instead of reducing the concentration of poverty, the Section 8 program has simply led to the creation of “horizontal poverty,” in which large numbers of recipients do not use their vouchers to move to lower poverty areas, but instead use their vouchers in different low income neighborhoods, thus creating a reconcentration of low income families within a metropolitan area (Pendall 2000; Hartung 1997). Some further argue that this reconcentration of poverty may lead to the deterioration of neighborhoods that may have at one time been stable before a substantial number of voucher holders moved there, thus clearly limiting the ability of these families to benefit from the experience of living in more economically integrated neighborhoods (Holin 2002). Moreover, other research suggests that although the voucher program incorporates a portability feature that allows recipients with opportunities to make long distance moves to areas of low poverty, some voucher holders either do not move at all and instead use their voucher to subsidize their current housing unit, or make short distance moves to areas that are not significantly different in their poverty rate or racial make-up than the areas from which they came (Darden 2003). It has been suggested that these short distance moves may not increase access to important community resources that are deemed important in family well being and self-sufficiency. In addition, some assert that because even short distance moves can cause stress for both children and adults, families who utilize their voucher to make

frequent short distance moves may experience harmful repercussions from participation in the program (Sard 2002; Crowley 2003)

In recent years, The Department of Housing and Urban Development has increased their reliance on tenant-based residential mobility programs to meet the housing needs of low-income families. The growing popularity of these programs is reflected in funding trends showing that at the same time that there has been a drastic drop in funding both for the production of federally subsidized housing developments and for subsidies for privately-owned project-based housing, there has been increased support for tenant-based vouchers (Maney 1999; Schill 2001). Hartung and Henig (1997) note:

During the last four years of the 1970s, only .6 vouchers and certificates were issued for every new unit of public housing or subsidized project-based housing committed; during the 1980s, the ratio shifted from 1.4 to 1.0, and in the first four years of the 1990s, there were 4.75 vouchers and certificates issued for every unit of project-based public or subsidized housing.

Thus, tenant-based residential mobility programs have become a principle component in HUD's approach to providing housing for low-income families. In light of this reality, it seems essential that the ability of the housing voucher program to provide adequate housing in low poverty areas to low-income families be investigated. By examining the experiences of those who have actually participated in the program, we can begin to understand how the program impacts the lives of those who chose to use it and what types of policies can be enacted that might help the program to meet its intended goals.

#### The Conceptual Link: Spatial Mobility Translates to Socioeconomic Mobility

The concern about the potential consequences that living in high poverty areas can have on low income families has initiated a long standing debate among researchers and

policy makers regarding the appropriate solution to the problem. In 1972, Christopher Jencks et al. published a famous report entitled “Inequality: A Reassessment of the Effect of Family and Schooling in America.” In this report, Jencks described the rising inequality in American society. Among other things, the authors questioned the extent to which the differing educational outcomes of children were a result of the characteristics of the schools that they attended. They concluded that instead of student achievement being highly related to school policies, it was more closely related to the backgrounds of the students themselves. Furthermore, the authors found that the achievement of lower class students, both black and white, was fairly strongly related to the socioeconomic level of their classmates. Thus, as long as the lower class students were a significant minority of the entire student body, they had better educational achievement if they were attending a more middle class school.

Jencks went on to note that specific policy interventions would be needed in order to address the growing inequality in American institutions. One such policy intervention involved providing low income and minority families with better access to schools with a greater number of higher income, white students. According to Jencks, providing families with choices to attend middle class schools could improve the educational and social outcomes of lower income children. As a result, instead of trying to improve quality of life within their current neighborhoods, policy makers and scholars began to advocate policies that would move poor families into higher income and more racially integrated areas, thus providing them with better access to more middle income institutions.

In addition to improving the educational outcomes of children, it was also thought that moving families to higher income areas could have a number of important benefits for adults. For example, many researchers considered the effect that the spatial isolation of minorities in the inner city had on their ability to find and retain employment (Kain 1968; Bluestone 1982). The rising popularity of the “spatial mismatch theory,” which declared the increasing distance between jobs located in the suburbs and minorities located in the inner city as a principle cause of higher levels of urban poverty led some to suggest that that moving families closer to higher paying suburban jobs could help provide greater opportunities for upward mobility (Flanagan 1999). In addition, others suggested that providing families with greater access to higher income and employed social networks would provide important role models and resources that could significantly improve life chances (Wilson 1987). The culmination of this and other research led to the development of a widely held belief within academic and social policy circles that the most effective way to promote upward mobility among lower income people is to move them into a more middle-class environment.

The emphasis on spatial mobility as the key to upward socioeconomic movement has been aided by the fact that residential mobility has indeed produced better outcomes for many families. Due to improved access to better jobs, better neighborhoods and better schools, white ethnic groups, in particular, have long utilized residential mobility as a key pathway to improving socioeconomic status (Darden 2003). Moreover, recent residential mobility research has shown that when poor and minority families are provided with opportunities to leave poor areas and move into more middle class environments, many do experience advancements in their socioeconomic status

(Rosenbaum 1991). As a result, policies that allow for the spatial mobility of low income families have become the principle tool utilized to improve family well being.

Despite the increased use of residential mobility policies, however, many low income and minority families remain in high poverty inner city areas. By exploring the complex individual and structural factors influencing the residential decisions and outcomes of families, the findings from this dissertation help to shed light on the reasons why families who theoretically have opportunities to move to lower poverty areas still remain in high poverty neighborhoods.

### Purpose

The goal of this research is to provide insight to program administrators, policymakers and urban researchers about the ability of the Tenant Based Housing Choice Voucher Program to meet the housing needs of low-income families and to deconcentrate poverty in urban areas. This research represents a follow-up investigation of a 2002 study on the spatial mobility of participants in the Section 8 Voucher program in Pontiac, Michigan (Darden 2003). Results from the first phase of the study suggested that a large majority of participants in the housing mobility program do not use their vouchers to move to higher income and more racially diverse areas. Instead, most people who receive vouchers use them to move to new housing units within the City of Pontiac. Because Pontiac is characterized by high poverty and racial minority concentration, these short-distance moves rarely result in a significant improvement in poverty levels or racial integration between a voucher holder's old neighborhood and their new one.

Data from this study suggest that for a variety of reasons including greater access to better schools for children, greater access to safer and higher quality neighborhoods and a desire to get a fresh start, many voucher holders do want to move to one of the higher income and less racial minority concentrated areas surrounding Pontiac. However, for a variety of personal and structural reasons, the large majority of voucher holders do not make these moves when they receive their voucher. Data gathered through personal interviews with key participants involved in residential mobility programs in Pontiac enhance understanding of the complex challenges facing low income families living in high poverty areas and helps to explain some of the challenges that residential mobility programs face in changing the current spatial dimension of poverty in urban areas. Thus, the information gathered in this dissertation assists in the design of housing policy that can be more effective in meeting its multiple goals of deconcentrating urban poverty, providing adequate housing and increasing the opportunity structure of low income families.

### General Methodology

Data utilized in this study were derived from a variety of sources. The primary source of data was collected from personal interviews conducted with voucher holders living in and around the City of Pontiac. In addition to interviews with voucher holders, supplemental data was collected from interviews both with landlords in the Pontiac area and with community members knowledgeable about the area's housing situation for low income families. A fourth source of data came from the Census Bureau and was utilized to analyze information about the pre and post move neighborhoods of voucher holders. Finally, "windshield" surveys were conducted of 20 rental units in and around Pontiac.

Sixty three interviews were conducted with voucher holders. The large majority (95%) of these participants were women. Seventy-seven percent of respondents in the sample were African American. Forty-six voucher holders in the sample utilized their voucher to move to a new home located within the City of Pontiac, nine participants used their voucher to move to a suburban area outside to the City of Pontiac, and seven participants chose to remain in their original homes after receiving their voucher. Voucher holders were recruited for the study through a letter sent by the Pontiac Housing Authority informing them of the opportunity to voluntarily participate in the study. In the letter, voucher holders were given a toll-free number to call to set up an appointment for an interview. All voucher holders who called and expressed a desire to participate in the study (and were then able to be contacted at the set appointment time) were included in the study.

Twenty interviews were conducted with landlords or managers of rental properties. Five of these interviews were conducted with landlords or managers who participated in the voucher program and owned or managed properties located in the City of Pontiac, five interviews were conducted with landlords or managers who participated in the voucher program and owned or managed properties located in the suburbs, five interviews were conducted with landlords or managers who did not participate in the voucher program and owned or managed properties located in the City of Pontiac, and five interviews were conducted with landlords or managers who did not participate in the voucher program and owned or managed properties located in the suburbs. Landlords were selected randomly from a list of area landlords created from multiple sources including the Oakland County Press (July listings), a list of subsidized housing



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complexes provided by the Pontiac Housing Commission and an on-line source of Oakland County apartments for rent.

To gain a greater understanding of the state of the housing market for low income families in the Pontiac area, ten context interviews were conducted with people familiar with the housing market in and around the Pontiac area. Interviews were conducted with representatives from various non-profit organizations working in and around the Pontiac area, a Fair Housing Officer working for an area rental management company, and a representative from the Board of Realtors in the area. A snowball sampling technique was utilized to select the sample of context interviews.

#### Data Analysis

Data analysis consisted of both quantitative and qualitative techniques. Utilizing data from the Census, a quantitative analysis of the pre and post move neighborhoods of voucher holders was conducted. Data was analyzed to determine if any significant differences existed in the characteristics of the neighborhoods where voucher holders lived before receiving their voucher and the characteristics of the neighborhoods where voucher holders were currently residing. In addition, a quantitative analysis of interview data collected from voucher holders was also conducted. Data was analyzed both to obtain a general description of the social characteristics of the three types of families, as well as to detect any differences in the demographics, housing search experiences, reasons for choosing current unit, barriers encountered in the housing search, and current living standards among the three types of families. Quantitative analysis was also conducted on data gathered through windshield surveys in order to determine if any

significant differences existed between rental units that took a voucher and rental units that did not take a voucher or between rental units located in the suburbs and rental units located in the city. All quantitative analyses in this study were analyzed utilizing SPSS software program.

Qualitative analyses were performed on interview data collected from voucher holders, context interviews and landlords. All interviews were transcribed and were analyzed with the assistance of Ethnograph 5.0, a software program intended to assist in the management and analysis of qualitative data. Throughout the data collection and analysis process, data was continually read to identify common keywords, themes and patterns appearing throughout the interviews. When particular keywords, themes or patterns began to appear in the text of one interview, the researcher would then look for similar keywords, themes and patterns in other interviews. Through this process, both major and minor themes were identified. Major themes represented broad ideas or concepts contained within the interviews, while minor themes represented somewhat more specific or narrow ideas. Data was organized by sorting and resorting minor themes into broad categories.

### Research Questions

Six major research questions were considered in this study:

- Are voucher holders utilizing their voucher to move to “better” neighborhoods?
- What factors contribute to the locational outcomes of HCVP families? How are residential decisions and outcomes influenced by structural and individual factors?

- What barriers do HCVP participants face in using their vouchers to obtain housing in the private market? How do issues such as race, class and policy implementation influence the decisions and outcomes of voucher holders?
- What advantages and disadvantages do low income families experience from their participation in the HCV Program?
- Do voucher holders who move to higher income areas experience greater benefits and satisfaction with their homes and neighborhoods than those who move within the City of Pontiac or who do not move at all?
- How do landlords who rent to voucher holders differ from those who chose not to rent to voucher holders?

### Definitions of Terms

The following definitions were used throughout this dissertation:

- Public Housing: Public housing is a variety of federal housing programs designed to create safe, sanitary, and affordable housing to lower income Americans. Public housing is often referred to as subsidized or low-income housing. The U.S. Department of Housing and Urban Development (HUD) administers federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford.
- Residential Mobility Programs: One of three basic types of strategies that are usually offered for reducing concentrated poverty. In contrast to place-based initiatives such as empowerment zones and traditional community development programs which attempt to bring new resources and opportunities to distressed areas or personal mobility programs which seek to improve residents' access to jobs in other areas through transportation assistance, residential mobility strategies enable residents to obtain housing in areas where conditions and

opportunities are presumably better. (Urban Policy Brief Number 1; Department of Housing and Urban Development; 1994)

- Tenant Based Housing Voucher: Unlike project-based vouchers, which are attached to specific housing units, tenant based vouchers are attached to families thereby providing voucher holders the opportunity to choose and lease privately-owned rental housing. It is the responsibility of a family to find a unit that meets their needs. (HUD, 2006)
- Housing Choice Voucher Program (HCVP): formally known as the Section 8 Program, The Housing Choice Voucher Program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.....A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. (HUD, 2006) Because most participants in the program still refer to the HCV Program as the Section 8 Program, the terms are utilized interchangeably throughout this dissertation.
- Public Housing Authority (PHA): Also known as Public Housing Commission. Approximately 3,300 Public Housing Authorities located in local communities across the U.S. manage the approximately 1.3 million households living in public housing.. The U.S. Department of Housing and Urban Development (HUD)

provides federal aid to local PHA's to manage the housing for low-income residents.

### Significance of the Study

This study has a number of implications both for current scholarship and for policy on the issues facing families living in high poverty urban areas. First, current theoretical and empirical research suggests that low income families may experience a variety of negative social, political and economic effects from living in high poverty areas, including weak social networks, lack of access to important public and private institutions and decreased ability to find high quality employment. Given these negative effects, policy makers assume that if given the opportunity to move, families living in concentrated poverty areas will be eager to move to higher income areas where stronger community resources may be more abundant. This policy response, however, fails to consider other motives which may influence locational decisions and is thus founded on a somewhat simplistic view of the way in which low income families make their residential decisions. By analyzing the factors driving the locational decisions of voucher holders, this research provides a more complex model of the way in which poor families make their residential decisions and answers important questions regarding the degree to which their residential decisions are influenced by choice, by constraints that they face on the private market, and by the combination of both choice and constraint. Understanding the diverse factors driving the locational decisions of voucher holders provides policy makers with information that has thus far been largely missing from discussions on residential mobility strategies, yet is essential to the creation of a voucher program that is successful in deconcentrating urban poverty (Grigsby 2004).

Secondly, by analyzing not only the benefits but also the disadvantages of moving from a low income urban neighborhood into a higher income suburban area, this research contributes an important piece of scholarship to the current research base regarding the outcomes of low income families who participate in residential mobility programs. Much of the research on residential mobility programs tends to focus on identifying positive outcomes that families receive after moving to a higher income area with their housing voucher. The research in this study suggests, however, that while families do in fact experience a number of benefits from moving to a higher income suburban environment, these benefits do not come without certain costs. Identifying and understanding these costs not only creates a more comprehensive picture of the experiences of families living in poverty, but also assists policy makers and social service workers in recognizing the range of experiences that may occur when low income families move into higher income neighborhoods.

Finally, identifying and understanding barriers that voucher holders face in using vouchers to move to higher income and more racially diverse areas make a number of practical contributions to the design and implementation of housing policy that is more effective in meeting multiple goals of deconcentrating urban poverty, providing adequate housing for low income families, and increasing the opportunity structure of families located in high poverty areas. These contributions include: 1) Providing housing authorities with information that will help them to better meet the needs of low-income families in need of housing; 2) Providing information that may help to recruit landlords into the voucher program, (particularly those located in low poverty areas), thus increasing the number of rental units potentially available for occupancy by low income

families; 3) Increasing the capacity of low income families to successfully utilize their vouchers in low income and racially integrated areas through the provision of information that will assist them in meeting the challenges of the housing search; and 4) Providing information to local housing counseling programs that can assist them in targeting resources toward the most commonly cited problems faced by low income families in the private housing market. Findings from this research, therefore, may contribute both to the development of thoughtful and effective urban policy, as well as to the ability of low income families to improve their quality of life by moving to safe and healthy neighborhoods.

### Organization of the Study

Following this introductory chapter, Chapter Two provides an overview of the literature on the causes and consequences of concentrated poverty and on the ability of residential mobility programs to decrease the extent to which low income families are living concentrated poverty areas. Chapter Three details the research design and methods utilized in the study including the research questions, data collection methods, sample characteristics, and analysis procedures. Chapter Four describes the results of a pre and post-move analysis of neighborhood characteristics and is intended to give readers an idea of the extent to which voucher holders are currently utilizing their vouchers to move to higher opportunity neighborhoods. Chapters Five through Eight each describe a particular structural or individual factor found to influence the residential outcomes of voucher holders. Chapter Five reports how the class status of voucher holders influenced their residential outcomes and the way in which financial limitations prevented voucher



holders from moving to better neighborhoods. Chapter Six describes the effect that racial discrimination, as well as other forms of discrimination, diminishes residential options. Chapter Seven reports the impact that the design and implementation of the voucher policy has on residential outcomes. Chapter Eight describes the ways in which some of the personal circumstances and needs of voucher holders influence residential outcomes, as well as the influence that key social networks have on residential decisions. Also described in this chapter is the agency that voucher holders display in their response to the structural constraints that they face in renting private market housing. Finally, the concluding chapter summarizes central findings and utilizes these findings to make recommendations intended to produce better outcomes for voucher holders participating in the HCV Program.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

After the increase in concentrated urban poverty was detected, urban scholars began producing an abundance of research attempting to identify both the causes and consequences of urban poverty. This chapter will identify and synthesize this research. Part One of this chapter will first review some of the principle theories that scholars have proposed to explain the increases in concentrated poverty. As will be shown, the debate regarding the causes of concentrated poverty is on-going. While some scholars point to racial segregation as the principle cause of concentrated poverty, for example, others focus more on class status or policy as the driving factors in the perpetuation of concentrated poverty. As is seen in the results from this study and as is understood by most urban scholars, however, the causes of concentrated poverty are not one-dimensional and instead involve the complex interaction of these and other factors.

Following the overview of the diverse forces thought to be involved in the creation of concentrated poverty, the second section of Part One reviews current literature identifying the impacts that living in concentrated poverty areas have on low income families. First, the effects of concentrated poverty on the social organization and type and quality of social networks are reviewed. Secondly, the effects of concentrated poverty on the political and institutional power of poor neighborhoods are examined. Finally, the effects that living in concentrated poverty has on the ability of low income families to find and maintain high quality employment is reviewed.

Part Two of this chapter describes current research regarding residential mobility programs, one of the principle policy solutions enacted to address the problem of

concentrated poverty. Following a brief history to these programs, current research on the potential that the programs have to deconcentrate urban poverty and to produce positive residential outcomes of for low income families is reviewed.

## PART ONE

### THE PROBLEM: CONCENTRATED POVERTY

#### Causes of Concentrated Poverty

Social scientists estimate that between 1970 and 1990, the number of census tracts in the nation's hundred largest central cities that are at least 40 percent poor more than doubled, with the vast majority of people living in these census tracts being minority group members (Jargowsky 1997; Wilson 1996; Jargowsky 1991). More recent analyses on concentrated poverty have found that the extent of concentrated poverty did decline somewhat in the 1990's, although the improvement was not seen in all regions and overall concentration in metropolitan areas across the nation was still slightly higher in 2000 than it was in 1990 (Grigsby 2004). Moreover, although recent analyses suggest lessening concentration in some metropolitan areas, researchers also point out that the extent that poverty is concentrated in inner ring suburbs has increased, which suggests that the existence of concentrated poverty is still a problem in many areas (Jargowsky 2003; Orfield 2002). Jargowsky (2003), for example, notes, "if the inner-ring suburbs provide any indication, then the underlying development pattern that leads to greater neighborhood stratification was still at work during the 1990s, and is likely to have continued in the considerably weaker economic climate of the last three years."

The deterioration of many urban neighborhoods around the country has created a demand for research on both the causes and the effects of concentrated poverty, which has resulted in a voluminous literature on the subject. Although many researchers understand that the various hypotheses put forth by social scientists are not mutually exclusive and that the increase in concentrated poverty is likely the result of complex interactions between a number of social, economic, and political forces, many urban scholars admit that identifying the principle cause of the increase in concentrated poverty represents a “burning issue in the study of concentrated poverty” (Dreier 2001). Urban researchers have yet to reach a consensus about the most prominent cause of concentrated poverty. Theorists have, however, identified a wide range of factors that may have contributed to the dramatic increases in concentrated poverty detected in many central city areas between 1970 and 1990. Some of these factors include economic transformations in the overall structure of the economy (Jargowsky 1997), increasing economic inequality and segregation between urban and suburban residents (Wilson 1987), persistent racial discrimination (Massey 1993), poorly designed and implemented urban policies (Orfield 1997; Katz 1993), and individual cognitive differences and preferences among urban residents (Thernstrom and Thernstrom 1997). A brief review of the theoretical and empirical research associated with each of these factors is presented below.

### *Economic Transformations*

A number of social scientists contend that changes occurring in the overall opportunity structure of the economy have had implications for the concentration of

poverty in inner city areas due to the disproportionate negative impact that these changes have had both on central cities as well as on the minority populations living within cities (Jargowsky 1997; Kasarda 1993; Goldsmith 1992; Holzer 1998; Ihlanfeldt 1998). Jargowsky (1997), for example, notes that three simultaneous changes in the metropolitan labor market are thought to have adversely affected the economic situation of urban minorities. First, Jargowsky asserts that deindustrialization has resulted in a loss of relatively well paying manufacturing jobs in many large cities, which have had particular implications for the outcomes of poorly educated, urban blacks. As described by John Kasarda (1993), "many blue collar jobs that once constituted the economic backbone of cities and provided employment opportunities for poorly educated residents...have been replaced, at least in part, by knowledge-intensive white collar jobs." According to these scholars, despite the educational advancements that urban blacks made during the 1970s, these gains have not been sufficient to keep pace with the increasing educational demands of city industries, thus increasing job loss and poverty among blacks living in central city areas.

A second labor market change identified by Jargowsky (1997) that is thought to have had adverse implications for the economic outcomes of urban minorities is occupational bifurcation, which refers to shifts in the overall job market which have led to more jobs being created at the high and low ends of the job market, with fewer jobs being produced in the middle income areas. Like the loss of manufacturing jobs, this labor market polarization might contribute to neighborhood poverty in minority areas because relative to whites, minorities more often fall into the lower tier of jobs (Goldsmith 1992). While higher income and better educated whites may be able to move up into the higher tiered

jobs, unskilled urban minorities are more likely forced into the bottom of the occupational structure, thus increasing economic inequality and contributing to higher neighborhood poverty in minority communities (Kerbo 2003). Moreover, Jargowsky (1997) notes that occupational bifurcation might also contribute to economic inequality within minority populations, which may also contribute to growing neighborhood poverty: “To the extent that some blacks make it to jobs in the upper tier and the rest are confined to the lower tier, upward pressure could be exerted on income inequality among blacks.” Thus, if the increasing polarization within the labor market increases economic inequality both between minority and white populations as well as within minority populations themselves, these changes may contribute to the increases in concentrated poverty seen in urban areas.

The final labor market change that Jargowsky (1997) identifies that may be adversely impacting the economic outcomes of urban minorities is the increasing deconcentration of employment opportunities in central city areas. Kasarda (1993) notes that the changing structure of the labor market is compounded by a growing “spatial mismatch” that exists between blacks living in the inner city and low skilled jobs located in the suburbs. Although there has been some debate about the extent to which the increase in concentrated poverty can be attributed to a spatial mismatch existing between laborers and jobs, recent reviews of the literature have found either strong or moderate support for the spatial mismatch hypothesis and have noted that a combination of barriers including inaccessibility of jobs by public transit, lack of information about suburban jobs, long commutes, and discrimination keep urban blacks from suburban jobs (Gould 1997; Holzer 1991; Ihlanfeldt 1998). Thus, the movement of jobs out of the inner city

and into the suburban ring may be particularly taxing on the ability of inner city minority residents to find and maintain employment and may therefore be an important contributing factor to the increase in concentrated poverty.

### *Economic Segregation*

While recognizing the effect that changes in the nature of the economy have had on the increase in ghetto poverty, a number of theorists have expanded upon this argument and point out that at the same time that these changes have increased poverty for poor and uneducated minorities living in urban areas, they have also led to increased opportunities for middle income, better educated minority residents (Dreier 2001; Jargowsky 1996; Swanstrom 2002; Wilson 1987) . This argument is perhaps most clearly articulated by the well-known urban theorist William Julius Wilson. According to Wilson (1987), increased opportunities associated with changes in the economy, in conjunction with declines in housing discrimination, have provided opportunities for middle income blacks to move out of the inner city, thus leaving behind the poorest members of the African American population and exacerbating the extent of poverty in these areas. Increased class inequality within the African American population and the ability of upper income blacks to take advantage of their class privilege and move to higher income areas, therefore, has contributed to the increase of concentrated poverty seen in inner city neighborhoods and has exacerbated the problems of poor families living in these areas.

### *Racial Segregation*

Wilson's focus on the importance of class in determining the increase in concentrated poverty in urban areas has rekindled a heated debate among urban researchers regarding the relative impact of race and class variables in determining residential segregation and increased concentrated poverty (O'Connor 2001). Although Wilson acknowledges that the history of racial segregation in urban areas has contributed to the creation of high poverty areas, he questions the extent to which race can be used to explain the *increase* in poverty among urban blacks that was seen between 1970 and 1990. In *American Apartheid*, Douglas Massey and Nancy Denton (1993) criticized Wilson for his lack of attention to the role of race and racial segregation in the nature of urban poverty. Massey and Denton (1993) argue that because residential segregation plays a special role in enabling all other forms of racial oppression, it represents the principle structural feature responsible for the perpetuation of urban poverty and racial inequality in the United States. Moreover, Massey and Denton (1993) disagree with Wilson that racial discrimination in housing markets decreased for black residents since the 1970s, thus providing increased opportunities for middle class African Americans to move to middle income white areas. Instead, these authors argue that after the passing of the Fair Housing Act, identifying and prosecuting discrimination in the housing market was only half-heartedly pursued and poorly enforced, thus allowing racial discrimination to continue in the years to follow, although perhaps in a less blatant manner than in the past. Because discrimination limited their residential mobility, therefore, Massey and Denton (1993) assert that even middle income blacks that did move out of the inner city were only able to move to poor, racially segregated suburbs. At least for African Americans,



therefore, these researchers contend that racial segregation does not decrease among those with higher incomes, as would be suggested by the class analysis supported by Wilson.

Other urban scholars have supported Denton and Massey's conclusion that economic differences in and of themselves are not an adequate explanation of the persistent levels of racial residential segregation (O'Connor A. 2000; Zubrinsky Charles 2001b; Darden 1987; Darden 1989; Darden 2000; Squires 1996a). Zubrinsky Charles (2001a), for example, shows that in her analysis of racial segregation in four cities, renters and homeowners of all races paid about the same price for houses and apartments, suggesting that large numbers of all groups can afford housing in a wide variety of neighborhoods and that factors other than economic differences must be influencing the spatial development of urban areas. Similarly, in their analysis of the development of Detroit, Darden, Hill, Thomas and Thomas (1987) show that "it is not sufficient to view residential patterns of the Detroit metropolis solely as reflections of homeowner ability to pay...As important as class factors were during the period between 1940 and 1980, racial factors exerted far greater influence over both social relations and social policies." Additionally, Squires (1996a; 1996b) notes that paired-testing analyses reveal that racial discrimination in both the mortgage and property insurance markets continues to occur and that these forms of discrimination play an important role in uneven urban development in the nation's metropolitan areas.

At the same time, however, it should also be noted that a number of studies have found that although an inverse relationship between SES and segregation may not explain residential patterns among blacks, this relationship may still hold for members of other

minority groups (Darden 1989, 1997; Darden 2000; Zubrinsky Charles 2003). For example, in her analysis of residential patterns of Asians, Hispanics and African Americans in LA, Zubrinsky (2001b) found that although Hispanic segregation can be attributable to socioeconomic status, SES characteristics cannot explain segregation levels for African Americans. She goes on to conclude that “black white segregation cannot be understood in terms of disparities in SES resources and therefore the continuing significance of race must be taken seriously.” Similarly, in their analysis of the largest 45 metropolitan areas in the United States, Darden, Bagaka’s and Ji (1997) found that unlike other minority groups, neither black homeownership nor the amount of money in rent paid by blacks reduce their level of residential segregation. The authors concluded that:

For Asian and Hispanic households, their socioeconomic characteristics matter in their level of residential segregation. For black households, their characteristics matter little. It is race that matters and not socioeconomic characteristics that define the level of black residential segregation in the 45 largest metropolitan areas.

According to these scholars, therefore, failing to incorporate analyses of the way in which race continues to influence the nature of urban development will result in an incomplete understanding of the factors causing increased concentrated poverty in urban areas.

### *Urban Policies*

The role that local, state, and federal policies have had in shaping urban America has also been highlighted in analyses of the causes of increased concentrated poverty in urban areas. Urban policy analyst Bruce Katz, for example, argues that “current growth

patterns are not inevitable, but are rather the result of major government policies that distort the market and facilitate the excessive decentralization of people and jobs” (quoted in Orfield 2002). Some urban scholars have noted, for instance, that the government’s disproportionate investment in homeownership programs has resulted in disinvestment in inner city areas (Crowley 2003; Jackson 1985; Dreier 2001) In *Inside Game/Outside Game*, Rusk (1999) notes that programs such as the FHA insurance of low cost home mortgages not only inherently favored newer suburbs over older cities, but also systematically discriminated against poor and minority urban neighborhoods. In addition, Rusk notes that pro-homeowner tax policies such as the home mortgage deduction have led homebuyers to “step up constantly in price, and often step out of central cities and older suburbs as well.” The government’s role in promoting homeownership, therefore, not only led to increased investment in suburban development at the expense of urban areas, but also provided opportunities for more privileged white families to leave the city, thus leaving large numbers of poor and minority families concentrated in urban areas.

Similarly, other scholars have raised concerns about the impact that policies associated with urban renewal have had on the creation of ghetto poverty. (Hirsch 1983; Sawers 1984; Rusk 1999) These scholars note that while at first glance federal urban renewal programs may seem to have been a pro-cities measure, these programs often created both dull and lifeless downtown areas, as well as high poverty and high crime public housing complexes, both of which had negative effects on the ability of cities to attract new residents and compete with suburbs for institutional and economic investments.

Another way in which governmental policies are thought to have contributed to the creation of concentrated urban poverty is through federal investment in highway and sewage construction, which subsidized the development of suburban areas and contributed to a rapid decentralization of the country's urban centers (Darden 1987; Rusk 1999). Not only have these investments made it more practical and affordable for middle and upper income urban residents to move to suburban areas, but they have also led to decreases in the provision of services for urban residents. Rabin (1997) notes, for example, that as a result of government investment in the construction of regional highway networks, public transportation systems have been forced to severely curtail service and greatly increase fares, which has reduced the number of jobs accessible to poor and minority inner city residents.

In addition to policies that subsidize suburban development at the expense of inner city areas, scholars also point to the role that federal public housing policy played in concentrated poverty and residential segregation (Schill 1995; Massey and Kanaiaupuni 1993). A number of factors associated with public housing policy are thought to have contributed to the increase in concentrated poverty. For example, the fact that the federal government allowed local officials to make all decisions regarding the placement of public housing led not only to its placement within inner city boundaries as opposed to suburban areas, but also led to its placement in areas already heavily concentrated with poor and minority residents, thus increasing the concentration of poverty and residential segregation in urban areas (Jackson 1985; Vale 2000; Rohe 2001). The lack of federal oversight in local housing decisions allowed local political leaders and residents to incorporate racist ideologies in their determination of the degree to which minority

populations would be integrated into the larger city and into the metropolitan region (Venkatesh 2000). Moreover, because federal policies mandated that only the neediest families be served by public housing while at the same time mandating that funding for maintenance come only from tenant rents, rapidly deteriorating public housing communities became a common sight in many urban landscapes, thus providing greater incentives for middle class flight from these areas (Venkatesh 2000; Popkin 2000a). In addition, urban scholars have criticized the way in which the architectural design of many public housing developments increased concentrated poverty and social isolation among public housing residents. (Jackson 1985; Schill 1995; Schill 2001; Kotlowitz 1991) These scholars point out that in order to save money on land expenses, public housing was often built at extremely high densities, which not only increased the social isolation among residents living in these housing developments, but also increased the seclusion of public housing residents within the larger city. This research suggests, therefore, that poorly designed and poorly implemented governmental policies have influenced the spatial development of cities and may be an important contributing factor in the increased concentration of poverty seen in inner city areas today.

### *Individual Level Cognitive Explanations*

In contrast to the more macro-level explanations of urban spatial development discussed above, some scholars point to the potential role that individual level factors might play in understanding the spatial nature of urban poverty and segregation. Scholars have focused on two main ways in which individual level factors might contribute to residential segregation (Thernstrom 1997; Farley 1993; Krysan 2002;

Zubrinisky Charles 2001a). First, some scholars question whether segregation continues not because of discrimination in the housing market, but instead because of the preferences of blacks and whites to live with members of their own race. Thernstrom and Thernstrom, (1997), for example, state that although some discrimination in the real estate market may still exist, these biases “appear minor compared to the biases of real estate customers themselves.” The authors go on to assert that although the attitudes of whites toward residential integration have become increasingly liberal over the past several decades, African Americans have become less and less disposed to living in integrated areas. According to the authors, this decreasing desire to live in integrated areas reflects an inherent desire among blacks to live among people of their racial and class background.

In an in-depth analysis of the attitudes among blacks and whites toward residential integration, however, Krysen and Farley (2002) found that changing attitudes among blacks toward living in integrated areas are driven not by a strong desire to live with members of their own race, but instead by fears of racial discrimination and hostility that they might encounter upon moving to an integrated or majority white area. These authors conclude that continued residential segregation cannot be contributed to “neutral ethnocentrism” of blacks, but instead must be understood in terms of continued racial discrimination and hostility on the part of whites. Similarly, Wilson and Hammer (2001) found that perceived discrimination does impact residential choice for blacks and is more important than preference for homogeneity in explaining segregation patterns among African Americans. This research suggests that although African American attitudes toward racial integration may contribute to racial segregation in urban areas as suggested

by Thernstrom and Thernstorm (1997), these attitudes cannot be interpreted as inherent desires to live with other African Americans, but instead must be interpreted as evidence of continued racism in the housing market and therefore reflects an acute need for stronger antidiscrimination policies.

A second individual level dimension that has been identified as a potential contributor to residential segregation and concentrated poverty in urban areas concerns differences in knowledge about housing markets held by urban residents. In his analysis of residential segregation in Detroit, Farley (1993) tested the hypothesis that residential segregation between blacks and whites is explained by different knowledge and perceptions of the suburban housing market. Farley found that although blacks tend to overestimate the price of housing available in the suburbs, both blacks and whites share similar views about the affordability and desirability of housing in particular Detroit suburbs. Similarly, in her analysis of the housing market knowledge of blacks and whites in four U.S. cities, Zubrinsky Charles (2001a) found that racial groups across cities have similar knowledge of housing prices, and do not differ in their perceptions about desirable places to live. The idea that cognitive differences between whites and minorities explain the continued existence of residential segregation, therefore, does not seem to be supported in empirical research.

As noted above, most contemporary urban scholars contend that fully understanding new trends in urban spatial development requires complex analyses that incorporate the contributions made by a number of social, economic and political forces into their investigations. For these scholars, understanding both the unique role that each factor discussed above plays in causing concentrated poverty as well the complex ways in

which they reinforce one another to increase concentrated poverty, is crucial to the development of effective strategies designed to revive neglected urban areas.

### The Effects of Concentrated Poverty

The increase in concentrated poverty has led not only to a more fervent debate about the forces driving its development in urban areas, but has also sparked widespread discussion regarding the consequences that living in high poverty areas might have for urban residents. In their review of the literature describing the effects of living in racially segregated, high poverty neighborhoods, Small and Newman (2001) note that perhaps no single question in urban inequality has produced more research than whether neighborhood poverty affects the life chances of the poor. As discussed below, researchers have identified a number of social, political, and economic effects that living in high poverty neighborhoods might have on urban residents.

#### *Social Organization Effects: Type and Quality of Social Networks*

A number of scholars have documented the impact of concentrated poverty on neighborhood social organization (Wilson 1996; Briggs 1998; Newman 1999; Edin 1997a). Wilson (1996) for example, asserts that neighborhoods characterized by high levels of concentrated poverty and joblessness are more likely to experience low levels of social organization on a number of dimensions. For example, Wilson notes that people living in concentrated poverty have weaker social networks than those living in more economically and racially integrated areas. Many scholars assert that the type and quality of social networks that a person has may play an important role in their ability to gain



access to quality employment opportunities (Briggs 1998; Rankin 2000; Newman 1999). Briggs (1998) notes that although the networks of minorities living in concentrated poverty may provide sufficient amounts of social support, which represents an essential resource in coping with conditions of living in concentrated poverty, they tend to lack social leverage, which can be an important resource in gaining access to opportunities and getting ahead. Briggs goes on to note that although social support may be important for survival in harsh living conditions of the inner city, it is essential that efforts to increase the social leverage of inner city residents be incorporated into policy discussions about how to improve the employment outcomes of urban residents. Similarly, Falcon and Melendez (2001) note that more than half of the jobs in the U.S. economy are found through personal contacts. They go on to note, however, that due to residential segregation, poor minorities living in high poverty neighborhoods are more likely to rely on relatives and immediate friends to provide them with jobs. The authors assert that because the networks came from within the same high poverty areas as the job seeker, they tend to be weak in their ability to provide access to high quality jobs and often provide access to jobs that are of lower pay and in predominately minority labor markets.

Although the lack of social networks held by people in concentrated poverty may ultimately lead to poor overall employment outcomes in these areas, some scholars warn that the value of the social support networks that urban residents have should not be overlooked (Edin 1997a, 1997b; Seccombe 1999; Stack 1974). In her study of youth working low wage jobs in Harlem, for example, Newman (1999) found that many inner city employers rely on social ties in making hiring decisions and that for youth, employment in even low skilled jobs may be an important springboard in gaining access

to other opportunities that will help them get ahead. Other scholars point out that the social support networks of people living in urban areas provide essential resources that help them to survive on low wages or welfare (Edin 1997a, 1997b; Secombe 1999; Stack 1974). In their analysis of the survival strategies utilized by low income mothers, for example, Edin and Lein (1997a) found that unlike middle and upper income families whose main income may come from one or two primary sources, the survival strategies of low income single women are characterized by a complex process of piecing together enough resources from various sources to survive. These forms of support come from friends, family members, and institutions, and according to the authors have prevented low income single mothers from becoming poorer. While one negative consequence of living in high poverty neighborhoods is a lack of diverse “social leverage” networks that may be important in providing access to high quality employment opportunities, this research suggests that policies which aim to increase access to these social networks must not dismiss the importance of strong “social support” networks held by people living in high poverty neighborhoods.

*Social Organization: Lack of Collective Supervision/Cooperation*

In his analysis of the way in which high poverty neighborhoods may impact social organization, Wilson and others also point out that living in high poverty neighborhoods may impact the extent to which people in these areas exercise collective supervision over other residents in the area (Anderson 1999; Massey 1996; Wilson 1996). Wilson, (1996), for example argues that "the connectedness and stability of social networks in strong neighborhoods transcend the household because the neighborhood adults have the

potential to observe, report on, and discuss the behavior of children in different circumstances.” According to Wilson (1996), this cooperation among neighborhood residents can be beneficial to parents in helping to reinforce the discipline that a child receives in the home, thus creating a less burdensome and more successful child raising experience for parents. Wilson (1996) goes on to note, however, that in areas of concentrated poverty, parents may find it more adaptive to become socially isolated rather than socially integrated, thus withdrawing from involvement in social problems that may occur in the neighborhood. When this occurs, the potential for collective action among neighborhood residents decline and as a result, neighborhood stability deteriorates.

Furthermore, although Wacquant (2002) warns against romanticizing the segregated ghettos of the past, he asserts that the experience of urban segregation today has changed in ways that make it more burdensome and alienating than it was in past decades. He states that although the American ghetto of the 60s was an oppressive place, it was a place where residents were able to establish strong collective control over other residents and over the neighborhood in general. Moreover, Wacquant (2002) argues that residents in ghettos of the past often valued the way in which their neighborhoods could provide them with an escape from the threats and dangers found in the broader white society. Wacquant (2002) asserts that the ghetto of today, however, has become a “perilous battlefield” in which everybody is trying to escape. For Wacquant (2002), the loss of the collective informal support that was once seen among ghetto residents, has led to an “advanced marginality” among urban residents characterized by increased blight, segregation, isolation, and distress in the American ghetto. Families living in



concentrated poverty, therefore, reside in neighborhoods that lack social organization and thus face significant challenges associated with a high degree of social isolation and neighborhood instability.

#### *Economic Effects: Spatial Mismatch*

In addition to the impact that weak social networks might have on one's ability to get a job, scholars have noted other ways in which residence in high poverty neighborhoods might lead to increased economic disadvantage. For example, as previously noted, numerous scholars have observed that due to a growing spatial mismatch between low skilled labor and low skilled jobs, those living in isolated urban areas may have greater difficulty gaining access to the increasing number of jobs that have moved to the suburbs. O' Regan and Quigly (1996) found that approximately 21-25 percent of the employment gap between whites and Hispanics is attributable to the spatial isolation of Hispanics in inner city urban areas and that approximately 30-35 percent of the gap between blacks and whites can be attributable to spatial isolation. The authors conclude that even modest changes in spatial isolation may increase employment prospects among people living in high poverty neighborhoods.

Jencks and Mayor (1990a) describe four mechanisms that may account for spatial mismatch. First, these authors note that issues associated with commuting might affect the ability of an urban resident to both find and keep a job in the suburbs. Empirical research on the topic has in fact found that urban residents not only face increased commuting costs in terms of time and money, but also face barriers in accessibility to jobs due to limitations in public transit services (Ihlanfeldt 1998).

Secondly, Jencks and Mayor note that spatial mismatch may also limit access to jobs if knowledge of suburban job markets is hampered by increased distance from these markets. Falcon and Melendez (2001) point out, for example, that newspaper advertisements for jobs in suburban areas may not reach inner city residents, thus decreasing the information that they have about suburban job opportunities. Moreover, the authors point out that “help wanted ads posted on storefronts or community bulletins will exclude anyone not frequenting the area.”

A third way in which spatial mismatch might limit access to jobs is through employer discrimination. Furstenberg and Hughes (1997), for example, note that neighborhood residence might affect how people are perceived by others including teachers and employers. In their interviews with urban and suburban employers, Tilly et al (2001) note that “space is a signal to employers: they have well-formed perceptions of certain neighborhoods, and draw inferences about the wealth of workers from those neighborhoods...space is a signal associated with perceptions about race, class, worker skills and attitudes.” Urban job seekers who live in high poverty, segregated neighborhoods, therefore, may experience a distinct form of spatial discrimination that intersects with class and race discrimination, thus exacerbating the challenges that they face in finding work in suburban or lower poverty urban areas.

A number of researchers have shown that racial discrimination practiced by employers in largely white areas will decrease the ability of minority residents to get jobs in the suburbs (Stoll 1999; O'Connor A. 2000; Mills 1997). For example, Tilly, Moss, Kirschenman, and Kennelly (2001) found that the ways in which employers advertise for jobs often reflect their desires for white employees. In their investigation of hiring

practices of employers in suburban Detroit, the researchers discover that in order to get white employees, employers advertise in papers circulated only in majority white areas. Moreover, interviews with these employers revealed that some employers justified their discriminatory recruiting procedures by stating that the reason they did not recruit in inner city areas was because residents in these areas had transportation problems getting to suburban jobs. The authors conclude that “by recruiting workers through newspapers in white suburban areas and counting out potential workers who relied on public transportation, some employers in our sample acted on their perceptions of spatial patterns of race and class.” Similarly, in his study of Chicago-area employers, Wilson (1996) found that many employers considered inner-city workers-especially young black males-to be uneducated, unstable, uncooperative, and dishonest. It seems, therefore, that another important consequence of concentrated poverty is not only lack of access to jobs located in suburban areas, but also an increased possibility of facing discrimination by employers located in largely white suburban communities.

### *Institutional Effects*

In “Negative Social Capital: State Breakdown and Social Destitution in America's Urban Core,” Luic Wacquant (1998) argues that one of the major effects of concentrated poverty is the withdrawal of private institutions and the breakdown of public institutions. Due to the lack of spending power in areas of concentrated poverty, market oriented private institutions often quickly withdraw, which according to Wacquant (1998) causes additional economic hardship for inner city residents. Eitzen and Eitzen (2003) notes that because supermarkets, discount stores, outlet malls, and warehouse clubs tend

to bypass inner city neighborhoods, the urban poor concentrated in the inner cities pay more for food and other commodities. This withdrawal of market services is illustrated in Swanstrom's (2002) analysis of central city supermarkets in large metropolitan areas throughout the United States. Swansorm states:

Central cities are losing their large supermarkets. Between 1970 and 1992, Boston lost 34 out of 50 big-chain supermarkets. The number of supermarkets in Los Angeles County fell from 1068 to 694 between 1970 and 1990. Chicago did worse, losing half of its supermarkets.

Because many inner city residents do not have transportation to supermarkets where prices are lower, they are forced to buy from nearby stores, which give those businesses monopoly power in the area. Eitzen and Eitzen (2003) further note that inner city residents also suffer from various forms of predatory lending that take advantage of poor people living in concentrated poverty. They point out that banks and savings and loans are rarely located in high poverty concentrated areas, which as a result, leaves more than 10 million poor families without bank accounts. These families are then forced to rely on a shadow banking industry that loan money or cash checks for customers at enormous costs. In these and other ways, "the market not only fails people who live in poverty: it punishes them through the negative effects of concentrated poverty" (Swanstrom 2002).

As Wacquant (2002) notes, however, people living in concentrated poverty experience not only the withdrawal of market institutions, but also experience the withdrawal and deterioration of public institutions. Swansorm (2002) indicates that because many of the city's most important services such as police, fire, sanitation and public health are provided by local governments and because the poor live in areas that lack fiscal capacity, they often receive strikingly different public services than those that live in more economically integrated areas. Moreover, because public education represents



perhaps one of the most important services provided by local government in determining social outcomes of urban residents, the lack of fiscal capacity in areas that may need the most funding has devastating results for the perpetuation of inequality in inner city areas. In his analysis of schools in 5 metropolitan areas in the U.S., Jonothan Kozol (1991), describes a number of differences between urban and suburban school districts some of which include drastic disparities in the funding allotted per student, disparities in teacher salaries, differences in the quality of curricula provided and differences in the value accorded to the high school diploma received from each of these areas. It seems, therefore, that the withdrawal and deterioration of both private and public institutions from areas of concentrated poverty represents another important way in which living in high poverty neighborhoods can decrease life chances and produce negative social and economic outcomes for families living in these areas.

## PART TWO

### THE POLICY SOLUTION: RESIDENTIAL MOBILITY PROGRAMS

The notion of the emergence of a “menacing underclass in America’s inner cities” raised public concerns and placed increasing pressure on policy makers to address issues associated with concentrated urban poverty (Katz 1993). In response, policy makers have implemented a number of policies that attempt to address the both cultural and structural factors perceived to be associated with the creation of the underclass. Residential mobility programs have become an important part of the effort made by policy makers to deconcentrate urban poverty and to address the needs of families living in high poverty areas.

## The Role of Public Housing Policy in Reducing Concentrated Urban Poverty

Although numerous state and federal policies have been reframed to incorporate issues associated with the concentration of poverty, one of the main tools that policy makers are currently utilizing to combat inner city poverty is federal housing policy. By influencing where and how people live, housing policies represent an important line of attack in addressing the changing spatial dimension of poverty in urban areas. As noted by Popkin (Popkin 2000a) the primary goal of today's housing policy "is to overcome problems of concentrated poverty by exposing low-income public housing residents to working and middle class role models and neighborhoods offering greater opportunity." To this end, the Department of Housing and Urban Development (HUD) has initiated two major programs that carry the dual goal of reducing concentrated poverty in urban areas and improving quality of life among the urban poor (Schill 2001; Schwartz 1997; Popkin 2000a).

The first new trend in public housing policy aims to encourage the re-emergence of middle and upper class families to inner city areas both through the demolition of some of the nation's worst public housing developments, as well as through the establishment of more attractive mixed-income public housing communities. In recognition of the contribution that the public housing made to urban deterioration and racial and economic segregation in some cities, HUD officials drastically altered their approach to public housing policy in the 1990s (Popkin 2000a). In 1993, the HOPE (Housing Opportunities for People Everywhere) VI program was established, which aimed to improve some of the nation's most distressed public housing communities. The program provided unprecedented resources for the revitalization of distressed public housing developments

both through demolition and rebuilding, as well as through substantial rehabilitation. Complementing these efforts to physically revitalize distressed public housing developments were changes in administration policies that are heavily criticized for their contribution to concentrated poverty and racial segregation in urban areas. Critics note, for example, that policies that required public housing authorities (PHA's) to give priority to extremely needy families and to lower tenant payments to 25% of a family's income helped to ensure that public housing would be occupied by only the poorest urban residents. Filling public housing with large numbers of poor and minority families had a number of negative implications not only for the social and physical aspects of the public housing developments themselves, but also for its contribution in the spatial concentration of poverty in the larger urban area (Schill 1995; Popkin 2000a). New administration policies aim to address these problems by allowing higher income families to participate in federal public housing programs, thus creating more mixed-income public housing communities thought to be an important element in neighborhood well-being and stability (Popkin 1999). In addition, in order to make these public housing communities more attractive to middle income residents, HUD has instituted a number of policies that aim to "weed out" potentially problem tenants that may drive away higher income residents. Through changes in both the physical structure and the admission policies of public housing developments, HUD hopes to attract middle class families back into inner city areas, thus not only decreasing the concentrated poverty, but also improving quality of life of poor urban residents through increased exposure to middle class role models and resources.

The second, and increasingly dominant, public housing strategy to utilized deconcentrate poverty in inner city areas and address the needs of urban residents is tenant-based residential dispersal programs, such as the Housing Choice Voucher Program (formally known as the Section 8 Voucher Program) (Pendall 2000; Galster 1998) These programs aim to decrease concentrated poverty by physically moving families out of high poverty areas and into lower poverty neighborhoods, thus theoretically dispersing low income families throughout a broader geographic locale. Galster notes that in addition to spatially deconcentraing poverty, these programs also aim to socially integrate inner city residents into suburban, middle-class communities and to enhance opportunities and choice for urban residents living in high poverty neighborhoods. As will be discussed in the following section, although housing dispersal programs have long been a part of HUD's approach to providing housing for the poor, for a number of reasons these policies have become an increasingly popular tool both to decrease concentrated poverty as well as to improve the quality of life of urban residents.

### The Evolution of Residential Mobility Programs

Although residential dispersal programs have been in existence for over three decades, their utilization in efforts to reduce concentrated poverty in inner city areas is a relatively new policy model. In "Housing Dispersal Programs," Edward Goetz (2003b) traces the way in which the goals of residential dispersal programs have evolved in the face of changing social conditions in inner city areas. Goetz explains that although dispersal programs have a fairly long history, the aim of past programs is somewhat distinct from their current objective. According to Goetz, in the late 1960s and 1970s, dispersal

programs were initiated in response to increasing public outcries about racial discrimination and segregation in urban and suburban housing markets. For HUD, therefore, these early dispersal programs represented “a way of reversing past discrimination and promoting integration” in inner city areas.

As a growing number of researchers began to document the way in which economic changes were restructuring inner city demographics, however, the aim of the programs changed. Instead of focusing on promoting racial integration, new programs focus on dispersing poverty. As Goetz notes, the rhetoric regarding the new dispersal programs are “tied not to the issue of racial discrimination and segregation but to a “new” problem, the concentration of poverty in American cities.” As has been pointed out by many urban scholars, however, housing policy that focuses solely on economic class without recognizing the continued existence of a complex system of discrimination and racial segregation has the potential to be unsuccessful in addressing the many challenges faced by inner city residents (Dreier 1996).

The initial inclination to use residential mobility programs to address racial segregation in inner city areas was facilitated through the notoriety of a court decision ordering the implementation of a mobility program that would allow former Chicago public housing residents to move to more racially and economically integrated suburbs (Rubinowitz 2000). In 1976, the United States Supreme court ruled that the Chicago Housing Authority, with the financial support of HUD, had engaged in systematic and illegal segregation and he required HUD to develop and implement a program that would enable low income Black families to relocate to suburbs throughout the Chicago metropolitan area. As Rubinowitz (2000) notes, this ruling was momentous because it

marked “the first time that the Supreme Court had ever authorized a school or housing desegregation remedy to extend beyond the community where the violation of the law had taken place.” The remedy provided thousands of African American families with the opportunity to utilize housing vouchers to move to higher income and more racially integrated neighborhoods while at the same time providing scholars with an important opportunity to investigate the impact that these moves would have on improving the quality of life of the urban poor.

The design of the mobility program that was enacted by the Gautreaux court order provided researchers with a quasi-experimental means to document the impact that moving to largely white middle class suburbs would have on the outcomes of low income African American families. By comparing the outcomes of those families that moved to the suburbs with those that moved within city limits, researchers were able to show that place can have a positive impact on important aspects of family well-being. Research revealed that suburban movers were more likely to go to find jobs, less likely to drop out of school, more likely to go on to college, and more likely to feel safe in their neighborhoods than those who moved within the city (Rosenbaum 1991; Rubinowitz 2000; Duncan 2000; Rosenbaum 1995). The results of these studies received a great deal of attention not only in the national and local and national media, but also among congressional policy makers (Rubinowitz 2000; Popkin 2000a).

Impressed with the results of the Gateaux mobility program, the federal government began to incorporate other mobility efforts into its housing programs. For example, in 1992, the government enacted the Moving to Opportunity (MTO) program, which authorized funds for a residential mobility demonstration program in five major cities

across the United States. Although these programs were modeled after the Gautreaux program, new evidence documenting the increasing significance of an economic dimension to spatial development shifted its goal from racial integration to economic integration. Thus, these policies utilized poverty rather than race as the principle factor in defining program eligibility and places of origin and destination for program participants.

Early evaluations of the MTO program have largely upheld the results of the Gautreaux research. Participants who move to low poverty areas report higher neighborhood satisfaction, lower fear of crime, lower exposure to violence, and higher school quality than those who do not move or who move to higher poverty areas (Briggs 1998; Varady 2003). Moreover, additional studies on the impacts of the MTO mobility programs suggest that, contrary to the fears of many political leaders and residents in suburban communities, receiving neighborhoods experience no significant financial effects, (as reflected in property values, residents' reinvestment decisions, etc), or non-financial effects, (as reflected in resident's participation in neighborhood improvement activities, psychological "sense of community, expectations of neighborhood change, etc), from the incorporation of public housing residents into their neighborhoods (Briggs 1999).

Thus, the increasing concern over the negative consequences of concentrated poverty in conjunction with research showing the positive effects of residential dispersal has contributed to a growing policy emphasis on residential mobility programs in meeting the housing needs of the poor. Moreover, for a number of reasons that will be discussed below, mobility policies such as the Housing Choice Voucher program that focus on providing a direct subsidy to low income families, (thus theoretically allowing them to

choose their own housing on the open market), rather than those that provide subsidies to private landlords, (and are thus attached to the unit), have become increasingly popular (Rubinowitz 2000). This growing popularity is reflected in funding trends showing that at the same time that there has been a drastic drop in funding both for the production of federally subsidized housing developments and for subsidies for privately-owned project-based housing, there has been an increase reliance on Section 8 vouchers (Darden 2003; Maney 1999; Schill 2001). Hartung and Henig (1997) note:

During the last four years of the 1970s, only .6 vouchers and certificates were issued for every new unit of public housing or subsidized project-based housing committed; during the 1980s, the ratio shifted from 1.4 to 1.0, and in the first four years of the 1990s, there were 4.75 vouchers and certificates issued for every unit of project-based public or subsidized housing.

The growing support for the use of residential mobility programs is not due simply to a faith in their potential to reduce the levels of segregation by race and poverty. Instead, a number of other characteristics of tenant-based mobility programs help to make them popular among policy makers. For example, Dreier and Moberg (1996) point out that the approach has long enjoyed bipartisan support among policy makers because it represents a blend of both conservative and liberal ideologies and goals. For instance, the fact that vouchers rely on the market rather than the government to provide housing services to the poor is especially appealing to conservative policy makers who have historically expressed concern about the effects that federal intervention in housing will have on the natural ability of the private market to produce housing for American citizens. The authors assert that because these programs reflect an ideological belief in the ability of the market to solve the problems of the poor, conservative policymakers are more receptive to them than they are to non-market-based housing interventions.



Moreover, because vouchers minimize government assistance in the provision of housing and thus force the individual to take control of their housing outcomes, emphasis is placed on the role of the individual rather than the government in determining social outcomes, which also has ideological appeal to conservative policy makers. At the same time, however, because these programs are meant to provide greater choice and allow the poor to improve their structure of opportunity through entrance to previously inaccessible areas, they are also appealing to liberal policy makers who advocate for government interventions that will improve the quality of life of the poor (Duncan 2000). The approach, therefore, represents “exactly the blend of conservative means and liberal goals” that appeals to large numbers of policy makers on both sides of the aisle.

In addition, others point out that because of the political resistance faced by local housing officials in their attempts to implement supply side housing programs in suburban communities, the demand-side strategy of tenant-based mobility programs provides policy makers with a less controversial approach to providing housing for the poor (Briggs 1998, 1999; Goetz 2002). Rubinowitz, (2000) for example, notes that many policy makers believe that demand-side strategies are more effective in meeting the immediate housing needs of the poor because they can avoid the delays inherent in new construction, which are often caused by community resistance or bureaucratic complications.

Another characteristic of the HCVP program that has lead to its increased support among policy makers is the widespread view that it is less costly than other housing programs. Schill (2001) notes that virtually every careful study of vouchers has found that vouchers are less costly than new construction programs and that because policy

makers must operate in an environment of constrained resources, “the delivery of housing subsidies through vouchers rather than other types of assistance programs promotes efficiency and enables more people to receive some form of assistance.” Moreover, Pendall (2000) notes that some policy makers believe that because vouchers resemble money, voucher holders will value each dollar of subsidy more than they would each dollar spent on a government-subsidized housing unit, thus resulting in greater satisfaction among recipients at a lower cost. All of these characteristics, in conjunction with an increasing disillusionment both with people-centered policies such as welfare payments and job training, as well as with federal efforts to rebuild the inner city, have contributed to a growing sense of enthusiasm about the ability of tenant based residential mobility programs to meet housing needs and to address the problems facing inner city areas.

### The Potential of Residential Mobility Programs to Solve Urban Problems

The increased reliance on residential mobility programs reflects the widespread belief among a large number of academics and policy makers that moving low-income families into higher income areas will result in positive benefits for low-income families and will ultimately alleviate the many problems faced by families living in areas concentrated with poverty. Although this belief has been upheld in some empirical investigations on the effects of residential mobility, recent research investigating the assumed benefits of moving low income families into higher income areas has raised important questions about the impact that these policies may have on the long-term outcomes of these families. As will be discussed below, incorporating new theoretical developments and

empirical research into residential mobility policy may be essential in ensuring the success of the program. Current research on the ability of residential mobility programs to meet their goals is reviewed below.

*Do Residential Mobility Programs Improve Access to “Better” Neighborhoods and Housing Conditions?*

Perhaps the most basic goal of housing mobility programs is to increase the ability of low income families to move from areas characterized by poor housing, inadequate services, high crime, and minority racial and economic concentration to areas characterized by middle-class residents, diversity, and superior resources and opportunities (Galster 1998). There is a growing amount of research analyzing whether or not families utilizing the voucher program are in fact successful in moving to lower poverty and more racially integrated neighborhoods. While some of this research suggests that housing vouchers do help some families to move to better neighborhoods, other research suggests that many families confront a number of barriers that severely restrict their ability to move to better neighborhoods.

Most research that aims to determine the impact of residential mobility programs on neighborhood quality generally compares the characteristics of a participant’s new environment to their previous one. As noted earlier, much of this research suggests that many families who participate in these programs do in fact move to neighborhoods that are better in some attributes than their previous neighborhoods (Galster 1998). For example, in her review of the data collected on MTO families, Miriam Wasserman (2001) found that although there was little evidence to support the idea that moving to a more affluent area increases a family’s self-sufficiency, research does show that those

families who moved were less likely to be exposed to crime and that their children were less likely to have been victims of crime than families who didn't move or who moved to less affluent areas. Similarly, in his study of a residential mobility program in the Minneapolis-St. Paul area, Goetz (2002) found that although the experiences of families are not universally positive, some families do report greater satisfaction with certain aspects of their new environment including personal safety and neighborhood incivility. Furthermore, in their evaluation of the MTO program in Chicago, Rosenbaum and Harris assert that movers in the MTO program have been successful in improving both their neighborhood and housing conditions. Comey (2004) found that HOPE VI families who were relocated utilizing the housing voucher not only reported significantly improved housing conditions after moving to the private market, but were also more likely to report better housing conditions than families relocated by other means. Likewise, Varady and Walker (2000) found that participants in a residential mobility program in California were able to improve both their housing and their neighborhood conditions by moving. Finally, in a study on the neighborhood outcomes for HOPE VI relocates moving from public housing, Buron (2004) found that relocates generally moved to neighborhoods with lower levels of poverty, slightly more racial diversity, and significantly less criminal activity than their original public housing neighborhoods.

Confirming this research, Devine et al. (2003) analyzed the spatial distribution of voucher holders in the nation's 50 largest metropolitan areas found that vouchers have generally allowed families to disperse more widely and to live in lower poverty and less segregated neighborhoods. The study concluded that virtually every census tract in these areas have some housing at rent levels that would make them available to voucher

recipients and that voucher holders are living in 83% of these census tracts. As a result, almost 60% of voucher holders live in neighborhoods that are less than 20 percent poor and only 22.2 percent live in neighborhoods with poverty rates greater than 30 percent.

Other research, however, is less enthusiastic about the extent to which program participants utilize their voucher to move into better areas. Some researchers have found that relocation using vouchers does little to improve the neighborhood conditions in which participants live (Keels 2005). Orr et al. (2003) for example, find that families involved in voucher programs that do not have requirements to move to a low poverty area are much less likely to move to areas with poverty rates less than 20% than those in programs with moving requirements. Similarly, Schwartz and Miller (2002) argue that despite their goal of encouraging dispersal to low poverty areas, “most Section 8 families do not move into low-poverty neighborhoods unless explicitly required to do so by program rules.” The authors go on to note many of these families make short distance moves and often remain in or near their original high-poverty neighborhoods, which are often characterized by high crime and a lack of job opportunities. In a study on the movements of voucher holders in Chicago, Cunningham and Sawyer (2005) found that most movers did not move very far from their previous address. They report that 33 percent of all Chicago voucher holders moved less than half a mile, and 54 percent moved less than two miles. More than half of these movers continued to live in high poverty neighborhoods. One recent study on the moves of Section 8 participants in Pontiac, Michigan supports this conclusion. After tracking the pre and post locations of participants in the tenant-based Section 8 program, the researchers found that instead of moving to higher income more racially integrated suburbs, the large majority of

participants relocated within the city of Pontiac and thus experienced only slight improvements in the socioeconomic characteristics and racial diversity of their communities (Darden 2003). Similarly, in his study on the neighborhood outcomes of HOPE VI relocatees, Buron (2004) acknowledged that although relocatees generally moved to neighborhoods with lower levels of poverty and violent crime than their original public housing communities, a substantial proportion (43%) still lived in neighborhoods with concentrated poverty, a predominately minority population and serious crime problems.

In addition, some research has found that voucher holders have not been as effective in promoting residential mobility among minority recipients as they have been for whites (Turner 2002). Devine (2003) found that while over 25% of African American voucher holders and almost 30% of Hispanic voucher holders still live in high poverty neighborhoods after moving with their voucher, only 8% of white voucher holders live in these neighborhoods.

These studies suggest that the assumption that residential mobility programs provide families with access to better housing and neighborhoods is ambiguous. Moreover, the failure of residential mobility programs to move families into better neighborhoods casts doubts on the ability of the program to deconcentrate poverty in urban areas. If families are unable to utilize their vouchers to move to more affluent neighborhoods, and instead are simply being re-shuffled around various high poverty areas, the ability of the program to reduce concentrated poverty is brought into question.

### *Major Barriers to Moving to Low Poverty Areas*

Although most research on residential mobility programs has focused on the outcomes of families who have moved with their voucher, a few studies have investigated the extent to which voucher holders face barriers in finding housing on the private market that may prevent them from successfully utilizing their vouchers. For example, some housing officials report that finding private landlords who are willing to rent to low income and minority participants can be a major challenge for program administrators and has the potential to limit the amount of residential choice that is offered to program participants (Rubinowitz 2000). This problem may be especially acute in areas with tight rental markets where landlords can more easily find private market tenants to rent their units (Cunningham 2001). Although recent policy changes within the program (such as the removal of the “take one take all” requirement and allowing landlords to refuse to rent to anyone who does not meet their pre-determined tenant qualifications) aim to attract more landlords into the program and thereby increase the residential options of program participants, some point out that due to the racial and economic characteristics of families who participate in residential mobility programs, these policy changes may in fact make it more difficult for participants to find landlords willing to rent to them. For example, because low income voucher holders may lack resources to pay a security deposit or may have a history of credit or legal problems, their ability to meet private market rental requirements may be limited ((Popkin 2000b). Although some housing officials assert that intense screening of program participants is an essential component in ensuring landlord satisfaction and program success, others express concern that these policies may create a “creaming” effect within the program and may in fact move the

most troubled families out of assisted housing altogether (Pistilli 2003; Popkin 2000a; Popkin 1999). Moreover, to the extent that providing landlords with greater power and flexibility affords them greater opportunity to discriminate in their rental decisions, these policies may be particularly harmful to the success of low income minority voucher holders. Thus, because the Section 8 program is susceptible to the demands and biases of the private market, this approach to housing policy may be incapable of meeting the housing needs of those families who are inhibited from competing in the market.

Another major factor challenging the ability of residential mobility programs to move low income families into better neighborhoods is the general lack of affordable housing in many metropolitan areas (Smith 2002). Researchers point out that for a number of reasons including a decline in funding for new construction of public housing, a rise in the number of low income families, and a deteriorating housing stock, the supply of affordable housing has been steadily decreasing. Rabin (1997) reports that “in 1970, there were 300,000 more low rent units than there were low income families. By 1991, however, there were 4.5 million fewer low rent units than low income renters.” In a more recent analysis, Crowley (2003) notes that the number of affordable units during the 1990s decreased by 14 percent and that federal investment in direct housing assistance for low income people has fallen from a high of 80 billion in 1978 to 27.5 billion in 2002. It is important to point out, however, that not only is the general stock of affordable housing lacking, but that affordable housing located in low poverty areas throughout metropolitan regions is particularly scant. Rubinowitz (2000) for example, relays that in Chicago in 1995, it was estimated that the potential supply of affordable housing available for



Section 8 recipients in low poverty areas throughout the metropolitan region was nearly three families for every vacant unit.

The lack of affordable housing in low poverty areas throughout a metropolitan area not only raises concerns about the limitations that it places on residential choice of participants, but it also raises questions about the role that it will play in reconcentrating poverty in “at-risk” suburbs immediately outside of the central city (Orfield 2002). Thus, without a regional affordable housing agenda that aims to construct affordable housing throughout an entire metropolitan area, the ability of housing mobility participants to move into low poverty neighborhoods outside of the central city is constrained, which will limit the extent to which the program is effective in deconcentrating poverty in urban areas (Kirp 1997; Pastor 2001; Mills 1997; Orfield 1997; Jargowsky 2003; Darden 1987).

Researchers also note that characteristics of the voucher recipients themselves may act as a potential barrier to successfully renting on the private market. For example, Popkin (2002) finds that the low literacy levels or lack of English language skills of many voucher holders may make it difficult for them to understand about how they are to go about finding housing with their voucher. In a study on voucher holders in Washington DC, she finds that many voucher holders expressed confusion about what they are supposed to do upon receiving their voucher and what they can use their voucher for. In another study with voucher holders in Chicago, Popkin and Cunningham (2000b) find high rates of substance abuse or criminal histories represent extra challenges to finding housing on the private market. In addition, she finds that voucher holders with large

families may have a particularly difficult time finding adequate housing on the private market due to a lack of large units available on the rental market.

Racial discrimination may also limit the ability of minority families to find housing on the private market. Although the discrimination that minorities face in the housing market has declined, minority families still face adverse treatment in urban housing markets (Turner 2002). In interviews with voucher program participants, Cunningham et al (2001; 2002) find that larger share of voucher holders would like to live in mixed-race communities than actually do live in them, which may suggest that racial discrimination is a continuing constraint for minority families wishing to move to more diverse areas. Minority families may have especially difficult times entering suburban areas due to prejudice and fear that suburban residents may have about the crime and social service needs that the new residents may bring (Turner 2002). Finkel and Buron (2001) find that voucher holders who live in jurisdictions without income discrimination laws have lower rates in successfully utilizing their voucher

Another factor that may limit the success rates of voucher holders relates to the rules and regulations of the housing authority. Some researchers have suggested, for example, that because voucher holders are given a pre-established period of time to find housing, many recipients feel pressured and are often unable to find housing within the time allotted to them. Popkin (2000b) points out that voucher holders often feel as if they are not given enough time to find housing on the private market and she notes that this concern is particularly acute for working families who may have entered the labor market recently or are working in shift jobs. Similarly, in her interviews with HOPE VI relocatees, Smith (2002) found that “the overwhelming concern of respondents using

Section 8 was that they find a place within the time limit. The housing search process was described as a race against the clock.”

A final factor that may diminish the capability of residential mobility programs to move low income families into better neighborhoods relate to the mobility desires of the program participants themselves. Although some program participants point to the desire to live in better neighborhoods as their chief motivation for participation in residential mobility programs, a growing amount of ethnographic research suggests that some families living in inner city areas may be somewhat reluctant to move away from the important resources and social networks located in inner city neighborhoods (Popkin 2000b; Turner 2000a). In her interviews with inner city residents in Harlem, for example, Newman (1999) finds that the desire that inner city residents have to move to better neighborhoods often competes with their reluctance to move away from family and friends. She relates that although inner city residents dream about moving to higher income areas outside of Harlem, “if that miracle day arrived, they would be faced with a serious dilemma: unless they could afford to take everyone near and dear to them along on the adventure, they would find it very hard to live with the distance such a move would put between them and their relatives”. Similarly, focus groups and interviews with Section 8 voucher holders have reported that many choose to use their vouchers in high poverty areas because they want to remain close to their family and friends. Voucher holders report that these resources not only offer important moral and emotional support, but also provide essential services such as transportation and affordable child care (Turner 1999). In addition to reluctance to move away from support systems, in her interviews with Chicago voucher holders, Popkin (2000b) finds that many voucher

holders expressed real fears of utilizing their vouchers in unfamiliar areas. She notes that many of her respondents had fears of floods or tornadoes in the suburbs or felt that they would experience hostility from neighbors in suburban areas. It seems, therefore, that although residential mobility programs assume that participants will use their vouchers to move to 'better' neighborhoods, program participants experience a range of programmatic and personal barriers which may limit their ability to move to low poverty areas, thus potentially compromising the overall success of the program.

*Do Residential Mobility Programs Provide Increased Access to Employment Opportunities?*

Advocates of residential mobility programs argue that families who move out of concentrated poverty into higher income suburban areas will benefit from the increased employment opportunities in these areas. Numerous researchers have shown that changes in the economy have moved jobs (particularly low skilled jobs) out of the city and into the suburbs causing spatial mismatch between workers and jobs that is thought to be an important contributing factor in the eroding position of inner city residents in the labor market (Holzer 1991; Jargowsky 1997; Stoll 1999; Wilson 1993, 1987; Van Kepmen 2002). In their study of youth employment patterns of inner city residents, for example, O'Regan and Quigley (1996) show that approximately 21-25% of the employment gap between whites and Hispanics is attributable to the spatial isolation of Hispanics and that approximately 30-35% of the gap between blacks and whites can be attributed to spatial isolation. Although they cannot determine if spatial or social access is more important in connecting youth to jobs, they conclude that spatial isolation represents an important factor in youth employment and that "in cities with particularly

isolated minority and poor populations, even modest changes in the spatial isolation of these populations would dramatically improve their employment prospects." Because residential dispersal programs aim to reduce the spatial isolation of inner city residents, it is theorized that these programs will result in improved labor market outcomes for low income families, thus increasing self-sufficiency and well-being.

A number of studies seem to support the notion that moves to suburban communities increase employment outcomes in low income families. In their review of recent empirical research on the effect of neighborhoods on family outcomes, Ellen and Turner (1997) note that studies documenting the effects of the Gautreaux program have consistently reported a positive relationship between neighborhood and labor market outcomes. In their study of Gautreaux program results, Rosenbaum and Popkin (1991) find that 46% of inner city movers who were unemployed before their moves found jobs after moving to the suburbs. They point out that a number of factors including increased job availability and increased sense of safety contributed to the positive employment outcomes experienced by these residents. Moreover, in his comparison of employment outcomes between traditional public housing residents and Section 8 participants, Ong (1998) notes that his results consistently show that those in the Section 8 program work a higher estimated number of hours than do those in public housing. Ong argues that because traditional public housing programs tie its tenants to low income and minority neighborhoods, they have negative impacts on employment outcomes. In contrast, because Section 8 offers residential choice and mobility, it is more effective in improving employment outcomes. Patterson et al (2003) find that voucher holders who are

successful in moving to lower poverty neighborhoods work more, earn higher wages and are less welfare dependent than those that move to higher poverty areas.

Although these studies suggest that moving to more affluent suburban areas may improve labor market participation among residential mobility participants, some recent research has found that many voucher holders are not moving to areas with greater employment opportunities. McClure (2004) for example, finds that Section 8 households in Kansas City did not move to areas with significantly greater employment opportunities. Other researchers have noted that even if the voucher holders are successful in moving to areas with greater employment opportunities, because employment outcomes are impacted by a number of complex factors that go beyond access, these moves alone may not increase employment outcomes of voucher holders. In their study of the MTO program, Orr et al (2003) find no increases in household income during the first four years after moving and argue that place alone may not be enough to produce significant changes in household income. Scholars note that because residential mobility programs do not address the general lack of skills held by many low income minority residents, the types of jobs that inner city residents may get upon moving to the suburbs may not provide them with wages needed to achieve self-sufficiency. Drier and Moberg (1996) find that although suburban movers in the Gautreaux program were more likely to be employed than their counterparts in the city, they did not make higher wages. Moreover, to the extent that moving to higher income areas results in additional expenses for these families, (such as increased transportation costs or increased bills), if participants are unable to increase their income through higher paying jobs, moving could potentially result in a decrease in overall family income.

While moving to the suburbs may increase access to jobs, therefore, because many of those participating in residential mobility programs lack the skills needed to acquire higher paying jobs, these programs may fail to produce any long-term improvements in the earnings of unskilled urban residents. A study by Clampet-Lunquest (2004) of a HOPE VI site in Philadelphia supports this conclusion. The author finds that although Section 8 participants moved to neighborhoods that were better than their original housing projects, by two years out, these participants had not experienced a significant improvement in economic self-sufficiency.

Voucher holders also face a number of personal barriers that may make it difficult to find and maintain employment. Levy and Kaye (2004) for example find that poor health is a key barrier to employment to their respondents who were relocated under the HOPE VI program. They note that “poor health is a short-term barrier to employment, contributing to employment cycling, as well as a longer-term barrier to employment.” In addition, they find that presence of a young child in the household is another significant barrier to employment and note that relocatees with children less than 6 years of age were less likely to be employed.

Furthermore, other researchers contend that because residential mobility programs do not address the racial and ethnic discrimination that occurs in the labor market, they may be ineffective in improving the employment outcomes of minority participants. Stoll (1999) points out that “the policy’s design is in large part influenced by the assumption that place and not race explains the poor employment outcomes of minority, central city residents.” In his study on the employment outcomes of inner city youth moving to suburbs of Washington DC, Stoll finds that although place does seem to be an important

determinant of employment outcomes for young men, they are likely to face racial problems in suburban labor markets. Stoll goes on to assert that, “this problem may act to limit the potential employment gains to be achieved by young black men from having a residential location in the suburbs.” Similarly, in their multi-city study of the labor market experience of inner city and suburban minority workers, Moss and Tilly (2001) show that race influences employers’ perceptions of skills and is therefore an important factor in their hiring decisions. Moreover, the authors indicate that suburban employers appear to discriminate more in their hire rates of black job seekers than city employers, suggesting that moving urban minority residents to the suburbs may actually further their disadvantage in the job market. Furthermore, in his interviews with suburban employers in four large metropolitan areas in the U.S., Holzer (1996) finds that in addition to employer prejudice, the racial composition of an establishment’s customers can have sizable effects on the race of who gets hired, particularly in jobs that involve direct contact with customers. Holzer shows that the larger the fraction of minority customers in a particular area, the higher the probability that workers from that minority group will be hired. Minority workers who relocate to predominately white areas, therefore, may experience additional difficulties in finding and keeping employment. Although residential mobility programs may improve access to employment opportunities, therefore, unless they are utilized in conjunction with both employment training programs that increase the skills of urban residents and antidiscrimination policies directed at suburban employers, their ability to improve the long term employment outcomes of participants is unpromising.



Although much of the employment research considers differences among African Americans and whites in their spatial access to employment, the degree to which spatial mismatch affects women is largely ignored in the literature (Johnston-Anumonwo 1995). Because the large majority of public housing residents are women, however, analyses of residential mobility programs should consider the ways in which the employment outcomes of participants may vary by gender.

Some research has shown that space can be an important factor in the employment status of women. For example, research on commuting differences by gender has consistently shown that women tend to work closer to home than men. A number of factors are thought to explain this difference including women's greater share of domestic responsibilities and their lower level of earnings, which is thought to discourage longer commutes (Ihlanfeldt 1992). Research also shows that not only do women have shorter commutes than men, but they also are more likely to work in their area of residence (McLafferty 1992). Perhaps most important for residential mobility programs are findings which show that women are more likely than men to work in suburban locations, especially if they also live in the suburbs (Hwang 1992).

Moreover, other research suggests that the employment outcomes of minority women might be particularly improved from movement to a suburban area. For example, in their discussion of the spatial context of women's employment, Johnston-Amunonwo and McLafferty (1995) note that research on the commuting times of African American women shows that due to job growth in the suburbs, suburban residence shortens their commutes between home and work. In addition, the authors go on to suggest that because women are more likely than men to be employed in suburban workplaces, the

benefits of suburban residence may be greater for African American women than for African American men. This research suggests, therefore, that participating in a residential mobility program which allows a minority woman to move to a suburban area may improve their employment and economic outcomes.

The findings cited above suggest that living in the suburbs may produce beneficial employment outcomes among women, regardless of their racial and ethnic background. At the same time, however, some suggest that because women may have less access to high quality jobs in suburban areas, moving them to a suburban area may not necessarily improve their long term economic outcomes. Appleton (1995), for example, suggests that many of the higher paying “women’s jobs” are located in the government offices of the central city. In contrast, the lower paying, part-time service jobs that are available to them in the suburbs may not improve their economic standings. Additionally, Appleton notes that the spatial design of suburban areas may also inhibit positive employment outcomes among women. Because women tend to work closer to home due to their domestic responsibilities, low density suburban areas, which tend to separate residential and work environments, make working close to home almost impossible. As a result, Appleton contends that the economic outcomes of suburban women are poorer than what might be expected.

### *Does Moving Improve Educational Opportunities of Children?*

A third goal of residential mobility programs is to provide low income families with greater access to improved educational opportunities for children. Because the amount of resources that a particular school possesses is largely determined by the tax base of the

surrounding area, schools located in depressed inner city areas are often severely underfunded (Kozol 1991). Unlike many suburban schools, therefore, most inner city schools lack the funds to offer college preparatory or advanced classes, which limits the long term academic prospects of inner city students (Raley 1999). Aware of these realities, advocates of residential mobility programs assert that moving families located in high poverty areas to more affluent areas will increase access to higher quality educational resources and will thus result in greater educational success.

In fact, much research has shown that children who move from a depressed, inner city school system into a suburban school system do experience positive outcomes. For example, as previously noted, initial studies on the effects of the Gautreaux program reported that children who moved to suburban areas were less likely to drop out of high school, more likely to be enrolled in a college-track curriculum, and more likely to go to college than those that did not move (Rosenbaum 1995). Similarly, other research conducted on the MTO programs in both Baltimore and Boston found that the reading and math scores of children who had moved from high poverty to low poverty areas were significantly higher than the scores of those children that did not move (Duncan 2000).

Some researchers, however, are raising new questions about the extent to which the educational outcomes of children will improve from access to better schools. For example, some recent findings have caused scholars to express reservations about the impact that sudden placement into a vastly different school environment may have on the ability of low income children to adjust and prosper in their new educational settings. In a study on the outcomes of children relocated by the HOPE VI program, for instance, Popkin, Eiseman and Cove (2004) found that although most children relocated to schools

that were less poor and that parents perceived as higher quality, interview respondents frequently mentioned their children's problems adjusting to new schools. In some cases, these adjustment problems led to children leaving school altogether. Similarly, a recent qualitative study found that many children who moved to higher income areas had problems adjusting at their new schools, usually due to greater competition and higher standards. As a result of these problems, the authors found that many parents chose to put their children back into their previous learning environments, thus negating any potential educational benefits gained through living in a high income area (Popkin, Harris, et al., 2002 cited in (Varady 2003).

Similarly, other scholars express concern regarding the potential impact that frequent moves may have on the academic success of children. Because of the many changes that it creates, engagement in frequent moves can be detrimental to the educational outcomes of children. For instance, mobility has been found to be related to lower achievement, more grade retention, and higher drop-out rates (Brent 1993; Ingersoll 1989; Mao 1998; Rumberger 1998). Moreover, Holloway, (cited in Crowley 2003) finds that transient children are more likely to have to repeat grades, to not receive needed special education, and to do less well on standardized tests than stable students. Mobile students also experience more social and emotional problems than students who are less mobile (Tucker 1998a). These studies suggest that if residential mobility programs do not provide participants with stable housing situations, children may fail to receive the educational benefits that the programs aim to produce.

There is some evidence that supports the notion that participation in residential mobility programs does not necessarily lead to greater housing stability. Goetz, (2002)

for example, shows that many families who receive vouchers are often unable to find adequate housing in the search time that is allotted to them. In order to avoid having to give back their vouchers, these families are sometimes forced to accept inadequate housing. Because they are unsatisfied with their initial housing choices, these families may continue to move in an effort to improve their situations, thus reducing the likelihood that children will receive the potential educational benefits that living in a higher income area may provide. Furthermore, Crowley, points out that although research on the educational experiences of children in the Gautreaux program found that those who experienced a single move to an enriched educational environment experienced educational benefits, many of the families who participated in the program were unable to be located when follow-up assessments were made, suggesting that these families experienced additional mobility after their first move to the suburbs. Crowley concludes that the educational benefits seen from the initial moves that families made to suburban environments may not be adequate representations of the long term educational experience of more mobile program participants. These studies suggest that unless residential mobility programs incorporate strategies to increase the residential stability of low income families, they may fail to produce positive educational outcomes among its participants.

*Do Residential Mobility Programs Reduce Social Isolation and Increase Social Capital of Low Income Families?*

A final goal associated with residential mobility programs is to decrease social isolation and increase access to important sources of social capital by moving poor families into higher income and more racially diverse areas. As the concept of social

capital has increased in popularity, scholars have identified a number of important ways in which the possession of various forms of social capital can impact the well being of families living in concentrated poverty areas. Advocates of residential mobility programs assert that by increasing access to more diverse social networks and stronger institutional resources, moving to more affluent areas can be an important component in improving the quality of life of low income families (Briggs 1998, 1997).

In "Social Capital: Its Origins and Applications in Modern Sociology," Alejandro Portes (1998) describes three major benefits or functions of social capital. He states that firstly, social capital can help maintain discipline and promote compliance among community members. Portes and others note that when core organizations or services withdrawal from inner-city neighborhoods, inner-city residents may come to view these important institutions as "negative social capital that maintain ghetto residents in marginal and dependent positions"(Wacquant 1998). When this occurs, those organizations that may play an essential role in promoting compliance and discipline among neighborhood residents instead foster "a climate of suspicion, distrust, and incivility." Because higher income areas are able to sustain diverse institutional resources, however, when low income families are able to relocate to these areas, they benefit from the support and the stability that they create in their new neighborhoods that may have been lacking in their previous neighborhoods. Thus, when residential mobility programs are successful in moving poor families to more affluent areas, low income families may benefit from increased access to this form of social capital.

Much of the research on the effects of social capital on the well-being of families living in high poverty areas involves the second form of social capital identified by

Portes. This aspect of social capital consists of a source of network-mediated benefits beyond the immediate family that provide individuals with information and resources that would not have been available to them from their immediate social ties. According to Portes, this sense of the term is most frequently invoked as “an explanation of access to employment, mobility through occupational ladders, and entrepreneurial success.” Thus, a lack of this type of social capital is commonly cited as a major reason for the continued lack of advancement for inner city residents (Briggs 1998; Rankin 2000; Wilson 1993).

One fundamental assumption of residential mobility programs is that poor families will benefit from moving to higher income areas not only from access to the stronger job networks in these areas, but also from greater exposure to successful role models. Although some research provides evidence that supports the notion that participants in residential mobility programs may benefit from increased exposure to higher income neighbors, some scholars express skepticism regarding the assumption that more diverse neighbors will translate to better social and economic outcomes among movers (Rosenbaum 1991; Schwartz 1997). A number of researchers point out, for example, that in order for people to create the social capital that they need to improve their situations, some degree of meaningful contact among residents is needed (Briggs 1998). Research has shown, however, that within the context of housing mobility, the assumption of diverse social contact only through proximity may be unfounded. In a survey of 81 “micro-neighborhoods” in Nashville, for example, Lee, Campbell, and Miller (1991) found that even in racially integrated neighborhoods that were fairly homogeneous in terms of class, 90 percent of neighbors with whom blacks kept active ties were also black, whereas fewer than 2 percent of whites’ neighborly ties were black.

Similarly, in his study of a residential mobility program in Minneapolis, Goetz (2002) found little evidence of significant contact between voucher holders and neighbors in their new neighborhoods and suggests that this lack of interaction may limit social capital exchanges. These studies suggest that other factors in addition to proximity may influence social interaction, which may clearly affect the degree to which residential mobility programs are effective in increasing this form of social capital among participants. As Briggs (1998) notes:

The effects of housing mobility programs on social networks, and by extension social capital, depend not only on physical proximity but also on race, class, and other factors that are known to affect neighboring and friendship building...Neighbors are found, but friends are chosen, and class, race and life stage, not proximity, appear to be the key factors in this process.

Simply assuming that moving families living in concentrated poverty into higher income areas will increase access to stronger social networks, therefore, may be somewhat problematic. As these researchers suggest, many complex social factors may play a role in the ability of low income families to build social capital in new communities, and thus must be incorporated into policy discussions regarding the impact of social capital on family well being.

According to Portes, the third function of social capital is the provision of parental and kin support. In his study on housing policy and social capital, Xavier de Souza Briggs (1997) describes this type of social capital as ‘social support’ whose main function is to “help one get by or cope.” Briggs points out that although people at all income levels need social supports, “coping capital is especially vital to the chronically poor, as it routinely substitutes for things that money would otherwise buy.” A number of researchers have documented the different ways in which this type of social capital is



important for families living in poverty. Lengxin Hao and Mary Brinton (1997), for example, illustrate the importance of kin support in the productive activities of single-mothers and find that many poor, single mothers receive substantial support from their parents or other kin in the form of co-residence, financial transfers and child care. Similarly, Newman's (2001) analysis of the survival strategies utilized by poor families living in Harlem revealed a complex interdependence among households that was essential in meeting the diverse needs of families. Newman further revealed that the social connections held by families in poor neighborhoods often provided them with access to reasonably priced services in the underground economy, which they would have otherwise been unable to afford. Likewise, in their qualitative interviews with low income single mothers, Edin and Lein (1997a; 1997b), find that the survival patterns of poor single mothers often involve extensive reliance on support provided through neighbors, friends and family in their local community.

Given the significance of this "coping" type of social capital for the survival of low income families, some researchers express concern about the impact that participation in housing mobility programs will have on these important sources of social support. These researchers note that when low income families participate in residential mobility programs, much of the financial and emotional benefits that they may once have received through close proximity to their kin networks may be lost (Briggs 1997). In his analysis of the social networks in a Chicago public housing community, for example, Venkatesh (2000) asserts that the decision to tear down the housing development resulted in the dissolution of important social networks and peer associations among residents and had the effect of disrupting support systems that households depended upon to make ends

meet. Moreover, Tatum (1997) points out that a lack of social support systems may be particularly detrimental for racial minorities who move to largely white suburban areas. She notes that because the pressures of racism may be intensified by the isolation of small numbers of black families in white suburbs, social opportunities to connect with members of their own racial group may be particularly important in overcoming the emotional stress of racism. These studies suggest that if participation in a residential mobility program disrupts important social connections among low income families, the extent to which families are able to survive and prosper in their new environments may be reduced (Pettit 2003).

The emerging social capital research highlights the need for policy makers to understand the complex ways in which various forms of social capital impact the lives of low income families. Because participation in a residential mobility programs can fundamentally alter a family's access to different forms of social capital, the way in which these alterations will impact family well being must be considered in the design of the policy. As Briggs notes, "housing policy, more than ever in the era of welfare reform, should help those on the bottom of the opportunity structure to gain more social leverage without losing vital stores of support."

## **CHAPTER THREE**

### **RESEARCH DESIGN AND METHODOLOGY**

#### **The Case Study Research Design**

This research aims to generate a comprehensive understanding of the various factors impacting the residential outcomes of low income families involved in the Housing Choice Voucher Program. Data was gathered utilizing a case study methodology, which is an appropriate approach for the study of a “bounded system” with the focus being either the case or an issue that is illustrated by the case (Stake 1995). The study is an instrumental case study, which is a specific type of case study that focuses on a particular issue rather than on the case itself, with the case becoming a vehicle to better understand the issue (Stake 1995). In this research, the City of Pontiac represents the case within which workings of the Housing Choice Voucher Program are examined.

A number of characteristics of the case study approach make it an appropriate choice for this study. For example, one feature associated with case studies is that in many instances only one case is selected for analysis (Bryman 2001). Although this approach limits analysis to a particular research location, when trying to examine an issue in-depth, the study of more than one case can sometimes dilute the overall analysis. As Creswell (1998) notes, “the more cases an individual studies, the greater the lack of depth in any single case.” Because this study aimed to understand the varied and complex factors that some low income families may face in using vouchers in the private housing market, it was determined that greater depth of information could be obtained through an analysis



of family experiences in a particular location rather than through a broader comparative study of families in different locations.

A second advantage of the case study approach is that it allows the researcher to incorporate a multiplicity of perspectives when answering the research questions. Lewis (2003) notes that “those multiple perspectives may come from multiple data collection methods, but they may also derive from multiple accounts collected using a single method from people with different perspectives on what is being observed.” Because this study intended to understand differences in the experiences and perspectives of families who utilized the Housing Choice Voucher to move to different areas within the Pontiac area, utilizing an approach that incorporated these multiple perspectives enhanced understanding of the many different challenges that families faced when utilizing their vouchers to find housing on the private market.

In order to incorporate these multiple perspectives into the analysis, a stratified purposeful sampling strategy was employed. This strategy allowed for the selection of cases that show different perspectives on the problem, process or event being studied and is useful for illustrating subgroups and facilitating comparisons among different groups (Creswell 1998; Miles 1994). Thus, in order to generate data that included multiple perspectives on the Housing Choice Voucher Program, three types of program participants were interviewed: 1) Suburban-bound movers, (those who used the voucher to move outside of the City of Pontiac into a surrounding suburb); 2) Local movers, (those who made short distance moves within the City of Pontiac); and 3) Non movers, (those who did not move, but instead used their voucher in their original housing). In addition, in order to generate a multiplicity of perspectives among landlords within the

Pontiac area, four types of landlords were interviewed: : 1) Landlords who are located in the suburbs who choose to participate in the Housing Choice Voucher program; 2) Landlords who are located in the city who choose to participate in the Housing Choice Voucher program; 3) Landlords who are located in the suburbs who choose to not participate in the Housing Choice Voucher program; and 4) Landlords who are located in the city who choose to not participate in the Housing Choice Voucher program. This sampling strategy helped to ensure that a wide variety of experiences and opinions would be obtained throughout the data collection process.

A third advantage of utilizing the case study approach is that it allowed for the incorporation of multiple sources and techniques in the data gathering and analysis process (Berg 2001; Yin 1989). Creswell (1998) notes that the case study researcher has a large array of approaches from which to choose to develop their study, which may include both quantitative and qualitative approaches to case study development. In this study, the comprehensive nature of the case study approach allowed the inclusion of both qualitative and quantitative data gathering methods and analyses in answering the research questions, which enhanced the study in a number of ways. For example, the combination of qualitative and quantitative research techniques is acknowledged to be particularly important in research associated with understanding the strategies of low-income families. Jarret, (1997) for example, warns that because quantitative studies tend to focus primarily on outcomes, if done alone, they may offer incomplete understandings of family life and family strategies in poor neighborhoods. Because qualitative studies highlight processes, however, incorporating qualitative methodologies into a research design can help to link process and outcomes, thus enhancing quantitative discussions.

Similarly, Katherine Newman (1999) notes that incorporating qualitative techniques into a research design is essential in understanding the dynamic ways in which low-income families survive and can provide insight into the factors shaping the outcomes experienced by poor families.

The importance of linking the process-outcome relationship in urban research is also discussed by Andranovich and Riposa (1993). These authors note that much urban research tends to focus on either the process or the outcome with little linkage made between the two. The authors go on to state that “by linking process and outcomes, urban research can provide a broader and deeper understanding of issues and their underlying causes.” In order to gain a complete understanding of the residential mobility of low income families in urban areas, therefore, it is important to examine not just where these families end up, but also the process by which they got there. Thus, uncovering the factors that are influencing the locational decisions made by low-income families in urban areas can enhance our understanding of the factors leading to the continued concentrated poverty seen in many urban areas across the country.

In addition, Andranovich and Riposa (1993) note that linking processes and outcomes is especially important in policy related research and has the potential to suggest different policy choices. Other urban researchers support this view and note that incorporating multiple methodologies into a research design can be especially useful when conducting research that is policy focused. Briggs (1997), for example, notes that utilizing more mixed methods in analyzing housing mobility programs can enhance the substance of research that is currently being provided mostly by survey based analyses. He goes on to assert that incorporating qualitative narrative with a policy sense is essential in enhancing

the usefulness of research for policy makers and programs designers, as well as for theory builders. Thus, research that is policy focused, such as that undertaken in this initiative, may be especially prudent to incorporate both qualitative and quantitative methodologies

Another benefit of incorporating multiple methods into the design of a policy-focused research initiative is that they provide an outlet to convey the views of those whose lives are impacted by the policies investigated by the research process. As noted by many researchers and advocates, when social policies affect low-income families, the thoughts and opinions of these constituents are rarely incorporated in to the research or policymaking process. Eitzen and Eitzen (2003) note that analyses that omit the experiences of low income families are limited in their usefulness to policymakers who are interested in solving social problems. Similarly, in their discussion about housing policy, Patel and Patel (2002) argue that because those who are recipients of housing services can offer unique insights for the development of future policy, they should be at the forefront of the housing debate. Thus, incorporating qualitative interviews into the research design was an effective way to allow subjects the opportunity to voice their thoughts and opinions regarding a social policy that directly affects the quality of their lives.

### Research Questions

This research asked the following questions about the mobility experiences of voucher recipients and about the rental decisions made by local landlords:

1. Are voucher holders utilizing their voucher to move to “better” neighborhoods?



- *Are the characteristics of current neighborhoods significantly better than the neighborhoods that voucher holders lived in before they received their voucher?*
  - *Do post-move neighborhoods have higher incomes, lower poverty rates, lower minority concentration, higher housing values, less unemployment, etc.?*
2. What factors contribute to the locational outcomes of HCVP families?
- *Are voucher holders successful in utilizing their vouchers to move to the residential locations that they desire? (i.e. What were the desired destinations of each group of movers? Why did they select these locations (convenience, price, quality of community resources, racial and economic mix, familiarity with the area, etc)? Were they successful in moving to their desired destination upon receiving their voucher?)*
  - *How do the factors influencing the residential decisions of low income families vary among those that use their vouchers to move to suburban areas outside the city, those that make short distance moves within the city, and those that remain in their original housing?*
  - *How do the neighborhood and housing desires expressed by voucher holders influence residential outcomes? (i.e. Do local and nonmovers express different locational desires than suburban bound movers?)*
  - *Does either actual or expected discrimination prevent voucher holders from moving to lower poverty and racially integrated areas? (i.e. Do voucher holders experience discrimination in their housing search? If so, what type of discrimination are they most likely to experience (race/ethnicity, HCVP status, presence of children, personal appearance, etc.?)*
  - *Are voucher holders with certain characteristics more likely to be successful in utilizing their voucher in a higher income and/or more racially integrated areas than others? (i.e. Does race/ethnicity of household, household composition, household income, source of income, special needs of household members, etc affect the locational decisions and locational outcomes of families?)*
3. What barriers do HCVP participants face in using their vouchers to obtain housing in the private market? How do these barriers influence locational outcomes?
- *How do the search experiences of suburban bound movers, local movers and nonmovers differ? (i.e. Are there differences in length of housing search, number of housing sites looked at, sources of information used, access to transportation, access to outside search assistance, etc.?)*

- *Are local movers or nonmovers more likely to experience difficulties finding housing than suburban movers? (i.e. Do local or non movers get turned down by more landlords, report longer search times, report greater discrimination etc. than suburban movers?)*
  - *What type of search barrier is most likely to influence residential outcomes? (i.e. Are local or nonmovers more likely to have less access to transportation, have worse credit/rental histories, have less knowledge of the housing market etc than suburban movers?)*
  - *Does the information utilized by families in their search for housing influence their locational decisions and outcomes? (i.e. Does the source of information (i.e. internet, newspaper, PHA list, housing counseling agency, for rent signs, word of mouth, etc) utilized in the housing search differ among the three groups of families? What source of information is most associated with successful housing searches? Does information received from counseling/briefings influence the locational choices made by voucher holders?)*
4. What advantages and disadvantages do low income families experience from their participation in the HCV Program?
- *In addition to providing financial support for housing, in what ways does the voucher program assist low income families?*
  - *Do voucher holders experience any negative effects from participating in the program (i.e. higher bills, increased exposure to discrimination, etc)?*
5. Are satisfaction levels with current housing situations different among the three groups of movers?
- *Does participation in the voucher program increase the level of satisfaction with housing and neighborhood?*
  - *How do suburban-bound movers, local movers and nonmovers differ with respect to housing and neighborhood satisfaction, perceptions of the quality of the social environment, perceptions of the availability of supportive community resources, feelings of safety, and interest in moving again? Are suburban bound movers more likely than non movers to perceive their current location as superior to their former one?*
  - *Are suburban-bound movers more likely than nonmovers or local movers to shift from unemployment to employment after receiving a housing voucher?*
  - *Are suburban bound movers more likely to report less interaction or more strained relations with neighbors than nonmovers and local movers?*

6. How do landlords who rent to voucher holders differ from those who don't?
- *Why do landlords choose to participate (i.e. helps to quickly fill vacancies, desire to create more mixed income/race communities, desire to assist low income families, guaranteed rent, etc) or not to participate participate (i.e. fearful of problem tenants, difficulties with PHA regulations, units do not pass PHA inspection, etc) in the HCVP program?)*
  - *Do landlords perceive more problem behaviors (more tenant complaints, late/nonpayment of rents, poor treatment of unit, etc) among HCVP families than other families?*
  - *From the landlord's perspective, what are the main barriers to landlord participation in the HCVP program?*
  - *In what ways are the rental units that take the Housing Choice Voucher different from those that do not take the voucher? (Are rental units that take the voucher more dilapidated than those that do not take the voucher? Do neighborhood characteristics and resources differ in areas that have rental units that accept vouchers and those that do not accept the voucher?)*

#### Data Sources and Collection Procedures

Quantitative data on families in the Housing Choice Voucher program and their neighborhoods was obtained from closed-ended interview questions with voucher recipients in Pontiac, the Multi-Family Tenant Characteristics System provided by the Department of Housing and Urban Development, and the Census Bureau.

This data was supplemented by additional data gathered through open-ended interviews with a number of informants in the City of Pontiac. A key component of the research plan was personal interviews with Housing Choice Voucher recipients in Pontiac. Staff from the Pontiac Housing Commission facilitated the process of identifying and recruiting families to participate in the study. In order to protect the confidentiality of public housing recipients, potential informants were sent letters from the Pontiac Housing Commission informing them of the opportunity to participate in the

study. This letter provided recipients with a toll-free number that they could call to set up a time/place to be interviewed. In addition, flyers advertising the opportunity to participate in the study were placed in various locations around Pontiac including the Pontiac Housing Authority office, the Family Independence Agency, and City Hall.

The length of the interviews varied between 45 and 90 minutes and informants were compensated \$25 for their time. All interviewees were permitted to decide whether they wanted to conduct the interview in-person or on the telephone. Respondents were also able to select the time that best met their schedule. The decision to provide participants with choices and flexibility in the interviewing process was made to avoid exclusion of potential interviewees and to access a wide diversity of HCV Program participants.

While many interviews were conducted during the day, some respondents found it more convenient to conduct evening interviews. Moreover, because of the ease of conducting telephone interviews rather than face-to-face interviews, all respondents chose to conduct their interviews on the phone.

As noted by Legard et al (2003), one key feature of in-depth interviews is that they are intended to combine both structure and flexibility. In order to ensure that key topics were covered in the interview, an interview guide containing both open and closed ended questions was created. The research guide was derived from a preliminary analysis on the Section 8 program in Lansing, as well as from previous studies on residential mobility programs reported in the literature, (for examples, see Varady 2000; Finkel 2001; Turner 1999). The guide obtained information on 1) Satisfaction with current housing situations; 2) Satisfaction with past housing situations; 3) Reasons for the housing choice; 4) The housing search experience; and 5) Household demographic characteristics.

Although this guide helped to create some structure in the interviews, the interviews also contained an openness to changes of the sequence and form of the questions, which allowed for expansion on the answers given by the participants as well as for responsiveness to issues raised spontaneously by the interviewee (Kvale 1996; Legard 2003). In addition, in order to “deepen the response to a question, to increase the richness of the data, and to give cues to the interviewee about the level of responsiveness that is desired,” probes and follow-up questions were also used throughout the interviews (Patton 1990). As recommended by Creswell, (1994) almost all interviews with voucher recipients were recorded and then transcribed into a Microsoft Word document.

One characteristic of a case study involves situating the case within its setting (Creswell 1998). To gain an understanding of the setting within which voucher holders were searching for their homes, context information about the local housing market and characteristics of the Housing Choice Voucher program were obtained through interviews with city and county officials knowledgeable about the area’s housing market and neighborhoods. Context interviews with housing professionals, representatives from local non-profits, real estate professionals and city officials were selected utilizing a snowball sampling technique, which “is most useful in situations where the individuals investigated are scattered throughout the population and form no naturally bounded common groups” (LeCompte 1993). After each interview was conducted, interviewees were asked if they knew of anyone else in the community who might be able to add insight into workings of the Housing Choice Voucher program in the area. These new informants were then contacted by telephone and interviewed.

Additionally, because the success of the program largely depends on the participation of local landlords, landlords in and around the Pontiac area were interviewed. Unlike interviews with the voucher holders, interviews with landlords were not recorded. The decision not to tape landlord interviews was intended to elicit a more open response from landlords who may be reluctant to answer questions about admission policies. Interviews with landlords were conducted on the phone and typically lasted 10-20 minutes.

Interviews were guided by an interview form that contained questions regarding the general characteristics of the properties as well as any thoughts and experiences regarding the HCV Program. As with interviews with voucher holders, these interviews were also conducted with an openness that allowed participants to expand on ideas, concepts and experiences (Legard 2003). Throughout the interviews, handwritten notes were taken, which were immediately reviewed and typed into Microsoft Word upon completion of the interview. The information gained through these interviews was intended to add insight and assist in the interpretation of data gathered from program participants.

The sample of landlord interviews was derived from a list of landlords created through the use of multiple sources including the Oakland County Press (July listings), a list of subsidized housing complexes from the Pontiac Housing Commission and on-line source of Oakland County apartments for rent (<http://www.arborestates.net/>). In order to get a representative sample of landlords, the list was divided into four categories with an equal number of landlords in each category: 1) Landlords that take a Housing Choice Voucher located within the City of Pontiac; 2) Landlords that take a Housing Choice Voucher located outside the City of Pontiac; 3) Landlords that do not take the Housing Choice Voucher located within the City of Pontiac; and 4) Landlords that do not take the Housing

Choice Voucher located outside of the City of Pontiac. Each third landlord on the list was called until a total of 20 interviews were conducted.

Interviews with landlords proved difficult to conduct. Although some landlords were more willing to share their feelings about the Housing Choice Voucher program and the tenants involved in the program than others, many landlords and managers seemed reluctant to go into any detail regarding their experiences and opinions. Moreover, presumably due to fear of fair housing laws, almost all landlords were very reluctant to speak both of their own race and class characteristics as well as of the race and class characteristics of their tenants.

In order to gain more information regarding the characteristics of rental units that are available and not available to HCV Program participants, an additional research technique was implemented. Windshield surveys were conducted of 20 rental units and neighborhoods throughout the Oakland County area. Following the general sampling scheme that was designed for landlords, four categories of rental units were surveyed: 1) Five surveys were conducted in rental units located in the city of Pontiac that accepted the Housing Choice Voucher; 2) Five surveys were conducted in rental units that were located in the suburban areas surrounding Pontiac and took vouchers; 3) Five surveys were conducted for rental units located in the city that did not take vouchers; and 4) Five surveys were conducted for rental units located in the suburban areas surrounding Pontiac that did not take vouchers. The windshield survey form was developed utilizing examples from past research that has employed this methodology (see Popkin et al, 2002). During the surveying process, surveyors were asked to rate certain characteristics of each property. Characteristics included: 1) The general condition of the housing; 2)

The adequacy of owner housekeeping; 3) The degree to which the presence of litter was a problem in the community; 4) The condition of public property such as streets, sidewalks, curbs and gutters; 5) The condition of public maintenance such as street lighting, trash containers, and signs; 6) The overall assessment of the quality of the neighborhood as a residential area.

Two independent researchers conducted surveys at each location. Before conducting the surveys, researchers created a set of criteria that would help them to objectively answer the questions on the survey form. This set of criteria was continually referenced by researchers during the survey process. In addition, in order to help clarify any misunderstandings, researchers practiced answering surveys together before independently conducting surveys of the chosen research locations. Any disagreements were discussed and additional rules were established to clarify rating decisions (Popkin 2002). Results from the windshield survey were utilized to supplement landlord interviews and other data about the neighborhoods where HCVP participants live.

### Sample

Because the study is most interested in gaining information about the barriers faced by families who participate in the Housing Choice Voucher program, the majority of interviews were with voucher holders themselves. As stated above, a stratified purposive sampling technique was utilized in the selection of these participants. This technique allowed sample units to be chosen that have particular features or characteristics, thus enabling a more detailed exploration and understanding of central themes (Ritchie 2003; Trochim Version current as of January 16, 2005). In this research, the stratified



purposive sampling technique allowed for greater understanding of the experiences of families who were similar in that they all participated in the Housing Choice Voucher Program, but at the same time varied in the locations where they chose to utilize their voucher.

In order to ensure that participant selection was as representative as possible, all voucher holders who called and expressed a desire to participate in the interview in the study were included, with a minimum participant goal of 50 respondents. Because earlier research suggested that most voucher holders in Pontiac made short distance moves, it was expected that most of the interviews would be done with voucher holders who still lived within the City of Pontiac rather than with those that had moved to the suburbs. The initial recruitment strategies produced a sufficient number of interviewees for the study. However, as expected, the large majority of voucher holders who initially responded were those that moved within the City of Pontiac. Only two of the first fifty respondents were suburban movers. Therefore, in order to encourage more participation from suburban movers, a second letter was sent only to those voucher holders who had moved outside of the City of Pontiac reminding them of the opportunity to participate in the study. After the follow-up letter was sent, seven more respondents who had moved out of the city with their voucher were interviewed. Although it was expected that many voucher holders had not used their voucher to move to a new environment but instead remained in the unit that they were living in before receiving the voucher, the lack of response from this group of movers sheds doubt on this assumption. Because the Housing Authority was not able to determine which voucher holders were non-movers, attempts to get more response from this group of movers was not conducted. Table 1

displays the original number of interviews targeted for each group along with the number of interviews that were actually conducted.

Table 1 Number and Type of Interviews Targeted and Conducted

| <b>Subject Group</b>                                         | <b>Number of Interviews Targeted</b> | <b>Number of Interviews Conducted</b> |
|--------------------------------------------------------------|--------------------------------------|---------------------------------------|
| Housing Choice Voucher Program Participants: Suburban Movers | 10                                   | 9                                     |
| Housing Choice Voucher Program Participants: Local Movers    | 20                                   | 46                                    |
| Housing Choice Voucher Program Participants: Nonmovers       | 20                                   | 7                                     |
| Landlords                                                    | 20                                   | 20                                    |
| Housing Professionals                                        | 10                                   | 10                                    |

#### *Sex of Household Head*

The overwhelming majority of respondents in the sample were female. Approximately 95% of the sample was female, while only 5% (3 respondents) were male. The large number of females in the sample reflects the gendered nature of the HCV Program. The data suggests that the reasons that men and women become eligible for the program differ. Although some of the women in the sample were eligible for assistance due to disability or senior citizen status, the majority of the women were single mothers. Because these women were often unable to work full time jobs due to the presence of small children in the household, the lack of income made them eligible for assistance. In addition to single mothers, a number of participants were single grandmothers who had taken on the responsibilities of raising their grandchildren. Men on the other hand, were more likely to be eligible for assistance due to a disability. Of

the three men who were in the sample, two of them reported being eligible for the program because of disability.

#### *Marital Status of Household Head*

Approximately 10% of the respondents were married at the time of the interview. Forty five percent of the respondents had been married at one time, however, for a variety of reasons including separation (14.5%), divorce (24.2%) and being a widow (6.5%), were no longer married. A large portion of the sample (45%) had never been married at the time of the interview. The marital status of participants also contributes to the gendered nature of the program. Because eligibility to receive a housing voucher is based on the income level of the family, when a woman gets married, the addition of another wage earner into the household often raises their income above the eligibility guidelines. Women who are not married and have children, however, are more likely to be eligible.

#### *Race/Ethnicity of Household Head*

The majority of the respondents (77%) in the sample were African American. Approximately 11% of the sample was Caucasian, 8% reported being of mixed race and 3% chose not to answer the question.

#### *Employment Status*

The majority (73%) of the voucher holders in the sample were not employed at the time of the interview (See Table 2). Of those not working, 33.9% were actively looking for work, but were currently unemployed for a variety of reasons including being

temporarily laid off, being unable to find a job, having inadequate job skills or a lack of experience, and having a lack of transportation. The remaining 38% were not currently in the labor force due to disability (33.9%), retirement (3.2%), and student status (1.6%). Twenty-seven percent of the respondents reported having either part or full time jobs.

**Table 2 Employment Status of Voucher Holders**

| <b>Status</b>      | <b>Frequency</b> | <b>Percent</b> |
|--------------------|------------------|----------------|
| Employed           | 17               | 27.4%          |
| Unemployed         | 21               | 33.9%          |
| Not in Labor Force | 24               | 38.7%          |
| <i>Disabled</i>    | 21               | 33.9%          |
| <i>Retired</i>     | 2                | 3.2%           |
| <i>Student</i>     | 1                | 1.6%           |

#### *Presence of School-Aged Children in the Household*

In order to determine the extent to which concern over school quality affected residential decisions, respondents were asked whether they currently had school-aged children living with them in their household. Approximately 35% (22) of the respondents reported that they did not have school aged children, while 65% (40) stated that they did have school aged children living with them.

#### *Age of Householder*

As displayed in Table 3, the sample consisted of householders of a wide range of ages. The 40-49 age category contained the largest number of voucher holders. Because the sample specifically targeted family households, very few respondents were from the over 60 age group.

Table 3 Age of Voucher Holders

| Age Range | Frequency | Percent |
|-----------|-----------|---------|
| 18-29     | 9         | 14.5%   |
| 30-39     | 14        | 22.6%   |
| 40-49     | 23        | 37.1%   |
| 50-59     | 12        | 19.4%   |
| 60-69     | 4         | 6.5%    |
| Total     | 62        | 100%    |

### *Household Income*

Respondents were asked to estimate their current annual household income, including any income from wages and/or other federal/state/local assistance. More than a third of the sample reported having an income less than \$10,000 a year. Only four respondents reported an income of over \$20,000 per year.

### *Number of People in the Household*

The majority of respondents in the sample (76%) lived in smaller households with between one to three members. Approximately 18% of the sample had either four or five people in their households and slightly more than 6% of the sample had six or more people in the household. Average household size was 2.8 members.

### *Educational Level of Household Head*

Almost 30% of the sample did not have a high school diploma at the time of the interview (Table 4). Over half of the sample did have some type of post high school education, which included activities such as courses at a community college, certificate programs, etc.

Table 4 Educational Level of Voucher Holders

| <b>Educational Level</b>      | <b>Frequency</b> | <b>Percent</b> |
|-------------------------------|------------------|----------------|
| Less than high school diploma | 18               | 29.0%          |
| High school diploma           | 10               | 16.1%          |
| Post high school education    | 25               | 40.3%          |
| Associates degree or higher   | 9                | 14.5%          |
| Total                         | 62               | 100%           |

#### *Currently Receiving Welfare*

At the time of the interview, almost 63% of the sample was receiving some type of welfare assistance including food stamps, SSI and direct assistance.

#### *Length of Time on Voucher in Sample*

The majority of the respondents (56.4%) had been using their voucher between one and five years at the time of the interview. Almost one quarter of the respondents had been using their voucher for over seven years.

#### *Representativeness of Sample*

Data available from the HUD Resident Characteristics Report, (available on-line at <http://www.hud.gov/offices/pih/systems/pic/50058/rcr/index.cfm>) can be utilized to help determine the extent to which the demographics of voucher holders in the sample are similar to those in the City of Pontiac and in the entire United States. While not all demographics reported in this study are available in the report, the length of time on the voucher, the race of the voucher holder, the household income of the voucher holder and household size can be compared to sample data.

As shown in the table below, the length of time spent in the Housing Choice Voucher Program among voucher holders in the sample is not considerably different from the length of time spent in the program among voucher holders within the entire City of Pontiac or the United States. In all categories, the majority of voucher holders have been in the program for at least two years, with a substantial number of voucher holders participating in the program for over five years. The percentage of people in the sample who have been in the voucher program less than two years (16.1%), however, is somewhat less than the percentage in the City of Pontiac (37%) and in the United States (25%). The sample, therefore, may be slightly overrepresented by people who have been in the program for longer periods of time.

**Table 5 Length of Time in the HCVP in Sample, City of Pontiac and U.S.**

| <b>Length of time</b> | <b>% in Sample</b> | <b>% in Pontiac</b> | <b>% in U.S.</b> |
|-----------------------|--------------------|---------------------|------------------|
| Less than 1 year      | 4.8                | 8                   | 13               |
| One to Two years      | 11.3               | 29                  | 12               |
| Two to Five years     | 45.1               | 29                  | 38               |
| Over Five Years       | 38.7               | 35                  | 37               |

Utilizing data from the HUD Resident Characteristics Report, racial data from the sample can also be compared to the overall racial make-up of voucher holders in Pontiac and in the U.S. Racial characteristics from the sample match closely with those from the City of Pontiac. However, due to the concentration of poverty and African American residents within the City of Pontiac, the percent of African Americans on the tenant based voucher program is much higher both within the sample and within the City of Pontiac than in the United States as a whole.

Table 6 Race of Household Head in the HCVP in Sample, City of Pontiac and U.S.

| <b>Race/Ethnicity</b> | <b>% in Sample</b> | <b>% in Pontiac.</b> | <b>% in U.S.</b> |
|-----------------------|--------------------|----------------------|------------------|
| African American      | 77.4               | 88                   | 44               |
| Caucasian             | 11.3               | 11                   | 52               |
| Hispanic              | 0                  | 3                    | 1                |
| Asian                 | 0                  | 0                    | 2                |
| Mixed                 | 8.1                | 0                    | 2                |
| Refuse to Answer      | 3.2                | 0                    | 0                |

The HUD Resident Characteristics Report also allows income data from the sample to be compared to the overall income of voucher holders in Pontiac and in the U.S. The comparison (Table 7 below) suggests that the distribution of income categories in the sample is similar to that in Pontiac and in the U.S. It does appear, however, that more voucher holders in Pontiac and in the U.S. report higher incomes than those in the sample. The number of people reporting earning between \$10,000 and \$15,000 in Pontiac and in the U.S. is close to double the number in that same category within the sample. Similarly, while 11% of people in Pontiac have incomes above \$25,000, only 1.6% of those in the sample report incomes in this category. It should be noted, however, that within the sample and the population of voucher holders, the largest number of people fall within the \$5,000 and \$10,000 earning group.

Table 7 Income of Voucher Holders in the HCVP in Sample, City of Pontiac and U.S.

| <b>Income Category</b>    | <b>% in Sample</b> | <b>% in Pontiac.</b> | <b>% in U. S.</b> |
|---------------------------|--------------------|----------------------|-------------------|
| \$0                       | 0                  | 8                    | 4                 |
| Under \$5000              | 25.8               | 11                   | 12                |
| Between 5,000 and 10,000  | 38.7               | 27                   | 39                |
| Between 10,000 and 15,000 | 12.9               | 21                   | 21                |
| Between 15,000 and 20,000 | 12.9               | 13                   | 12                |
| Between 20,000 and 25,000 | 4.9                | 9                    | 6                 |
| Above 25,000              | 1.6                | 11                   | 6                 |
| Don't Know                | 3.2                | 0                    | 0                 |



The distribution of tenant based voucher holders by household size in the sample is similar to the household size distribution in City of Pontiac (See Table 8). In both the sample and in Pontiac, the largest number of families resides in three member households. The average household size in the Pontiac is 3.3 people while the average household size in the sample is slightly lower at 2.8. Average household size in the U.S. is 2.6 members, which is also quite similar to the average household size in the sample.

**Table 8 Distribution by Household Size in the HCVP in Sample, City of Pontiac and U.S.**

| <b>Number of People<br/>in Household</b> | <b>% in Sample</b> | <b>% in Pontiac.</b> | <b>% in U.S.</b> |
|------------------------------------------|--------------------|----------------------|------------------|
| 1                                        | 25.8               | 16                   | 32               |
| 2                                        | 22.6               | 20                   | 23               |
| 3                                        | 27.4               | 24                   | 20               |
| 4                                        | 11.3               | 22                   | 14               |
| 5 or more                                | 12.9               | 19                   | 11               |
| Average                                  | 2.8                | 3.3                  | 2.6              |

### The Study Site

Due to its demographic characteristics, the City of Pontiac represents an informative location within which to examine the workings of the voucher program. According to the 1974 Housing and Community Development Act, one of the primary goals of the Section 8 program is to reduce the isolation of income groups within communities and to promote an increase in the diversity and viability of neighborhoods through the spatial deconcentration of housing opportunities for persons of lower income. Thus, in addition to providing suitable housing for low-income families, creating neighborhoods that are both economically and racially integrated is an important objective of the HCV Program.

Given this objective, it seems that evaluating these programs is especially important in areas of high poverty and high racial segregation.

Because the City of Pontiac is characterized by high degrees of racial and economic concentration in comparison to the areas immediately surrounding the city, it is a useful research location within which to identify barriers that may be preventing the program from meeting its goals of deconcentrating poverty and increasing neighborhood vitality and diversity. Demographic analyses of Oakland County reveal that although only 5.5 % of families are living below poverty in the county as a whole, 22% of families are living below the poverty level in the City of Pontiac, which suggests that much of the poverty that exists in Oakland County is concentrated within the City of Pontiac. Similarly, while Oakland County as a whole is only 18.6% minority, the City of Pontiac is 65.5% minority, again revealing a high level of racial concentration existing within the city of Pontiac (*Community Profiles for Oakland County 2004-2005*).

In addition, numerous lower poverty and racially integrated areas are located immediately surrounding Pontiac. For example, to the northeast of Pontiac is the City of Auburn Hills, a community in which 27.5% of the population is racial minorities and only 3.9% of the families live below poverty level. Similarly, to the west of the city lies Waterford, a community that is less than 10% minority with a family poverty rate of only 3.8% (*Community Profiles for Oakland County 2004-2005*). To the extent that these areas have adequate amounts of affordable housing, voucher holders living within the City of Pontiac should theoretically have opportunities to move to these lower poverty and more racially integrated areas outside of the city, thus deconcentrating poverty within the city itself.

An analysis of rental units in the area reveals that many municipalities surrounding the City of Pontiac, (including Auburn Hills, Berkley, Birmingham, Bloomfield Township, Clawson, Farmington, Madison Heights, Royal Oak City, Troy City, Waterford, and West Bloomfield Township) do in fact have a substantial number of rental units that are both affordable and vacant (Darden, LaMore and Robison 2003). Research from the initial study of residential mobility in Pontiac (Darden, LaMore and Robison, 2003) found that approximately 6300 units located within 10 to 15 miles of Pontiac rented for less than \$500 a month, which is well within the range of rental payments paid by voucher holders who moved with the City of Pontiac. This analysis of the available rental units in the area suggests that those voucher holders who wish to move out of concentrated poverty neighborhoods do have affordable units to choose from in a racially and economically integrated neighborhood.

The first phase of this research, however, revealed that a large number of voucher holders in Pontiac are not using their vouchers to move to low income and more racially integrated areas and instead are remaining in high poverty, racially segregated areas within the city (Darden, LaMore and Robison 2003). Through statistical analysis and mapping of the population and socioeconomic characteristics of census tracts at the origin and destination of voucher holders, the study found that the majority of families who received vouchers moved to neighborhoods that were only slightly improved in socioeconomic characteristics than their origin neighborhoods. For example, although these analyses found that there was an improvement in the percent of minority populations in the origin and destination neighborhoods of voucher holders, the minority percentage of destination neighborhoods still remained high. Similarly, although

relocation produced a small economic improvement in the neighborhoods of movers, very few voucher holders moved into neighborhoods where the median income was significantly higher than the area median income or where the unemployment rate was lower than the rate for Pontiac or the rest of Oakland County. Moreover, this research also revealed that except for a small number of voucher holders, almost all (98%) relocated within the City of Pontiac. Because of the high percentage of racial minority and poverty tracts within the City of Pontiac, unless voucher holders move out of the city itself, their opportunity to move into lower poverty and low minority concentrated neighborhoods is quite limited.

All of these findings suggest that voucher holders may be facing structural barriers, (in addition to the supply of affordable housing in economically and racially integrated areas), and/or individual barriers in using their voucher on the private market, which is inhibiting their ability to move to lower poverty, racially integrated areas. In order for low-income families and the City of Pontiac to benefit from the program, these barriers need to be identified and incorporated into the implementation of the Housing Choice Voucher program. Public Housing Authorities located across the country that aim to deconcentrate urban poverty and improve neighborhood health through the implementation of a residential mobility program may also benefit from identification of these barriers. Although each urban area may have unique housing market characteristics, some of the barriers facing low-income families who attempt to utilize their vouchers to find housing on the private market may apply to urban areas across the nation.

## Gaining Access

Gaining access to Housing Choice Voucher holders was a key challenge in the implementation of this study. One of the main strengths of residential mobility programs, in contrast to other public housing programs, is its ability to maintain the anonymity of those who participate in the program, thus dispelling any social stigma that often comes with participation in low income housing programs. Because of this important feature of residential mobility programs, staff members from public housing authorities are often reluctant to give out contact information of program participants. Thus, gaining access to potential research subjects can be a challenge for researchers interested in documenting the experiences of families participating in residential mobility programs.

To overcome this challenge, this research was conducted in conjunction with the Pontiac Housing Authority. In order to encourage the PHA staff to participate in the study, a meeting with housing authority staff was held. This meeting was intended to go over ways in which the housing authority may benefit from potential study findings and ways in which the study could be designed to assist the housing authority in administering the program. Because the PHA is required by the Department of Housing and Urban Development to encourage voucher holders to move into lower poverty and racially desegregated areas, the findings might benefit the housing authority in several ways. For example, the study may assist in the briefing for new program participants by identifying barriers faced by voucher holders who desire to move into lower poverty areas, thus providing increased opportunities to better prepare new voucher holders to confront these barriers. Similarly, interviews with area landlords can assist the public housing authority to recruit more owners with units outside of high poverty or minority

concentration, thus increasing choice for voucher holders. Including the housing authority in the design of the research project strengthened their investment in the project and helped to obtain their assistance in the recruitment of research subjects. Moreover, assuring the housing authority that the confidentiality of research subjects would be protected and including them in the design of the study helped me to gain access to potentially difficult to reach research subjects. Please See Appendix A for letters of support from Housing Authority and other housing groups.

### Data Analysis

A number of different analytic techniques were utilized to analyze the various forms of data collected in this study. First, the neighborhood analysis consisted of a comparison of the characteristics of pre and post move neighborhoods. During the interview, respondents were asked both their current address as well as the address where they lived before they received their voucher. These addresses were then entered into the American Fact Finder Program available through the U.S. Census Bureau webpage. Data on various neighborhood characteristics within the census tracts corresponding to the addresses given by the respondents was gathered and entered into SPSS. Data was collected on the following neighborhood characteristics for both pre and post move census tracts: Percent whites in poverty, Percent blacks in poverty, Percent American Indian/Alaskan Native in poverty, Percent Asians in poverty, Percent families below poverty level, Percent white alone, Percent black alone, Percent American Indian/Alaskan Native alone, Percent Asian alone, Percent Hispanic or Latino, Median household income, Percent with associates degree or higher, Percent of workers in

managerial or professional jobs, Median value of housing, Median gross rent of housing, Percent of households with at least one vehicle, Percent vacant housing units, Percent female household with children, and Percent civilian labor force unemployed. In addition to analyses exploring descriptive pre and post move neighborhood characteristics, dependent sample t-tests were also conducted to determine if there were significant differences between characteristics of pre and post move neighborhoods (Agresti 1997; Norusis 2002).

The second analysis consisted of a quantitative analysis of responses to closed-ended questions collected from interviews with Housing Choice Voucher participants. Interview data was entered into SPSS and was analyzed both to obtain a general description of the social characteristics of the three types of families as well as to detect any differences in the demographics, housing search experiences, reasons for choosing current unit, barriers encountered in the housing search, and current living standards among the three types of families. To compare differences among the three types of movers, a one-way ANOVA procedure in conjunction with a Multiple Comparison Bonferroni Post Hoc test was performed (Agresti 1997). In addition, because many interview questions were not relevant to non-movers, independent sample t-tests were performed in order to determine differences among respondents who had engaged in the moving process at least once (i.e. suburban movers and local movers) (Agresti 1997).

Interview data with voucher holders was also analyzed qualitatively. Following Creswell's (1998) recommendation, interviews were transcribed and analyzed with the assistance of Ethnograph 5.0, a software program intended to assist in the management and analysis of qualitative data. Creswell (1998) notes that computer programs can be an

invaluable aid in research, particularly when trying to understand a large (e.g. 500 or more pages) text data base, such as that in this study.

Several forms of interpretation exist, some which may be based on insights within the data, others which might be an interpretation within a social science construct and others which may be a combination of personal views and a social science construct or idea (Creswell 1998). In this study, the research utilized a combined approach to interpretation. Thus, throughout the data analysis process, careful attention was paid both to ideas and concepts found in the data that related to themes already identified in the literature as well as to any new ideas found throughout the data (Berg 2001).

During the beginning stages of data analysis, interviews were read in their entirety several times, which according to Agar, (1980) helps the researcher to immerse themselves in the details and enables them to “get a sense of the interview as a whole before breaking it into parts.” Utilizing the Ethnograph software, notes were jotted down in the margins of texts (Bogdan 1992). In addition, when an idea occurred during the analysis, the memoing feature of the Ethnograph software was utilized. Strauss (1987) notes that memos are “a running record of insights, hunches, hypothesis, discussions about the implications of codes, additional thoughts and whatnots.” Thus, the process of memoing allowed for the preservation of key ideas to be utilized at a later time during the data analysis process and during the write-up stage of the research project.

Following Stake’s (1995) “development of themes” technique, specific themes were then identified by aggregating large clusters of ideas within the interviews and providing details that supported the themes. When a meaningful segment of data was identified, the segment would be assigned with a name. Every time a new code was created, a



definition which described the general ideas behind the code was attached. During this process, rules for sorting and coding the data emerged. These rules included what should be included in a category and what would disqualify data from being included (Boyatzis 1998). The initial codebook contained 68 codes.

Coded data was then organized through the identification broad categories under which smaller themes could be placed. Creswell (1998) describes this organization process as classification:

Classification involves identifying five or six general themes. These themes, in turn, I view as a “family” of themes with children or sub themes, and grandchildren represented by segments of data.

Utilizing this classification strategy, seven major themes were developed. Codes that represented smaller ideas within a particular major theme were then identified as a sub theme to that major theme. The major themes created through this process included: 1) Barriers to Finding Homes on the Private Market; 2) Reasons for Wanting to Move Out of City; 3) Reasons for Staying in Pontiac; 4) Ways in Which the Voucher Improves the Quality of Lives of Participants; 5) Circumstances When the Voucher Does Not Improve Situation of Voucher Holder; 6) Advantages/Disadvantages of Suburban Moves; 7) Effective Search Strategies. Each of these major themes contained multiple sub themes which described a particular example, idea or occurrence that related to the major theme. Interview data with landlords was analyzed in a similar manner and was also assisted with the use of Ethnograph 5.0 software program.

## Limitations of the Study

This study was limited in a number of ways. While all studies possess some limitations, it is important that both researchers and readers recognize the ways in which these potential weaknesses may affect results. In this study, every effort was made to reduce the extent to which potential limitations would bias findings.

One of the principle limitations of this study relates to the personal characteristics and background of the researcher herself. Many scholars have noted that unbalanced power relations between a researcher and her research subjects may affect research outcomes (McDowel 1992). In this study, the key research subjects were participants in a low income housing program. Many of these subjects had experienced extremely difficult housing problems in the past and were thus, quite relieved and grateful to have access to the Housing Choice Voucher Program. The researcher, on the other hand, was a student at a well known university who had been in contact with the Housing Authority in order to recruit research subjects. Because the Housing Authority administers the voucher program and because respondents were in great need of housing support, some respondents may have been fearful of experiencing retribution from the Housing Authority if they discussed negative views about the program with the researcher. In an effort to prevent this, the researcher explained to respondents that all findings were confidential and that no one except the researcher would know who had participated in the interview. Because housing is so important to a family's well being, however, it is possible that some respondents may have felt that sharing their true experiences and opinions would not be worth any potential retribution that they felt might occur from their participation in the interview.

In addition, an important question in all social research relates to how the social location of the researcher may affect research findings (Hill Collins 1986). Feminist researchers, in particular, have insisted that the knowledge that researchers gain in their work is embedded in their particular social locations (Miraftab 2004). In this study, the researcher occupied a different social location than the large majority of her research subjects, both in terms of race and class. This difference may have affected the data collection process in a number of ways. For example, although almost all respondents seemed forthright in talking with the researcher, it is possible that minority respondents were not completely comfortable sharing their experiences with racial discrimination on the housing market or their preferences for living in largely white suburban areas with a white, middle-class researcher. In addition, because respondents often discussed events that the researcher had never personally experienced, it became clear upon reading interview transcripts that this lack of personal experience sometimes resulted in the failure to ask additional questions which might have increased understanding of the respondents' experiences.

In addition to data collection, the interpretation given to the data in this study is also influenced by the particular social location and world view of the researcher. As noted by feminist scholar, Margaret Anderson, researchers who are members of majority groups may not be able to grasp and formulate conceptually certain aspects of a racial phenomena (Anderson 1993). Thus, it is suggested that when reading this study, the reader take into account how data collection and interpretation may be influenced by the perspective of a white, middle class researcher (DeVault 1998).

The study was also limited by a number of design decisions. For example, in order to recruit as many participants as possible, respondents were given the choice to conduct their interview on the phone or in person. Due to the ease in conducting phone interviews, all respondents chose to conduct their interviews on the phone. Although phone interviews have the advantage of convenience, they prevent the researcher from seeing any informal communication that can be important in understanding what a person is saying, thus limiting depth of data that can be gathered. In this study, the limitation of phone interviews was especially evident in interviews with landlords. Presumably due to fear of violating fair housing laws, landlords were very reluctant to discuss issues of race and class with the researcher. Although efforts were made over the phone to assure landlords of the confidentiality of their statements, it is possible that landlords may have been more forthcoming in discussing these issues if these interviews were done in person, thus giving the researcher more of an opportunity to establish trust with the interviewee.

Another limitation of the study relates to its generalizability. Rather than conducting a broad comparative investigation, the researcher decided to focus on establishing an in-depth understanding the workings of the voucher program within a particular city and county. This decision limited the degree to which the findings can be generalized to other cities around the country. Moreover, although quantitative analyses are often done to increase the degree to which data can be generalized, the quantitative analyses in this study must be understood with some reservation. Although much of the research was intended to compare differences among three groups of movers, the relatively small numbers of non movers and suburban movers in the sample made making these comparisons difficult. Larger samples with more similar numbers within each group

might produce more accurate results. In addition, quantitative conclusions regarding the effects of moving to a suburban area should be read with an awareness of the small number of respondents in this group of respondents. To overcome this weakness, this study included data from multiple sources which were meant to complement quantitative findings. Moreover, qualitative analysis of data was utilized to clarify quantitative findings, thus providing readers with a more complete understanding of the research subject.

## **CHAPTER FOUR**

### **WHAT'S HAPPENING IN PONTIAC? ARE VOUCHER HOLDERS MOVING TO BETTER NEIGHBORHOODS?**

Providing low income families living in concentrated urban poverty with opportunities to move to neighborhoods with better characteristics can be an important tool in decreasing the economic and racial inequality seen between many urban and suburban communities throughout the country. Studies have shown that minority families who are able to move to more racially integrated and higher income neighborhoods experience numerous benefits such as higher high school graduation rates and higher levels of legitimate earnings among youth later in their lives (Jencks 1990b). Research on the Gautreaux residential mobility program has additionally shown that minority families who moved to suburban areas, as opposed to those that relocated to a city neighborhood, were more likely to find jobs, more likely to go on to college, and more likely to feel safe in their neighborhoods (Rosenbaum 1991; Rubinowitz 2000; Duncan 2000; Rosenbaum 1995).

Current evidence regarding the extent to which low income families are actually utilizing their housing vouchers to move into better neighborhoods, however, is ambiguous. A number of studies have found that some families are able to use their housing vouchers move to neighborhoods that have lower poverty rates (Buron 2004), neighborhoods that are less racially segregated (Devine 2003), neighborhoods where they feel safer (Goetz 2002), and neighborhoods where they are less likely to be exposed to crime (Wasserman 2001). Other studies, however, have found that relocation using a housing voucher does little to improve the neighborhood conditions in which participants live, and report that many families involved in a voucher program make short distance

moves and often remain in or near their original high-poverty and racially segregated neighborhoods (Orr 2003; Schwartz 2002; Darden 2003; Cunningham 2005).

To determine the extent to which voucher holders are moving to neighborhoods with more favorable features, various characteristics about pre and post-move neighborhoods were gathered utilizing data from the Census Bureau. During the interview, respondents were asked both their current address as well as the address where they lived before they received their voucher. These addresses were then entered into the American Fact Finder Program available through the U.S. Census Bureau webpage. Data pertaining to the census tract corresponding to the address given by the respondent was collected. Data on the following neighborhood characteristics for both pre and post-move census tracts was collected: Percent whites in poverty; Percent blacks in poverty; Percent American Indian/Alaskan Native in poverty; Percent Asians in poverty; Percent families below poverty level; Percent white alone; Percent black alone; Percent American Indian/Alaskan Native alone; Percent Asian alone; Percent Hispanic or Latino; Median household income; Percent with associates degree or higher; Percent of workers in managerial or professional jobs; Median value of housing; Median gross rent of housing; Percent of households with at least one vehicle; Percent vacant housing units; Percent female household with children; and Percent civilian labor force unemployed.

Census Tract data was entered into SPSS for each of the 62 respondents. In 14 of the 62 cases, only post-move data was entered because pre-move addresses were not available for a variety of reasons including the respondent was homeless before receiving the voucher, the respondent could not remember the pre-move address, or the voucher moved from a location out of the State of Michigan. Of the 62 respondents, 7 did not

move from the unit where they were living before receiving the voucher. In these cases, the pre and post-move neighborhood characteristics are identical, thus the same data was entered under both the pre and post-move columns. To determine whether any differences in the neighborhood characteristics detected in the sample were also likely to be found in the population, a statistical significance test known as a dependent samples t-test was conducted on the census data.

#### Number of Voucher Holders Making City vs. Suburban Moves

The large majority of voucher holders did not use their voucher to move to a suburban neighborhood. At the time of the interview, 52 out of the 62 total respondents (84%) lived in census tracts located within the City of Pontiac. Ten respondents (16%) lived in census tracts in the suburban areas outside of the City of Pontiac at the time of the interview. Nine of the ten respondents in this category moved from the City of Pontiac to a surrounding suburb and one respondent had already been living in a suburban area when she received her voucher.

Findings from the windshield surveys taken in the area suggest that the fact that so many voucher holders are not moving to a suburban area has important implications for the extent to which voucher holders are moving to better neighborhoods. Results of data collected from windshield surveys taken of rental units located in the city and in the suburbs suggest that due to the concentration of poor and minority populations in many Pontiac neighborhoods, moving into one of the suburban areas surrounding the city is essential for finding higher quality housing and neighborhood environments. An independent samples t-test revealed that differences in the quality of rental units and



neighborhoods do exist, with suburban rental units rated much higher than city units on a number of characteristics including housing condition, presence of liter and maintenance of property. As shown in Table 9, the likelihood that the differences seen in the sample were detected solely by chance alone is less than .001. This analysis seems to suggest that because voucher holders use their voucher within the city, they will not experience any of the benefits that are theorized to come from moving to a higher income and less racially minority concentrated suburban area.

**Table 9 Independent Samples T-Test: Rental Units Located in the City vs Suburbs**

|                              |        | <b>Mean</b> | <b>Sig.</b> |
|------------------------------|--------|-------------|-------------|
| Condition of Housing         | City   | 2.85        | .000*       |
|                              | Suburb | 3.8         |             |
| Owner Housekeeping           | City   | 2.15        | .000*       |
|                              | Suburb | 3.45        |             |
| Condition of Public Property | City   | 2.15        | .000*       |
|                              | Suburb | 3.40        |             |
| Liter                        | City   | 2.00        | .001*       |
|                              | Suburb | 2.75        |             |
| Maintenance of Property      | City   | 2.35        | .001*       |
|                              | Suburb | 3.30        |             |
| Overall assessment           | City   | 2.15        | .000*       |
|                              | Suburb | 3.40        |             |

#### **Distribution of Pre and Post-move Census Tracts**

One principle concern of some urban researchers and policy makers is that a large number of voucher holders will utilize their voucher in the same area, thus leading to a reconcentration of poverty (Orfield 2002; Coalition 2005). Research on the concentration of voucher holders has shown that in some instances, voucher holders do tend to cluster,

particularly in areas that are more distressed and have more affordable housing than surrounding areas (Popkin 2000a; Pendall 2000). Moreover, researchers worry that due to the influx of large numbers of poor people, the problem of concentrated poverty is spreading to suburban areas and note that in some areas, suburbs are declining faster than cities (Orfield 2002). Rusk (1999), for example, notes that, “many families who flee central cities to escape urban deterioration end up in suburbs that are worse off than the cities they fled.”

To help answer the question of whether voucher holders are clustering into the same areas within the Pontiac area, the distribution of destination census tracts was analyzed. Upon receiving their voucher, respondents lived in 19 different census tracts in the Oakland County area. Three of these census tracts had six respondents living in it, one census tract had five respondents living in it, one census tract had four respondents living in it, two census tracts had three respondents living in it, three census tracts had three respondents living in it and nine census tracts had one respondent living in it before they received their voucher.

After receiving their voucher, respondents moved to a total of 19 different census tracts. The most popular destination tract has 11 respondents residing in it and is located in the Northern part of the City of Pontiac. Table 10 displays the distribution of census tracts and the general area in which these census tracts are located. As this table displays, the majority of the sample currently reside within the City of Pontiac. However, voucher holders do not seem to be clustering heavily in one section of the city and instead seem to be fairly well spread out around the city. Of the 52 respondents who lived within the City of Pontiac at the time of the interview, 17 live in the central portion of the city, 13 live in

the Northern section of the city, ten live in the Northeast part of the city, eight live in the southern part of the city, and four respondents live in the Southeast part of the city. The one area of the city that seems to be underrepresented by voucher holders in the sample is the Northwestern part of the city.

Of those that moved outside of the city, half of the respondents (five) moved to the Orion area, two moved to the City of Clarkston, two moved to the City of Waterford, and one moved to the City of Rochester.

Table 10 Distribution of Destination Census Tracts

| <b>Census Tract</b> | <b>Number of Respondents Residing in Tract</b> | <b>General Location of Census Tract</b> |
|---------------------|------------------------------------------------|-----------------------------------------|
| 1416                | 3                                              | Central Pontiac                         |
| 1417                | 2                                              | Central Pontiac                         |
| 1420                | 6                                              | Central Pontiac                         |
| 1421                | 1                                              | Central Pontiac                         |
| 1422                | 5                                              | Central Pontiac                         |
| 1411                | 11                                             | North Pontiac                           |
| 1413                | 2                                              | North Pontiac                           |
| 1414                | 5                                              | Northeast Pontiac                       |
| 1415                | 5                                              | Northeast Pontiac                       |
| 1425                | 1                                              | South Pontiac                           |
| 1426                | 1                                              | South Pontiac                           |
| 1427                | 6                                              | South Pontiac                           |
| 1423                | 1                                              | Southeast Pontiac                       |
| 1424                | 3                                              | Southeast Pontiac                       |
| 1452                | 1                                              | Waterford                               |
| 1456                | 1                                              | Waterford                               |
| 1275                | 2                                              | Clarkston                               |
| 1284                | 5                                              | Orion                                   |
| 1910                | 1                                              | Rochester                               |

#### Are Voucher Holders Living in Significantly Better Neighborhoods?

To determine whether respondents made improvements in neighborhood quality after moving with their voucher, a paired sample t-test was performed. Because each data

entry in this analysis represents before and after data from the same respondent, this test is most appropriate for determining whether statistically significant differences exist in pre and post-move neighborhoods (Agresti 1997). In conducting the analysis, pre and post-move data for each neighborhood characteristic was paired to determine whether there was a significant difference in neighborhood quality. Because this type of analysis needs data from both pre and post-move neighborhoods, only 48 of the 62 cases were analyzed. (As noted above, pre-move data was not available for 14 cases).

The first analysis included data from the entire sample. As shown in Table 11, the difference between pre and post-move neighborhood characteristics is significant at at least the .05 level in 10 of the 15 pairs. Significant changes in neighborhood characteristics were: 1) Respondents moved to areas with significantly fewer number of female headed households with children; 2) Respondents moved to areas where significantly fewer families are living in poverty; 3) Respondents moved to areas where the gross rent of housing is significantly higher; 4) Respondents moved to areas where the percentage of the civilian labor force that is unemployed is significantly lower; 5) Respondents moved to areas with a significantly higher percentage of whites; 6) Respondents moved to areas where significantly fewer blacks are living in poverty; 7) Respondents moved to areas where vacancy rates are significantly lower; 8) Respondents moved to areas with a significantly lower percentage of blacks; 9) Respondents moved to areas with a significantly higher median household income; and 10) Respondents moved to areas where significantly more households have at least one car.

Table 11 Statistical Significance of Differences in Pre and Post Move Neighborhoods

| Pair                                                                                                                            | Mean Difference | Std. Error Mean | T      | Sig (2-tailed) |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------|--------|----------------|
| Pre-move percent female household with children –<br>Post-move percent household with children                                  | 3.1458          | .7089           | 4.438  | .000**         |
| Pre-move percent families in poverty -<br>Post-move percent families in poverty                                                 | 6.1033          | 1.7934          | 3.403  | .001**         |
| Pre-move gross rent of housing –<br>Post-move gross rent of housing                                                             | -60.25          | 16.88           | -3.569 | .001**         |
| Pre-move percent civilian labor force unemployed-post-move percent of civilian labor force unemployed                           | 1.7646          | .5699           | 3.096  | .003**         |
| Pre-move percent white alone –<br>Post-move percent white alone                                                                 | -12.5987        | 4.6088          | -2.734 | .009**         |
| Pre-move Percent blacks in poverty -Post-move percent blacks in poverty                                                         | 5.596           | 2.0835          | 2.686  | .010**         |
| Pre-move vacancy rate - Post-move vacancy rate                                                                                  | 2.7917          | 1.1226          | 2.487  | .016*          |
| Pre-move percent black alone-Post-move percent black alone                                                                      | 12.7917         | 5.3324          | 2.399  | .020*          |
| Pre-move median household income -<br>Post-move median household income                                                         | -5394.60        | 2313.4493       | -2.332 | .024*          |
| Pre-move households with at least one vehicle -Post-move households with at least one car                                       | -3.2308         | 1.5314          | -2.110 | .040*          |
| Pre-move percent with associates degree or higher -Post-move percent with associates degree or higher                           | -2.2625         | 1.6539          | -1.368 | .178           |
| Pre-move value of housing – Post-move value of housing                                                                          | -8958.33        | 7053.06         | -1.270 | .210           |
| Pre-move percent of workers in managerial or professional jobs -Post-move percent of workers in managerial or professional jobs | -1.5771         | 1.5648          | -1.008 | .319           |
| Pre-move percent Hispanic or Latino –<br>Post-move percent Hispanic or Latino                                                   | -.9700          | 1.2598          | -.770  | .445           |
| Pre-move percent whites in poverty-Post-move percent whites in poverty                                                          | -1.8585         | 3.444           | -.540  | .592           |

a. \* significant at the .05 level

b. \*\* significant at the .01 level

### Improvements Experienced by City Movers

Although the above analysis suggests that movers in the aggregate are experiencing a number of neighborhood improvements after moving with their voucher, another important question relates to whether movers who do not move to a suburban area are

experiencing improvements in neighborhood quality even though they still reside in a city neighborhood. Because both city and suburban residents were included in the previous analysis, it is possible that those who moved to the suburbs were making large improvements which biased the data by overestimating the extent to which those in the city were experiencing neighborhood improvements. Thus, to determine the extent to which those who moved within the city were experiencing neighborhood improvements as a result of their move, a separate paired samples t-test was performed only on city movers. Results are shown in Table 12. As expected, fewer neighborhood characteristics were significant when only the city movers were included in the analysis. This data also suggests, however, that a number of significant improvements are being experienced by movers who remain within the City of Pontiac. Movers within the City of Pontiac are currently living in areas with significantly fewer female headed households with children, significantly fewer numbers of families living in poverty, and a significantly smaller percentage of unemployed residents than the neighborhoods where they were living before receiving their voucher. They also are utilizing their vouchers in areas where the rent is significantly higher and where the vacancy rate is lower.

Table 12 Differences in Pre and Post Move Neighborhoods: City Movers

| <b>Pair</b>                                                                                    | <b>Mean</b> | <b>Std. Error<br/>Mean</b> | <b>T</b> | <b>Sig (2-<br/>tailed)</b> |
|------------------------------------------------------------------------------------------------|-------------|----------------------------|----------|----------------------------|
| Pre-move percent female household with children –<br>Post-move percent household with children | 2.7950      | .7077                      | 3.949    | .000**                     |
| Pre-move gross rent of housing –<br>Post-move gross rent of housing                            | -51.600     | 18.4868                    | -2.791   | .008**                     |
| Pre-move percent families below poverty -<br>Post-move percent families below poverty          | 5.1137      | 1.9714                     | 2.594    | .013**                     |
| Pre-move percent whites in poverty-Post-<br>move percent whites in poverty                     | -4.3253     | 3.9316                     | -1.10    | .278                       |
| Pre-move Percent blacks in poverty -Post-<br>move percent blacks in poverty                    | 3.2748      | 2.1743                     | 1.506    | .140                       |

Table 12 (cont'd)

|                                                                                                                                 |          |           |        |       |
|---------------------------------------------------------------------------------------------------------------------------------|----------|-----------|--------|-------|
| Pre-move vacancy rate - Post-move vacancy rate                                                                                  | 3.1575   | 1.3105    | 2.409  | .021* |
| Pre-move percent civilian labor force unemployed-post-move percent of civilian labor force unemployed                           | 1.5125   | .6405     | 2.361  | .023* |
| Pre-move percent white alone – Post-move percent white alone                                                                    | -8.3095  | 4.7455    | -1.751 | .088  |
| Pre-move median household income -Post-move median household income                                                             | -3450.15 | 2091.2704 | -1.650 | .107  |
| Pre-move percent black alone - Post-move percent black alone                                                                    | 9.0425   | 5.8475    | 1.546  | .130  |
| Pre-move households with at least one vehicle -Post-move households with at least one car                                       | -2.0795  | 1.6750    | -1.242 | .222  |
| Pre-move percent Hispanic or Latino-Post-move percent Hispanic or Latino                                                        | -1.7145  | 1.4502    | -1.182 | .244  |
| Pre-move value of housing – Post-move value of housing                                                                          | 2342.500 | 5138.3187 | .456   | .651  |
| Pre-move percent with associates degree or higher -Post-move percent with associates degree or higher                           | .5675    | 1.3495    | .421   | .676  |
| Pre-move percent of workers in managerial or professional jobs -Post-move percent of workers in managerial or professional jobs | .5800    | 1.3903    | .417   | .679  |

a. \* significant at the .05 level

b. \*\* significant at the .01 level

### Improvements Experienced by Suburban Movers

To determine the extent to which those who moved to the suburbs are experiencing neighborhood improvements as a result of their move, another separate paired samples t-test was performed only on suburban movers (see Table 13). As might be expected, respondents who moved to suburban areas experienced improvements in more neighborhood characteristics than those who moved to the city. Those who moved to the suburbs lived in areas with 1) Fewer whites in poverty; 2) Fewer blacks in poverty; 3) Fewer families in poverty; 4) More whites; 5) Fewer blacks; 6) More people with associates degrees or higher; 7) More people in managerial or professional jobs; 8) Higher housing values; 9) Higher rents; 10) More households with at least one vehicle; and 11) Fewer unemployed residents.

Table 13 Differences in Pre and Post Move Neighborhoods: Suburban Movers

| <b>Pair</b>                                                                                                                      | <b>Mean</b> | <b>Std. Error</b> | <b>T</b> | <b>Sig (2-tailed)</b> |
|----------------------------------------------------------------------------------------------------------------------------------|-------------|-------------------|----------|-----------------------|
| Pre-move Percent blacks in poverty -Post-move percent blacks in poverty                                                          | 17.2075     | 4.4809            | 3.840    | .006**                |
| Pre-move percent with associates degree or higher - Post-move percent with associates degree or higher                           | -16.4125    | 5.0141            | -3.273   | .014**                |
| Pre-move percent white alone – Post-move percent white alone                                                                     | -34.0450    | 12.2283           | -2.784   | .027*                 |
| Pre-move households with at least one vehicle - Post-move households with at least one car                                       | -8.9875     | 3.2612            | 2.756    | .028*                 |
| Pre-move percent black alone – Post-move percent black alone                                                                     | 31.5375     | 11.5201           | 2.738    | .029*                 |
| Pre-move percent families below poverty - Post-move percent families below poverty                                               | 11.0513     | 4.1364            | 2.672    | .032*                 |
| Pre-move percent civilian labor force unemployed - Post-move percent of civilian labor force unemployed                          | 3.0250      | 1.1779            | 2.569    | .037*                 |
| Pre-move gross rent of housing – Post-move gross rent of housing                                                                 | -103.500    | 40.5053           | -2.555   | .038*                 |
| Pre-move percent of workers in managerial or professional jobs - Post-move percent of workers in managerial or professional jobs | -12.3625    | 4.9863            | -2.479   | .042*                 |
| Pre-move value of housing – Post-move value of housing                                                                           | -65462.50   | 26855.632         | -2.438   | .045*                 |
| Pre-move percent whites in poverty-Post-move percent whites in poverty                                                           | 10.4752     | 4.6118            | 2.271    | .057*                 |
| Pre-move percent female household with children – Post-move percent household with children                                      | 4.9000      | 2.4012            | 2.041    | .081                  |
| Pre-move median household income -Post-move median household income                                                              | -15116.88   | 8807.7488         | -1.716   | .130                  |
| Pre-move percent Hispanic or Latino – Post-move percent Hispanic or Latino                                                       | 2.7525      | 1.7244            | 1.596    | .154                  |
| Pre-move vacancy rate - Post-move vacancy rate                                                                                   | .9625       | 1.5331            | .628     | .550                  |

a. \* significant at the .05 level

b. \*\* significant at the .01 level

In addition, as displayed in Table 14 below, suburban movers in this study were able to move not only into neighborhoods that are better than their pre-move neighborhoods, but also into neighborhoods that are significantly better on economic and social characteristics than those in the City of Pontiac and that are comparable to those for Oakland County as a whole. On the other hand, while city movers were able to move into neighborhoods that were significantly better than their previous neighborhoods on a



few characteristics (such as significantly fewer numbers of families living in poverty, significantly fewer female headed households with children, and a significantly smaller percentage of unemployed residents), their moves did not allow them to move into better neighborhoods relative to the city and the region at large. Instead, in-city movers were only able to move into neighborhoods that were only very minimally better on economic characteristics than the rest of the city. Moreover, the post-move neighborhoods of city movers were still higher in the concentration of racial minority populations than neighborhoods in Pontiac as a whole. These findings are consistent with previous research on the Section 8 program in other areas. Goetz (2003b) for example, finds that in Minneapolis-St Paul “although Section 8 allows a rate of dispersal greater than that of project-based assistance, it still tends not to disperse families any more broadly than the low income population at large.”

**Table 14 Characteristics of Post-Move Neighborhoods**

|                                            | <b>Neighborhood characteristics of entire sample</b> | <b>Neighborhood characteristics of in-city movers</b> | <b>Neighborhood characteristics of suburban movers</b> | <b>Neighborhood characteristics of entire City of Pontiac (Census Data)</b> |
|--------------------------------------------|------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------|-----------------------------------------------------------------------------|
| % Families below poverty                   | 14.9%                                                | 17.3%                                                 | 2.8%                                                   | 18.0%                                                                       |
| Household income                           | \$38,539                                             | \$34,595                                              | \$59,048                                               | \$31,207                                                                    |
| Percent black                              | 43.8%                                                | 53.1%                                                 | 2.0%                                                   | 47.9%                                                                       |
| Percent white                              | 43.5%                                                | 34.4%                                                 | 92.7%                                                  | 39.1%                                                                       |
| Post-move with associates degree or higher | 18.1%                                                | 14.5%                                                 | 36.9%                                                  | 14.9%                                                                       |
| Percent unemployed                         | 5.6%                                                 | 6.2%                                                  | 2.6%                                                   | 6.4%                                                                        |

Data gathered through interviews with voucher holders, however, offer an important caveat to these findings. Interview data suggests that although they may not be moving into neighborhoods that are significantly better on economic and social characteristics, most voucher holders are still much more satisfied with their new homes and new neighborhoods than with their pre-move situations. This finding is consistent with other surveys of voucher holders which show that movers do tend to be generally more satisfied with their new neighborhoods than their previous neighborhoods (Goering 2002; Varady 2003).

Respondents were asked a variety of questions to determine their degree of satisfaction with their current home and neighborhoods (See Table 15).

Table 15 Satisfaction with Current Home and Neighborhood

| Question                                                                         | Type of Mover |           |                |
|----------------------------------------------------------------------------------|---------------|-----------|----------------|
|                                                                                  | Local Mover   | Non-Mover | Suburban Mover |
| How would you rate the quality of your current home?                             |               |           |                |
| Excellent/Good                                                                   | 63.1%         | 85.7%     | 88.9%          |
| Fair                                                                             | 26.1%         | 14.3%     | 0%             |
| Poor                                                                             | 10.9%         | 0%        | 11.1%          |
| How satisfied are you with your current home?                                    | Local Mover   | Non-Mover | Suburban Mover |
| Very Satisfied                                                                   | 34.8%         | 0%        | 33.3%          |
| Satisfied                                                                        | 43.5%         | 85.7%     | 44.4%          |
| Not Satisfied                                                                    | 21.7%         | 14.3%     | 22.2%          |
| How would you rate the quality of your current neighborhood?                     | Local Mover   | Non-Mover | Suburban Mover |
| Excellent/Good                                                                   | 58.7%         | 57.2%     | 77.8%          |
| Fair                                                                             | 28.3%         | 14.3%     | 11.1%          |
| Poor                                                                             | 13.0%         | 28.6%     | 11.1%          |
| How satisfied are you with your current neighborhood?                            | Local Mover   | Non-Mover | Suburban Mover |
| Very Satisfied                                                                   | 23.9%         | 14.3%     | 77.8%          |
| Satisfied                                                                        | 60.9%         | 57.1%     | 0%             |
| Not Satisfied                                                                    | 15.2%         | 28.6%     | 22.2%          |
| How satisfied were you with the home you lived in before receiving your voucher? | Local Mover   | Non-Mover | Suburban Mover |
| Very Satisfied                                                                   | 19.6%         | NA        | 33.3%          |
| Satisfied                                                                        | 37.0%         | NA        | 22.2%          |
| Not Satisfied                                                                    | 43.5%         | NA        | 44.4%          |

Table 15 (cont'd)

| How satisfied are you with the neighborhood where you lived before you received your voucher? | Local Mover | Non-Mover | Suburban Mover |
|-----------------------------------------------------------------------------------------------|-------------|-----------|----------------|
| Very Satisfied                                                                                | 2.2%        | NA        | 22.2%          |
| Satisfied                                                                                     | 35.6%       | NA        | 44.4%          |
| Not Satisfied                                                                                 | 62.2%       | NA        | 33.3%          |
| How satisfied are you with the quality of your child's school?                                | Local Mover | Non-Mover | Suburban Mover |
| Very Satisfied                                                                                | 38.7%       | 50.0%     | 40%            |
| Satisfied                                                                                     | 41.9%       | 25.0%     | 0%             |
| Not Satisfied                                                                                 | 16.1%       | 25.0%     |                |
| Don't Know                                                                                    | 3.2%        |           | 40%            |

To determine if voucher holders made significant improvements in their satisfaction between their pre and post-move homes and between their pre and post-move neighborhoods, a dependent samples t-test was conducted. (Because non-movers did not change homes or neighborhoods, they were not included in this analysis). Results showed that city and suburban movers did make significant improvements in their satisfaction with their homes (sig. .014) and with their neighborhoods (sig. .000) after moving with their voucher (Table 16). Further, an independent samples t-test displayed a significant difference in the perceptions of the current neighborhood between local and suburban movers, with suburban movers being more likely to rate their current neighborhoods of higher quality than city movers (sig. .019).

Table 16 Differences in Pre and Post Move Home and Neighborhood Satisfaction

| Pair                                                                                                                                                  | Mean Difference | Sig.   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------|
| How satisfied were you with the home that you lived in before receiving your voucher? - How satisfied are you with your current home?                 | -.3455          | .014*  |
| How satisfied were you with the neighborhood that you lived in before receiving your voucher? - How satisfied are you with your current neighborhood? | -.6852          | .000** |

a. \* significant at the .05 level

b. \*\* significant at the .01 level

Qualitative analysis of interview data reveals a number of circumstances in which the voucher greatly improved the living situations of recipients, thus increasing their satisfaction. In many cases, even voucher holders who remained within the City of Pontiac were able to move to neighborhoods that were, in their opinions, significantly better than their pre-move neighborhoods. One respondent who moved within the City of Pontiac stated that she has experienced much less crime in her current neighborhood than in her previous neighborhood.

*R: [In the previous house], it was the doors. I wish he would had us change the doors because I was sitting on a dead end. I think somebody was watching me from the front, and I did think every time I would leave 'cause I moved in and I didn't have any furniture or nothing at all. I did have a stove and refrigerator. I had one bed, so me and my kids would sleep in the same bed. Didn't have any curtains. I had like newspaper up. Once I started working, and started putting things into my house, and once I got it completed, they came in and took like my kids' VCR, Nintendo. And I bought them a TV, and I had myself a TV, and so they took all like the appliance, and the microwave. I said this is not good for me. I: So you have you had any problem with crime in where you are now?*

*R: No.*

*I: There's no problem with drugs or anything like that?*

*R: No. I haven't seen any of that. The police come through here quite a bit, so that's good. I don't know if something happened prior before I moved in, or what, but I haven't heard anything. There's no crime, no nothing, real good.*

Another woman described how she was able to get away from the multiple problems in her previous neighborhood by moving outside of Pontiac with her voucher.

*I: Okay. Now how satisfied were you with the neighborhood you lived in before you had your voucher?*

*R: Not satisfied at all.*

*I: Okay. Why is that?*

*R: You know, it's a real rough side of town. They have a police station through there, drug dealers on every corner, arguments, fights, fire. People with that girl's boyfriend, and all pregnant environment, it was chaotic over there.*

*I: It's chaotic, so you feel like your apartment right now is much calmer and...?*

*R: Like heaven compared to there. One day [in the old neighborhood] me and a friend of mine was sitting outside in his truck and we hear a siren, and all of a sudden around the corner, come a car, and the car, I thought the car was gonna*

*hit us head on. It hit another car. The police was chasing it. And sometimes I would have to tell my daughter, get out of the window, get out of the window. She was young, and ...small, "Why do I have to get out the window because it's firecrackers." And I said, "That's not firecrackers. Get out the window." But basically, if you walking down the street or something the people wouldn't bother you. Then again, I didn't feel safe.*

*I: You did not feel safe?*

*R: No I did not. I would not walk late at night because there was a guy over there, an older guy about seventy some years old, he used to deliver the papers in the morning, and they killed him. Somebody over there killed him. Yeah, so you know, I really like this place. It's a lot different.*

In addition to improving neighborhood quality, a number of other respondents mentioned that the voucher helped them to improve their housing conditions when they were living in unsanitary and unsafe homes. The following respondent described the terrible condition within which she was living before she had her voucher.

*R: In that house, there were rats. Jesus, you couldn't imagine. I think we laced that yard. That house, while we were in there, the ceiling in the bathroom, the toilet fell through. It was awful. I stayed there for six months.*

*I: So you were really anxious to find a new home?*

*R: Yes, oh yes. It was awful. And my children and myself because my children were younger then, we all slept on that couch because we were so afraid to go up the stairs or go into the kitchen at night. It was awful. Oh, it was awful, you know, and I don't know very many people that stayed in that house since then because they still have that same problem, and I just don't understand about these landlords, how section 8 can go along with these landlords. I don't understand that, you know when you approving a place and you could hear the rats inside the walls. They weren't mice. And then when the toilet, I had pictures and everything.*

*I: Okay, so what do you think was most important to you in choosing the place where you are right now?*

*R: It was clean. It didn't have a pest in it. It was a big house, it has four bedrooms, and it was the ideal place for myself and my children.*

A surprising number of respondents reported being homeless before receiving their voucher and described how the voucher assisted them in finding housing for their families. One respondent stated that although she was not completely satisfied with her

current housing situation, she was much better off than she was before she had her voucher.

*R: And from coming here and being homeless. It's a lot better to live with a place. I mean, there's not nothing bad here, like my refrigerator works, we don't have any bugs, we don't have mice, you know what I'm saying?*

*I: Is there something that you like about your neighborhood in particular?*

*R: Really, no, just that I have a place to live, like I said, after being homeless... Anything is better than that... We were homeless, and we were moving all around. I would live in the first place that would let me live in cause I was homeless, so... People just asked me was I sure that I wanted to live here 'cause I guess they had heard some bad things about it. And I just told them what I told you, that I was homeless and that anything was better than not having a place to live.*

...

*R: I'm very thankful for [the voucher], because like I said, I was homeless. And it's, and like right now, my rent is like \$800, \$790 a month, and without it I would be homeless again. So even though it has its little quirks, maybe there's some things that need to be worked out, I'm sure that everybody is, you know what I'm saying, just really thankful that you know, that they can have a place to live, even if they are unable to work or their work stopped or they had to take a lesser paying job or less hours, you know, you still have your Section 8 as long as you don't do anything illegal.*

Another woman described how her family was homeless and forced to live in a vacant house with no electricity before she got her voucher.

*R: [Before I got the voucher] I was livin' in the house next door to me which was vacant. The people there had just moved out too which was our neighbors. So he gave us the key and we was stayin' over there. All I had in there was a mattress, and I had runnin' water, for two weeks. That's not a good thing, you know, for your kids. I stayed in that vacant house for two weeks.*

*I: You did, okay.*

*R: For two weeks, and that's why I went on and accepted this house. I coulda accepted that other one that was tiny, tiny, tiny but no thank you.*

*I: Okay, so was anyone charging you to live in the vacant house?*

*R: No.*

*I: No, you were just living there?*

*R: I was a homeless person. I coulda been out on the curb.*

Thus, many families in the sample increased their levels of residential satisfaction in the homes that they were able to acquire with the housing voucher. In addition, interviews suggest that families who were experiencing housing hardship before receiving the

voucher were particularly likely to express increased residential satisfaction in their post-move homes.

### Conclusion

These findings present additional complexity to research on residential mobility programs and suggest that the goals of the voucher program may need to be more clearly defined. Although results show that voucher holders who remain within the city are not moving into neighborhoods that are significantly better on a number of economic and social characteristics, for many recipients, the program does improve their degree of satisfaction with the quality of their home and neighborhood. Thus, if the voucher program aims to increase the satisfaction that low income families feel toward their homes and neighborhoods, this goal seems to be being met in Pontiac. Alternatively, however, if the program aims to move low income families into neighborhoods that are significantly better in terms of unemployment rates, income levels and other key neighborhood quality indicators this does not seem to be occurring on a wide-scale basis within the program. Thus, distinguishing between improving neighborhood outcomes and simply improving participant satisfaction with homes and neighborhoods may be important in assessing the overall effectiveness of the voucher program both in Pontiac and in other urban areas across the country. While increasing the residential satisfaction of low income families is laudable, failing to move them into higher opportunity neighborhoods will likely not ameliorate the effects that high levels of racial and economic inequality have on their overall well-being and long term self-sufficiency.

## **CHAPTER FIVE**

### **FINANCING THE WAY TO A BETTER LIFE**

As described in Chapter Two, numerous theories exist about the causes of concentrated poverty. A number of theories focus on personal or individual forces to explain the high rates of concentrated poverty in many locales, while others are based on structural explanations. Corcoran (1995) argues that the HCV Program is theoretically based on a structural argument that emphasizes a lack of material resources among those living in concentrated poverty. Empirically, Jencks & Mayer, (1990a), Coleman (1988) and others find that without adequate resources, poor families can only afford housing in disadvantaged neighborhoods that offer lower quality schools, fewer good role models, less social control, and fewer job networks. If lack of adequate resources is the main reason that poor people live in highly concentrated areas as Corcoran suggests, the policy solution is quite straightforward: Provide more financial resources to poor people, thus allowing them to live in less economically and racially minority concentrated neighborhoods. The HCV Program is an attempt to do exactly this. By providing poor individuals and families with financial resources in the form of a housing voucher, HUD hopes to increase their opportunities for choice and mobility, thus accomplishing the goal of deconcentrating poverty, while at the same time allowing low income people to move to safer and healthier living environments.

At the same time, however, van Kempen and Ozuekren (1998) suggest that ensuring that families are able to move into higher income and more racially integrated neighborhoods may require more financial assistance than simply the provision of a



rental subsidy. The authors point out that 'financial resources' not only refer to the income that the family takes in, but also refer to the security of that income and to the capital assets of a household. By supplementing the rent of low income families, the HCV Program attempts to address the lack of some financial resources that a family may be experiencing. However, the design of the program does little to address other financial limitations that may affect a voucher holder's success in utilizing the program. A voucher holder, for example, may be limited from renting on the private market due to a history of credit problems or to a lack of assets needed to pay a required security deposit (Pistilli 2003; Popkin 2000b). Moreover, some have argued that certain policies within the program may have the effect of preventing families from acquiring additional resources that may help to improve their long-term housing situations. Policies that lower income supplements when the income of a family increases prevent families from being able to acquire capital assets that might help them to achieve better housing located in better neighborhoods in the future (Patterson 2003).

Because the HCV Program is a market-based program which requires that voucher holders work within the market system to find appropriate places to live, a lack of these financial resources may have serious implications for their success in finding housing in lower poverty and less racially minority concentrated areas. The research discussed in this chapter will describe the extent to which the possession or the lack of these resources helps or hinders the HCVP voucher holder from utilizing their voucher to work within the market both to find adequate housing as well as to maintain that housing once it is acquired. Part One of the chapter describes the characteristics of those families who are successful in moving to a higher income suburban area and discusses how these families

differ from those that do not move to a higher income area. Part Two discusses some of the financial limitations that families face in moving with their voucher and will illustrate the way that these financial limitations inhibit positive residential outcomes for some families. Finally, Part Three of this chapter describes the financial outcomes of voucher holders and describes ways in which the possession of a Housing Choice Voucher can both help and hinder the financial situations of low income families.

## **PART ONE:**

### **WHO MOVES TO HIGHER INCOME AREAS?**

Understanding the ways in which city and suburban movers differ can provide policy makers with important information that may ultimately increase the number of voucher holders who utilize their voucher in lower poverty and more racially integrated areas. Findings in this study suggest that although suburban and local movers are similar in a number of ways, they also differ in ways that may influence their residential outcomes.

To determine whether there were any significant differences among the three groups of movers in terms of their demographic characteristics, a One-Way Analysis of Variance was performed. The One-Way ANOVA test is commonly utilized to compare the mean scores of various groups (Agresti 1997). In this study, the ANOVA was utilized to detect significant differences among the three groups of movers in the following demographic characteristics: Age of Household Head; Sex of Respondent; Race/ethnicity of Respondent; Marital Status of Respondent; Current Annual Income; Number of people in Household; Number of Children in Household; Current Educational Level; Receipt of

Welfare; and Employment. Of these variables, only the employment and the income variables produced statistically significant results, (See Table 17).

Table 17 Differences between Movers on Various Demographic Characteristics

| Demographic Characteristics                      | F     | Sig.   |
|--------------------------------------------------|-------|--------|
| Household Income                                 | 6.399 | .003** |
| Employment Status                                | 3.983 | .024*  |
| Age of the Household Head                        | .751  | .476   |
| Sex of the Household Head                        | .531  | .591   |
| Race/Ethnicity of Household Head                 | .115  | .892   |
| Marital Status of Household Head                 | 1.210 | .306   |
| Number of People in the Household                | .589  | .558   |
| Number of Children Under 17 in the Household     | .884  | .419   |
| Current Educational level of the Household Head? | .297  | .744   |
| Currently Receiving Welfare                      | .204  | .816   |

a. \* significant at the .05 level

b. \*\* significant at the .01 level

In order to refine the analysis and make pairwise comparisons among the three groups of movers, Post Hoc Bonferroni tests were conducted. These tests first revealed that there was a significant difference between local movers and non movers (sig .053) and between local movers and suburban movers (sig .014) in their reported current annual income. Thus, local movers seem to have significantly less income than suburban movers or nonmovers, which as will be discussed below, does affect their ability to search for housing that might be located farther from their current neighborhoods.

Post Hoc Tests also showed a significant difference in employment (sig. 019) between local movers and suburban movers, with significantly more suburban movers reporting being employed than local movers. While 56% of suburban movers were employed after moving, only 22% of city movers were employed after moving. Proponents of the voucher program note that one of the principle goals of the program is to increase the self-sufficiency of low income participants through better access to employment opportunities (Briefing Paper: Goals 2005). By moving to an area with more opportunities for higher paying employment, policy makers hope to decrease the

spatial mismatch between urban employees and higher paying suburban jobs, thus improving the earning capacity of low income families (Ihlanfeldt 1998). Some research has in fact shown that people who have moved into a higher income area with a housing voucher are more likely to find employment after their move than those who move into a lower income area or who remain in a traditional public housing program (Ong 1998; Rosenbaum 1991). Patterson, (2003), for example, finds that voucher holders in lower-poverty neighborhoods work more, for higher wages, and are less welfare dependent than those in higher-poverty neighborhoods. McClure (2004), on the other hand, argues that the program has not been particularly successful in enabling voucher holders to move closer to job opportunities, and thus, does not increase the self-sufficiency of voucher holders. Moreover, some note that because it fails to address other factors which may be inhibiting the ability of poor and minority job seekers from obtaining higher paying suburban jobs, such as discrimination or lack of childcare, decreasing spatial mismatch alone may fail to produce better employment outcomes (Ihlanfeldt 1998).

If the jobs of the respondents in this study were found after moving to the suburbs, the data would support the proposition that movement to a suburban area may help low income families increase their self-sufficiency by finding and retaining jobs. However, qualitative analysis of this data confirms that most of those that moved to the suburbs were already employed before moving, which suggests that instead of the move affecting the employment outcomes of the movers, being employed was a driving factor in producing the suburban move. Moreover, most of the employed suburban respondents were not employed in their new suburban neighborhood, but were instead commuting back to Pontiac for work. Overall, therefore, this data does not support previous research

about the effect that moving has on the production of better employment outcomes. Instead, the data seem to suggest that pre-move employment may be an important factor in enabling a move to the suburbs by a low income family. Thus, if unemployed families are to benefit from increased employment opportunities that may be located in higher income areas, the degree to which pre-move unemployment hampers a move to these areas must be further examined.

The demographic findings in this research are consistent with other research which suggests that voucher holders who are ultimately successful in moving to a lower poverty neighborhood tend to be somewhat more advantaged in terms of employment and income than those who are not successful in moving to a higher quality neighborhood (Cunningham 2005). Having a higher income and having a job may make it easier for these voucher holders to feel comfortable in neighborhoods containing greater numbers of higher income and employed residents. Additionally, as will be discussed below, because moving to suburban areas can sometimes produce increased expenses for families, having a higher income may make moving to a suburban area somewhat easier for employed voucher holders than for others who are not employed and have little income.

## PART TWO:

### FINANCIAL BARRIERS TO OBTAINING A BETTER NEIGHBORHOOD

Although a substantial amount of research exists that examines the outcomes that moving has on the lives of low income families, the amount of research examining the

extent to which financial limitations may affect a voucher holder's ability to get past private market requirements is not as abundant. Some of the financial barriers to finding adequate housing on the private market cited in the literature include getting past credit checks run by landlords, finding financial resources with which to pay security deposits, paying for transportation services to look for housing and paying for childcare (Cunningham 2002; Popkin 2000b; Turner 2000b) . Many of these findings, however, are from studies that examine the ability of residents coming from a public housing development to use their voucher on the private market. The question of whether voucher holders who do not come from public housing have similar problems using their voucher has to a large extent been unanswered.

To determine the barriers that participants faced in finding housing using their voucher, respondents were asked a number of general questions regarding any problems that they encountered when looking for homes, (i.e. how hard was it for you to find a home using your voucher? Did you experience any problems in finding housing using your voucher? If so, what was the most difficult problem that you experienced in finding a home?) If these initial questions produced little response, additional probes about the types of barriers that they may have experienced during the housing search were utilized (i.e. was transportation a problem for you when you were looking for housing? Did you have any problems coming up with the security deposit to move into your new home?). Reading through the data, the researcher identified the primary barriers that were experienced by voucher holders in their search for housing. The findings in this study provide evidence that, like voucher holders coming from a public housing development, those that do not come from public housing also experience significant problems in

finding and renting housing on the private market, many of which relate to a lack of financial resources with which to find and maintain housing. Each of these barriers is explored below.

### Credit Checks and Security Deposits

During interviews with representatives of non profit organizations who work with low income families in the Pontiac area, a number of respondents noted that one of the biggest obstacles that low income families face in finding housing is getting past credit checks. Indeed, this obstacle was mentioned by a number of voucher holders in this study. When asked what types of things limited their choice in finding housing, a number of respondents mentioned that having a bad credit history was a significant problem for them. The following respondent, for example, expressed her frustration when she got turned away from an apartment complex due to her inability to pass the credit check.

*R: I get so frustrated about it because it's a lot of people that just don't let you move in, especially like if you file bankruptcy or stuff like that. So it's like really hard 'cause I tried to get out in the complex, you know, where my sister live, and they wouldn't let me get it, and I was kind of really upset because I said, "Just because I filed bankruptcy", I mean I still pay my rent. My rent is never, I'm never late on my rent. So I was upset about that, but if they could just give you more time and give you more choice as far as wherever you want to move, you should be able to move there as long as your rental history is fine, I mean, and your bills and stuff, that you can pay your bills.*

*I: And you think the main reason why they didn't allow you to move in was because you filed for bankruptcy?*

*R: Filed Bankruptcy. Exactly. If I wouldn't have had bankruptcy, they probably would have rented to me. If you look at it, they're the ones losing out because one thing I can say is that if I don't pay my portion of the rent, you can bet Section 8's going to pay it so if my portion was \$200 and my rent was \$900, they just lost \$700 because they said, "Oh, she filed bankruptcy," when they could have had \$700. And that's the only thing I don't understand. And they they'll let some people move in with... You know I just don't understand it. I don't understand it.*

*"Cause like I told them, I said, "You can call [my previous landlords] ...I never been evicted. I never, and I mean, I was a single parent, and I did it by myself. So I don't understand they did that to me. I told them, "you can call my boss, he'll tell you that I work 40 hours a week."*

Similarly, in describing her knowledge of the challenges that other families faced when trying to use their housing voucher on the private market, one voucher holder discussed problems with credit checks.

*R: I guess the problem that a lot of people were having was the credit issue. You know, the credit history issue, was I think a big problem. A lot of people said that they had a real problem with that because a lot of times people had past phone bills, cell phone bills, past utilities, I mean, what have you. A lot of bad credit history, and I won't say just, you know, minimal maybe in the \$100s or a \$1000 or two if that was the case was. Some people had, it was very serious. They had very serious credit problems.*

Another common complaint mentioned by some respondents was the exceptionally high security deposits required by some landlords. Although some respondents were able to find creative ways in which to overcome this problem, for many, paying the security deposit represented a difficult barrier toward finding housing. When asked what limited her choice in finding a house in a suburban area, one respondent answered:

*R: Lack of landlord participation and the deposits. A lot of them ask too much for security. They are unnecessary. It's very discouraging.*

Similarly, one man stated that although he would like to move from his current home, lack of money for the security deposit was keeping him from moving.

*I: So you think that you might want to try to move?*

*R: Yeah, but I just don't have the money for like the deposit to move. That's just the whole thing. I only get a certain amount a month, and I can't, you know...*

*I: It's hard to save?*

*R: Very hard.*

Interestingly, however, although many voucher holders reported that credit checks and security deposits represented significant barriers to finding housing on the private market,



interviews also suggested that in some ways, having access to a Housing Choice Voucher made getting past these barriers easier for voucher holders than it would have been for other unassisted low income families. For example, when asked whether getting past a credit check was a problem, a few voucher holders reported that because they had the voucher and the landlord was thus guaranteed to receive their rent, some landlords felt that conducting credit checks on voucher holders was unnecessary. One respondent noted that although she has bad credit, she was able to rent an apartment because of her voucher.

*I: Did you have any problems with your credit history or passing credit checks with any of the places that you looked at?*

*R: Um, because you have section 8, they don't really do a credit check. But my credit was absolutely bad, bad, bad.*

*I: It was?*

*R: Yes because of three years of not working and bills not getting paid. I got my car reposed.*

*I: OK, but that wasn't a problem for you getting your place because they didn't do a credit check since you have section 8?*

*R: Correct.*

In her search, another respondent noticed that although landlords do credit checks, they set their credit requirements much lower for people with a housing voucher.

*R: The places that won't take section 8 are the places that run credit checks.*

*I: So the places that take section 8 don't really run credit checks?*

*R: Well, they do, but they know it's bad. In other words, the requirements are lower. The requirements for my credit, they still ran a credit check on me here, too. But it scored high enough.*

*I: Okay, it scored high enough?*

*R: Yeah, but the requirement is like half of what it would be normally.*

These experiences were confirmed by some landlords who were interviewed in the study.

During interviews, all landlords were asked what types of screening procedures they perform on prospective tenants. Most landlords of all types reported doing a variety of screening procedures including credit checks, rental history checks, criminal background

checks and employment verifications. Interviews with landlords who accepted the voucher, however, did seem to lend some support to the idea expressed by voucher holders that some landlords who take the voucher do not do credit checks on voucher holders. For example, one landlord located within the City of Pontiac stated that if a person has a voucher, he normally does not do a credit check. He does, however, do other types of screening procedures on a HCVP tenant.

*I: What types of tenant screening procedures do you perform on potential tenants?*

*R: It depends. If they are a Section 8 resident, I usually don't do credit checks. But I do a background check and previous landlord check. I may do a criminal background check and also call around for personal references.*

Similarly the following apartment manager described how even if voucher holders had some credit problems, because the apartment complex did not include certain types of credit problems in the check, the voucher holder may not necessarily be prevented from renting there.

*I: What types of tenant screening procedures do you perform on potential tenants?*

*R: We do credit checks. But in the credit checks, we don't count medical bills, student loans or anything over three years old against the tenant.*

During landlord interviews, each participant was also asked what they charged for their security deposit. The most common response from all types of landlords was either a month's rent or that the deposit depended on the credit of the prospective tenant. There were very little differences in the amount of security deposit required by landlords who did participate in the program and those who did not participate in the program. As illustrated in the interviews with voucher holders, however, some landlords who did participate in the program reported a greater willingness to work with the tenant on getting the security deposit (i.e. allow them to pay off the deposit in monthly payments).

While all ten of the landlords who did not take the voucher required the security deposit upfront, three of the ten landlords who took the voucher reported some willingness to work with tenants on the security deposit. Two landlords mentioned that although they do not *usually* allow tenants to move in without a full security deposit, they would consider doing it in individual circumstances. When asked whether they would be willing to let tenants make payments on a monthly plan, for example, one landlord stated:

*R: As a general practice we do not do this, but a few times we have done it in individual instances. But we do not do it as general practice.*

Another landlord located in a suburban area who participated in the program stated that although they do require the security deposit to be paid before the tenant moves in, they are willing to work with residents on getting their security deposit paid.

*I: How much of a security deposit do you require for new tenants?*

*R: It depends on their credit and their background checks. It can be as low as \$250 if their credit is good, but it can go up to a month's rent if credit is bad. We are willing to work with residents if they need to pay their security deposit in weekly or monthly payments, however, they must have their deposit paid in full before they move in.*

Thus, although voucher holders did face problems meeting private market requirements for credit checks and security deposits, having access to a voucher seemed to make meeting these requirements somewhat easier for some voucher holders than they would have been for similarly situated low income families who are not part of the HCV Program.

### Income Requirements

In addition to credit checks and security deposits, a number of respondents mentioned that meeting income requirements was a problem in obtaining an apartment. One woman

who was only working part time when looking for housing described her dilemma in meeting the income level required by the landlord.

*R: I think it was difficult for me only because I didn't really have any money saved and I was only working part time at my job so I was kind of living pay check to paycheck. So when I got it, it was like no type of warning. And some apartments, you know, they accepted the section 8 voucher, but you had to have an income, there was an income requirement and so if I'm only working part time, I had to make sure that I met that income requirement. Because at the time when I started working, I was seasonal help. So you know right when I got the voucher, it was like I don't know if I'm going to stay here or I don't know if it is going to be a continued thing or if they just using us for Christmas. But I had to have a job because there was an income requirement.*

*I: the apartment complex where you wanted to live had an income requirement?*

*R: Yes, even though you have the section 8 voucher, you still have to have the income.*

Another respondent mentioned that she felt that landlords would use an income requirement as an excuse not to rent to a person with a housing voucher.

*R: I know what limited me. Um, they were sneaky and they didn't want to take Section 8 and so they would do a credit check. How did they do that, I got to stop and think. They would take the voucher if you were making in abundance of like \$2000 a month. Well, if I was making \$2000 a month, I wouldn't need the voucher.*

*I: OK, so basically you would call and ask if they took the voucher and they would say yes?*

*R: Right.*

*I: But then you they would have income requirements that you weren't able to meet?*

*R: Correct. It was real bad in Rochester and Rochester Hills. They're all bad about it there. There's no place there that in any of the apartments that were in Rochester and Rochester hills that will take the voucher without these other second things.... You have to make \$2000 a month.*

Because those who participate in the HCV Program are low income who may be working low paying jobs or who may not be working at all due to illness, disability or the presence of small children in the household, meeting income requirements set by landlords represents a significant barrier toward finding housing. Moreover, as the respondent above suggests, landlords located in higher income areas may be even more likely to

require a substantial income from potential tenants than those located in lower income areas where residents who are not able to meet an income requirement are more abundant. In one interview with a landlord located in a suburban area, the respondent mentioned that income and screening requirements help them to attract a higher income clientele. The manager went on to state that people on housing assistance programs were currently not the type of tenant that the complex was interested in attracting.

*I: Do you know why the property doesn't participate in the HCV Program?*

*R: Well, I think that the company is trying to establish the property as a higher income place to live. They are trying to attract a higher class clientele. Right now, they are going to start doing upgrades on the curb appeal so that they can raise rents and bring in higher income people. I think that the lower income clientele not the type of tenant that they are focusing on right now.*

Because meeting high income requirements is something that a person participating in a housing assistance program is not likely to be able to do, this barrier represents a significant limitation on the ability of voucher holders to choose the housing that will best meet their needs and desires. Overcoming this barrier may require intensified efforts to convince landlords to lower income requirements for families who are participating in a housing assistance program.

### Application Fees

Another financial barrier experienced by some voucher holders during their housing search was the application fees required by private landlords. In her description of some of the barriers that she faced in finding a home in the suburbs, one respondent noted that having to pay fees for every rental application required her to take from her savings, which could have been used for the security deposit or other moving expenses.

*R: Another issue that I did have when looking for apartments was a lot of places require application fees so if I'm going to this apartment and I'm giving these people this money that I know I don't have to give away, \$50 here, \$25 here, that played a big part in it too. I was taking from what I had saved up and trying to accumulate to be able to move. That was a big factor too.*

...

*I: So what was the main thing that limited your choice?*

*R: The security deposit and a lot of places required an application fee... You know, the income that you have already is for taking care of the household that you stay at and the application fees are taking from it giving \$25 or \$30 to this complex that you don't know if you are going to qualify or not.*

Another woman described how although she would have liked to have moved outside of Pontiac, because the application fees were much cheaper in Pontiac, she ultimately ended up renting an apartment in the city.

*I: So why weren't you able to move that first time outside of Pontiac? How come you ended up at the place where you are right now?*

*R: 'Cause once I went out to do those applications and the application fees were kinda high.*

*I: Did you fill out a couple of different applications when you were moving that time?*

*R: No, I just didn't have the money*

*I: Oh, so you just didn't have the money to do the application fees?*

*R: Yeah, they were like 70, 80 bucks. This place was like \$25.*

*I: So it was just a lot cheaper? The ones in Pontiac, I mean, the application fees were a lot cheaper?*

*R: They were much more affordable.*

Thus, the high application fees asked by rental units located in higher income areas seemed to deter some families from continuing their search for housing in these areas. Providing voucher holders with more financial support to pay for these application fees may result in a greater number of families ultimately moving to a higher income neighborhood.

## Transportation

Although lack of transportation has been cited in the literature as a barrier in the housing search, most respondents in this study reported that transportation was not a problem for them either because they had their own car or because they had access to someone who could provide them with transportation. When asked whether they had access to a car during the housing search, over 85% reported that they did have access to a car. Of those that had access to a car, 50% (31 respondents) said that the car belonged to them, 25% (15 respondents) said that the car belonged to a relative, 11% (7 respondents) said that the car belonged to a friend and 10% (6 respondents) said that they had access to a car through some sort of transportation service. No significant difference was found between local and suburban movers in their access to a car, which suggests that having access to a car during the housing is not a primary factor keeping local movers from moving to a suburban area.

A few respondents, however, did feel that a lack of transportation limited them in their ability to find housing. The following respondent described how even though she had access to a car, having to rely on others for transportation made it difficult for her to keep appointments with landlords.

*I: Did you have access to a car when you were looking for housing?*

*R: I had somebody take me around.*

*I: You did? Were they friends or relatives?*

*R: Friends and relatives.*

*I: Was that a problem for you, or did it work out ok getting rides from others.*

*R: I mean, its okay sometimes, but as far as when I have appointments to be at at a certain time, that's where it becomes a problem because some people are not prompt.*

*I: So was it hard to make appointments with landlords then?*

*R: Yeah.*

Another woman described how the lack of transportation while she was looking for a home had some consequences for her health. She notes that she was often forced to walk long distances when searching for housing because the public transportation system was expensive.

*I: So how difficult do you think that it was to find a home?*

*R: Very difficult.*

*I: And what was the major difficulty that you felt you faced?*

*R: The transportation issue and not knowing the neighborhood.*

*I: And how do you feel like you overcame the difficulties that you faced in the housing search?*

*R: I prayed. I wore myself to a frazzle. Lost a lot of weight.*

*I: You did? Why? Because you were nervous?*

*R: Well, that, and I did a lot of walking. I have problems with my feet, so...*

*I: So did you use public transportation and just walking around to find a place?*

*R: Right. It's not an easy thing to do, walk around and find a place to live. And the bus system here is expensive. It's two dollars, plus you gotta pay for a transfer.*

Thus, for a few respondents, not having financial resources to acquire transportation was a barrier in finding housing. One interesting finding, however, was that although the lack of transportation did not affect the *ability* of the majority of families to search for housing, it did seem to have a great influence on the *decisions* that they made in deciding whether to move to a suburban area or to remain within the city. Some respondents mentioned that the lack of public transportation in suburban areas was a principle factor in their decision not to move out of Pontiac. For example, when asked whether she would have considered moving outside of Pontiac when she first got her voucher, one respondent replied:

*R: Not really because I knew my car was going bad and lack of transportation was a problem. If I'd had good transportation, I probably would have moved outside of Pontiac.*



Similarly, the following mother stated that although she would have liked to have moved out of Pontiac in order to put her kids into a better school system, she was not able to do it because of the lack of transportation.

*I: Have you ever looked outside of Pontiac when you've been looking?*

*R: Yeah, I have looked outside of Pontiac, but then the transportation. We only have one car so me and my husband, we try to get somewhere where both of us'll be able to, you know, be convenient...I've had a desire to move outside of Pontiac.*

*I: What was the main reason that you wanted to move outside of Pontiac?*

*R: I wanted it for my kids' sakes. I wanted to put them in a better school.*

*I: And what was the main reason that you were never able to move outside of Pontiac?*

*R: Because we only have one vehicle.*

*I: So you thought transportation might be a problem?*

*R: Yeah.*

The transportation fears that these respondents had become a reality for some families who ultimately did move to a suburban area. Almost 45% of suburban movers reported that their access to transportation was worse after moving to the suburbs, as compared to only 8.7% of local movers who felt that their transportation was worse in their new neighborhoods, a significant difference at the .05 level (sig .026).

The degree to which the lack of transportation produced significant hardship for suburban movers varied among respondents. One woman, for example, noted that although she had her own car and thus did not really need public transportation, she would have preferred to have it available as an option to help her to cut down on gas expenses. Although this woman would have liked the option of transportation, therefore, because she had access to her own car, she was able to fulfill her daily needs. At the other extreme, however, was another respondent who stated that she was sometimes forced to go without food because she was unable to find a way to get to the grocery

store. In this case, the lack of transportation available in the suburban area clearly represented a significant hardship for the suburban mover.

*I: What do you like best about the area where you are currently living?*

*R: The neighborhood, I like the rent, I like the apartment the way it is itself, I like living on a lake. What I don't like is there's no transportation out here. It's a nice setting, it's just there's no transportation available.*

*I: Okay. So it's difficult to get places because you don't have the public transportation?*

*R: Right. Like to the grocery store, I go without food quite a bit.*

*I: How far away is the grocery store?*

*R: Five miles. It's way too far to walk, and there's no way I can get groceries... You know, I do go without food a couple of days out of the month a couple of times out of the month.*

*I: Because you can't get there?*

*R: Right.*

*I: So how do you usually get there?*

*R: I have a neighbor that when she's not working and she needs to go, and I'm available, she takes me.*

...

*I: How important is it for you to have access to public transportation in deciding on where you want to live?*

*R: Very important. I screwed up there. I didn't know the bus didn't come out here.*

*I: You didn't know?*

*R: No, I didn't. I didn't know at the time that there wasn't transportation out here. I just assumed that there was 'cause it's not that far out. It's not really that far off the beaten path.*

*I: Well, is the availability of public transportation better now, worse or about the same as it was in the area you were living before you had the voucher?*

*R: Oh, it's a lot worse.*

Thus, although transportation did not seem to cause problems for the majority of voucher holders in their search for housing, the lack of public transportation in suburban areas did seem to impact decisions about moving to a suburban area. Moreover, once there, the lack of public transportation affected the degree of satisfaction that suburban movers felt about their new environment and in some cases produced significant hardships for these movers.

## Childcare

Interestingly, although a lack of available childcare has been hypothesized to limit the search for voucher holders with small children, very few respondents reported childcare being a problem. When asked whether childcare was a problem, most respondents said that either their children were in school or that they would simply take the children with them on their housing search. A few mothers mentioned receiving daycare assistance from their family so that they could have adequate time to search for housing. For the most part, however, most mothers reported that daycare did not represent a major barrier to them in finding a home.

## PART THREE:

### FINANCIAL OUTCOMES OF VOUCHER HOLDERS

One of the goals of the voucher program is to provide more financial security to low income families so that they may be able to maintain appropriate housing for themselves and their families (Briefing Paper: Goals 2005). Interviews with voucher holders suggest that for many respondents, the voucher program did provide much needed financial security in times of financial and personal crisis. The following respondent, for example, described how participating in the HCVP provided her with much needed financial relief in providing housing for her family.

*I: And before you actually received your voucher, were you living in a house or an apartment or...?*

*R: Yeah, I was staying in an apartment, and it was really hard for me to pay my rent. You know, it was hard for me 'cause I had kids, and we didn't have enough money for us to pay rent and everything, so Section 8 been a big help, you know for me and my kids.*

Women who were suddenly burdened with unexpected childcare responsibilities were particularly assisted by the financial assistance provided by the voucher. For example, a number of grandmothers reported that when they were suddenly called upon to care for their grandchildren, having the voucher gave them the flexibility that they needed to find homes that would fit their new needs. One respondent described her need for a sudden move when she took in her grandchildren after her daughter got sick.

*I: So you do have children living with you then?*

*R: I have four. My baby my daughter got sick and the court asked the kids who they wanted to stay with and they said me, they said I want my grandma. So I inherited four kids. At 49 motherhood started all over. When I got them they were 9, 3, 5 and 1. And now they are 10, 6, 4 and 2....When I got my voucher, I had an apartment, which was fine. But then the courts contacted me and gave me the children. My apartment was only a two bedroom apartment and I'm like with three boys and a girl...I called section 8 and told them what my situation was and they told me to look for me a house. And I asked my landlord if he had any houses and he said oh yeah, you can have my mom's house. And I came over in the neighborhood and I liked it and I said yup, this will be perfect for us.*

Similarly, another woman who suddenly got custody of her grandchildren described how she felt lucky to have been able to immediately enroll in HCV Program so that she could find adequate housing for her new enlarged household.

*I: Did you have a voucher before you got custody of your grandkids?*

*R: No. When I realized I was gonna take my grandkids back again, their worker came out and she cut me the Section 8 that day, and I got on it that day. It was just by the grace of God. There ain't no way I could pay the rent that they asking in these houses.*

Although the voucher did seem to help some families to maintain financial security, however, for some families, participation in the program failed to relieve the financial strain that they were facing. For many families, being able to pay the bills represents a serious stressor, which has great implications for the overall quality of their life. One recent survey of almost 2000 Americans found that 58% of respondents reported that

finances were a primary source of tension in their lives. Of that number, 69% cited bill-paying as their primary stressor (Health and Medicine Week, 2002). A common struggle for many of the voucher holders interviewed in this study related to their ability to pay the new bills that often came along with using their Housing Choice Voucher. One respondent reported that the lack of choice in suitable homes forced him to rent a place in which the bills were higher than what he could afford.

*I: Well, what about your housing expenses? Did they go up or down or did they stay the same when you moved there?*

*R: Well, unfortunately, because I only had the two places to choose from, this place charges heat. I mean, I have to pay my own heat, and that's an expense I really don't want to. There's a lot of places in section 8 that should be, you know, heat included.*

*I: Okay, so what about the last place that you lived in with your voucher? Did that have heat included?*

*R: Yeah, that was heat included.*

*I: So you'd say your bills are a little higher now?*

*R: Absolutely! They're a lot higher. It's like another \$1,000 a year for heat... There are a couple of days a month where I don't eat, and you know, it's just, I'm really having a tough time right now.*

Because many of the bills that were once included in their rent now had to be paid out of pocket, this ability to pay additional bills seemed especially pressing for those voucher holders who utilized their voucher to move from apartments into single family homes. This respondent stated that although the amount that she pays in rent is lower with the voucher, the increased cost of her utilities in her current home negate the effect on her finances.

*I: So your housing expenses, are they lower now than where you were before you had your voucher?*

*R: The rent is a lot lower, but I have to pay all the utilities, which ended up being for me almost the same amount as the cost of the townhouse, [where respondent lived before having the voucher]. By the time I had to pay the gas bills, and all the rest, it's pretty much the same because of the utilities. I am responsible for all utilities.*

Similarly, moving into a house from an apartment failed to improve the financial situation of the following respondent due to the increased bills.

*I: How are your bills now? Are they higher or lower or the same?*

*R: I mean, they not the same because, you know, when you get in a house, you gotta pay water bill, you gotta pay light bill, you gotta pay gas bill, then you got to pay your half of your rent. So you know, it's still kind of like you just paying rent because basically, it's not really altering anything, you know, they're just saying that they'd pay half of your rent or all of your rent...*

Those who moved to higher income areas were particularly likely to mention unexpected financial strains that came along with moving. For example, a few suburban movers mentioned that being close to discounted stores was important to them in deciding where to live. Unlike some research which suggests that one advantage of living in a suburban areas is increased access to less expensive “super stores,” these respondents suggested that one advantage of living in the city was access to some of the discounts offered by these stores (Swanstrom 2002). The importance of living close to discount stores located in the city was discussed by one city mover.

*I: About how far away is the closest major grocery store for you?*

*R: Around the corner, less than a half a mile.*

*I: Now how important is that for you, to be close to a major grocery store?*

*R: That's extremely important. You know, I can barely afford gas and insurance, and I need to be able to go to the grocery. There's a store, there's one like a quarter mile away that's really expensive, and there's two real cheap ones, there's like a Save A Lot, there's a Savings Plus, and there's an Aldi's and there's an IGA. All four of those are extremely discount. I mean major discount. You know, you have to bring your bags, but everything is like way cheaper. All four of those are within three miles. But that's important to me, yeah. I need to be able to shop and work and do everything as close to home as possible.*

In contrast, suburban movers described how their lack of access to these stores produced financial hardship that they did not experience in the city. The following respondent noted that not only was her rent more expensive, but also that she did not have access to any discount stores in her suburban community.

*I: Are your housing expenses higher, lower or about the same now as where you lived before?*

*R: They are slightly higher.*

*I: What is it that's higher?*

*R: It's my rent and then as far as my living expenses, they are higher because it's more higher living in this area as far as like shopping.*

*I: Do you mean for food and that type of thing?*

*R: Yes, it's a big difference compared to out there [in Pontiac]. Things are more expensive out here. You know, they don't have like, well, you know, like Meijer's, that's the only grocery store that you can go to instead of, you know like a Wal-Mart.*

*I: So they don't have any discounted stores?*

*R: No, and you know how Wal-Mart is, you can get everything there like Meijer, but more things are higher priced at Meijer. Like their meat is really the big thing for me because I go to Meijer and to Kroger, but their meat is very expensive.*

*I: OK, so there's not really any of the bigger lower priced stores?*

*R: No*

Thus, as the interviews above suggest, although access to a housing voucher improves the financial situations of some families, in some cases moving with a voucher, particularly to a higher income suburban community, can create additional financial strain on families in the Housing Choice Voucher Program.

### The Case of Single Mothers

One of the principle goals of the voucher program is to move people to suburban areas where they will have better access to job opportunities and will thus be able to increase their self-sufficiency. The results of this study, however, display that voucher holders who move to suburban areas do not find jobs as a result of their moves. The fact that suburban movers were not more likely than urban movers to obtain a job after their move suggests that something other than access to jobs in suburban areas is preventing them from obtaining employment. The voucher program, however, fails to address other barriers that may be impacting the ability of voucher holders to obtain employment,

which limits the extent to which it can be successful in producing better employment outcomes among program participants.

Understanding the struggles that voucher holders face in reaching self-sufficiency requires a focus on the specific needs of people in different race, class and gender locations (Steele 2002.). Perhaps the most striking feature about the sample in this study, as well as in the population of voucher holders in the United States, is the large number of female voucher holders. In this sample, 95% of respondents were women. Of these, almost 85% were also members of a minority racial or ethnic group. Due to their specific social location, these voucher holders face unique challenges in finding and retaining employment. The voucher program, however, fails to acknowledge to the way in which the race and gender structure of the labor market impacts employment outcomes.

As has been widely documented, women have long experienced workplace discrimination and occupational segregation in the labor market (Explaining Trends in the Gender Wage Gap 1998). Numerous studies have shown that women consistently make less money than men in almost every industry (Isaacs 1995). Women are also disproportionately represented in part-time service sector jobs that most often have very little or no benefits (Polakow 1997). In addition to the gender discrimination that they face, minority women face additional obstacles which operate to compound gender discrimination. As Brewer notes, although black women participate in the labor force in great numbers, they are disproportionately concentrated in the lower paying female jobs. Moreover, she notes that because they are black, they are also likely to be among the last hired and the first fired.



In addition to race and gender discrimination in the labor market, research on women on welfare has shown that lack of human capital is a significant barrier to employment (Seccombe 1999). This barrier was mentioned by a few women in this study who expressed their frustration with finding and keeping living wage jobs due to their lack of skills and experience. In addition, the low educational levels of many women in this study illustrate another barrier that poor women face in finding higher quality employment. In this study, over 30% of women had less than a high school education, which in today's competitive job market makes finding employment that pays enough to support a family extremely difficult. Although some federal and local job training programs exist to help women enter the workforce, because they often prepare poor women for low paying jobs, they ultimately do little to change their long term situation (Flanagan 1999). Thus, because these women lack skills and education, it is unlikely that they will be able to get good paying jobs regardless of whether their access to these jobs is improved or not.

Another dimension that impacts the ability of the women in this study, as well as women in poverty in generally, to find and retain employment is their status as single mothers. Of the women in this study, almost 70% of them were single mothers. A disproportionate number of single-parent households headed by women are poor, in part because the presence of small children in the household makes employment difficult for a number of reasons (Flanagan 1999). Due to the high price and often poor quality of daycare, many mothers are unable to find childcare where they can safely place their children (Seccombe 1999). Moreover, as Uttal (1998) points out, for minority mothers the issue of childcare is more complex than simply the number of available and

affordable slots. Her research shows that because minority mothers are often forced to go outside of their own racial groups for childcare, many are concerned about whether caregivers are culturally competent to negotiate cross-racial social relations, and whether their children will be treated with the same respect as white children. Thus, acquiring appropriate childcare arrangements represents a significant barrier for single mothers in their efforts to increase their self sufficiency by entering the labor market.

In addition to the impact that problems associated with childcare may have on a mother's ability to get employment, Kennelly (1999) notes that the image that an employer has of a woman as a mother can also be a disadvantage to a jobseeker. Her research shows that many employers think of mothers as having weak commitments toward work. Moreover, Kennelly describes that because employers tend to typify them as workers who will late or absent due to childcare responsibilities, black single mothers have particularly difficult times overcoming the prejudicial beliefs of employers.

As was shown in this research, simply improving proximity to employment opportunities may not result in improved employment outcomes among low income families. Instead, other barriers may be impacting the ability of low income families to obtain quality employment. In his work on the labor markets of four major cities, Holzer (1996) recognizes the multiple factors that influence employment patterns and concludes that "skills, the location of firms and workers, and race and gender, all play a critical role in determining who gets hired and what they are paid." Thus by only addressing the location of voucher holders and not recognizing the specific barriers faced by the large numbers of voucher holders who are women, single mothers, unskilled and disproportionately African American, the extent to which the voucher program can

increase the economic outcomes of voucher holders is limited. Instead, by not addressing the barriers that women face in supporting their families, moving them to the suburbs may simply serve to move poverty to a different location. As Yotaghan (cited in *Chicago's Public Housing Projects* 1998) notes, "If you have thousands of people that you move without addressing their condition, they're just going to be poor somewhere else."

### Conclusion

One goal of the voucher program is to increase the financial security of low income families, thus allowing them to find stable housing and move to areas that will provide greater opportunities to increase their self-sufficiency (Briefing Paper: Goals 2005). The data displayed in this chapter suggests that in many cases, having the voucher does increase the financial security of low income families and is important to them in times of financial stress. At the same time, however, data also shows that the financial problems of low income families stem from various sources, which sometimes affect their ability to rent housing on the private market. A history of credit problems, a lack of current income, and a lack of assets to pay for security deposits or application fees represent significant barriers for voucher holders looking to rent housing on the private market. These financial difficulties produce the greatest problems for families looking to rent in higher income areas where they are theorized to have more opportunity to increase their financial security through access to higher paying jobs. Simply providing these families with a voucher without addressing other financial barriers to finding housing, therefore, may not enable them to rent housing that will best meet their needs.

In addition, data in this chapter also suggests that instead of improving the long term economic outcomes of participants, in some cases moving with a voucher creates some unexpected financial expenses that can compound the financial problems facing low income families. Moreover, those that move to higher income areas may experience more financial burdens than those that move to city neighborhoods.

Finally, although it is theorized that moves to higher income suburban areas will improve employment options of voucher holders, because the program fails to address the multiple barriers to employment that voucher holders face, simply improving spatial proximity to suburban jobs may not improve the employment outcomes of many suburban voucher holders. Taken together, this data seems to suggest that decreasing the spatial concentration of poverty in urban areas while at the same time preventing the movement of poverty to suburban neighborhoods will require a more thorough understanding of the way in which finances impact locational outcomes as well as the way in which location can impact financial outcomes.



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**MOVIN' ON OUT? TOWARD A BETTER UNDERSTANDING OF THE  
RESIDENTIAL OUTCOMES OF LOW INCOME FAMILIES LIVING IN  
CONCENTRATED POVERTY**

**VOLUME II**

**By**

**Catherine Elizabeth Stauffer Kuhn**

**A DISSERTATION**

**Submitted to  
Michigan State University  
in partial fulfillment of the requirements  
for the degree of**

**DOCTOR OF PHILOSOPHY**

**Sociology**

**2006**

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## **CHAPTER SIX**

### **DISCRIMINATION AND THE DECONCENTRATION OF URBAN POVERTY**

The degree to which racial discrimination impacts the housing outcomes of minority families continues to be debated by urban scholars. While some scholars argue that segregation continues because of the preferences of blacks and whites to live with members of their own race, others argue that the discrimination that minorities face on the housing market limits the ability of minorities to move to areas that are more integrated (Squires 1996b; Thernstrom 1997). As noted above, research has shown that moving to a higher income and less racially minority concentrated area can have important benefits for minority families, such as better educational and employment outcomes. At the same time, however, other research has shown that some families who move to higher income and less racially minority concentrated areas experience difficulties in adjusting to their new neighborhoods due to increased racial and economic discrimination (Tatum 1997). For these families, the difficulties that they face may outweigh the benefits that they are theorized to receive from moving to a suburban area.

The findings reported in this chapter provide insight into the way in which racial discrimination affects the residential outcomes of families who wish to use a housing voucher to rent housing on the private market. In addition, findings also portray the way in which the racial discrimination that families in the voucher program face is sometimes compounded by other forms of discrimination such as that based on participation in a housing assistance program, the location of a prior residence, and/or family size.

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## Do Minority Families Want to Move to More Integrated Areas?

The question of whether low income and minority families have a desire to move to higher income and more racially integrated areas is important in determining the degree to which the voucher program can be effective in moving families to better neighborhoods. If families do not want to move to higher income and more integrated areas that may be located far from their current locations, providing them with a voucher that allows for maximum residential mobility, without placing requirements on the type of neighborhood that they can move to, may not produce significant improvements in the neighborhood characteristics of voucher holders. Although very few scholars have investigated this question as it relates to voucher holders, some researchers suggest that the perceived discrimination that they feel they may face does impact the desire that some minority families have to move to higher income and more racially integrated areas (Wilson 2001; Krysan 2002).

The research findings in this study, however, do not offer support to the idea that minority voucher holders are reluctant to move into higher income and more racially integrated suburban neighborhoods. As shown in Table 18, when asked whether upon receiving their voucher they desired to move to a different town, almost three quarters of the African American respondents reported having a desire to move outside of the City of Pontiac.

**Table 18 Upon Receiving Your Voucher, Did You Desire to Move to a Different Town?**

| <b>Race of Mover</b> | <b>YES</b> | <b>NO</b>  | <b>TOTAL</b> |
|----------------------|------------|------------|--------------|
| African American     | 73% (n=35) | 27% (n=13) | 100% (n=48)  |
| White                | 43% (n=3)  | 57% (n=4)  | 100% (n=7)   |
| Mixed                | 20% (n=1)  | 80% (n=4)  | 100% (n=5)   |

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Other findings reveal, however, that although 73% of African American voucher holders expressed a desire to move outside of the City of Pontiac, only 12% were successful in moving to one of these areas (Table 19). This finding is consistent with research done in other urban areas which finds that a larger share of voucher participants would *like* to live in mixed-race communities than actually *do* live in them (Cunningham 2001, 2002).

Table 19 Distribution of Mover Types by Race

| <b>Race of Mover</b> | <b>Local Mover</b> | <b>Non Mover</b> | <b>Out of City Mover</b> | <b>TOTAL</b> |
|----------------------|--------------------|------------------|--------------------------|--------------|
| African American     | 78% (n=37)         | 10% (n=5)        | 12% (n=6)                | 100% (n=48)  |
| White                | 43% (n=3)          | 14% (n=1)        | 43% (n=3)                | 100% (n=7)   |
| Mixed                | 80% (n=4)          | 20% (n=1)        | 0% (n=0)                 | 100% (n=5)   |

The fact that many minority families expressed a desire to move, yet were ultimately unsuccessful in making that move suggests that something other than a participant's lack of desire to move is preventing these families from moving to outlying areas. In addition, when those who expressed a desire to move to a suburban area were asked why they ultimately did not move to that area, none reported fear of adjustment to an area with a different racial composition as being their primary motivation for not moving. Within the Pontiac area, therefore, it seems that neither lack of desire to move to a suburban area nor fear of encountering increased discrimination are primary factors in their decision to remain in the city.

#### Do Voucher Holders Experience Discrimination in the Housing Market?

Although lack of a desire to move to a suburban area does not seem to be influencing the residential outcomes of minority voucher holders, results do suggest that minorities do face racial discrimination in the housing market that may be affecting their residential



outcomes. During initial context interviews with various people who work in the Pontiac area and are familiar with the housing experiences of low income families, a number of respondents reported that in their opinions, they did feel as if discrimination was taking place in the area. One respondent who worked in a housing counseling agency in Oakland County, for example noted that although it may not be as blatant as it used to be, discrimination still occurs.

*I think that there is definitely still racial discrimination that exists in the county; however, I think that it may not be as blatant as it was 10 or 20 years ago due to stronger laws and big court cases. But it definitely still exists here, just as it probably still exists anywhere in the country.*

Although the majority of voucher holders in this study reported not experiencing any discrimination at all when looking for their houses, a significant number of respondents (27%) did report experiencing some discrimination. When asked what they felt that the discrimination was based on, approximately 35% of these respondents reported that the discrimination was based on race.

Qualitative analysis of data allowed for examination of the way in which this discrimination was felt by respondents. One woman noted that although she did not feel she was discriminated against when looking for housing within the City of Pontiac, she did experience discrimination in suburban areas.

*I: Did you actually go to visit any homes in the suburbs?*

*R: Yes, I went to [name of apartment complex in suburban area]. I called them on the phone and told them that I had Section 8 and I needed three bedrooms. Over the phone, they must have thought I was white, but I went over there with my daughter and my son and when I got there, they let me see the house and everything, beautiful and there was like at least 20 trees in the yard. I would have loved it. It was close to the water, you know, I mean walking distance. But she said, "Well, my husband decided we're not going to take any more Section 8"*

*I: So you feel that she said that because of your race?*

*R: Yes, I'm black and over the phone, you know, and there's a lot of people, I've been in Pontiac all my life and when I talk to people and they be like, what part of*

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*the south you from and I tell them, I'm from the south side of Pontiac cause that's what I was born. So yes, I do feel discriminated against. So yes, in a way it's like I don't want to get disappointed.*

*I: Do you feel like you ever got discriminated against when you were looking for a place within the City of Pontiac, or do you feel like it mostly happened in suburban areas?*

*R: Well, like I said, Pontiac is small. All you got to do is cross the street. But you know, just the little places outside of Pontiac, yeah, of course.*

*I: So you think that it mostly happened outside of Pontiac, but it didn't happen within Pontiac, or do you think it happened in both places?*

*R: I'd say outside of Pontiac.*

Another respondent described occurrences when landlords would express interest in renting to her when speaking to her over the phone, but then would change their minds about renting to her when they saw that she was African American.

*I: So when you talk to landlords, do you feel like you are able to convince them to let you move in, or is that a problems?*

*R: Actually, what I do find a problem too much is when I talk to someone on the phone, they have no clue of my nationality. And then when I see them in person, they're like, "are you the same person?" And you know, it's like, that is a very big let down. It shouldn't be a problem. If I talk correctly on the phone, then where's the problem of seeing me face to face?*

*I: So do you feel as if once they see you face to face, then you start to feel like you are going to get turned away?*

*R: Some do, not their words, but their attitudes give you a judgmental feeling.*

*I: Do you feel like they are judging you because you are on Section 8 or is it because of your race?*

*R: Mostly my race. They think that either I won't take care of the property, or you know, I'll just let it go to waste or something.*

A few interviews with white respondents additionally suggested that the concentration of racial minority populations in Pontiac is influenced not only by the discrimination that minorities face in the housing market, but also by the prejudicial residential preferences of some whites. Although the percentage of white respondents in this sample is small (11.3%), this number is representative of the percentage of white respondents living in the City of Pontiac as a whole (11.3%). While none of the African American respondents expressed a desire to remain in an area where they were in the racial

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majority, some white respondents mentioned wanting to live in areas that were predominately white. These desires were confirmed by a representative from a non profit organization located in a largely white suburban area who noted that the whites that she works with express reluctance to move into the City of Pontiac, mostly because they have a bad perception of people in the city.

The preferences of some white voucher holders to live in areas where they are the racial majority was illustrated in an interview with one woman who described how her principle concern when looking for a home was that the area where she lived be populated with a lot of white people.

*I: So would you say when you looking within Pontiac, was there particular area of the city that you wanted to live in or would you have been okay living any where if you found a house that was nice?*

*R: Na, I wouldn't want to live just anywhere, I mean, some neighborhoods are really bad.*

*I: What was it about the neighborhoods that you were looking for?*

*R: I was looking for neighborhoods that was mainly White, you know. I'm not a prejudiced person, but I want some White around me. I don't mind Blacks 'cause I've got a sister that's married to a Black man, I've got a niece and a nephew that's half Black, so I can't say anything about that, you know. I was never raised prejudiced, but I do like to be around a lot of White people and all*

*I: Okay.*

*R: I know you'll never find anything like that in Pontiac any more, you know, because the Blacks are moving in heavy and all, it always has been, I believe, predominantly Black here*

*I: So when you moved into your neighborhood, was it predominantly White?*

*R: It was about half and half, but they're high class people in a sense. For where we are, we're just on the outskirts of Waterford and like I said, it's a beautiful neighborhood. If you drove through it, you wouldn't believe how bad it could be getting, you know. It's got beautiful homes and everything along here. But it is, it's fading in a lot of ways.*

In contrast, when discussing some of the benefits that they received from their vouchers, a number of minority respondents mentioned that they liked the fact that the voucher allowed them to move to areas where there was more of a diversity of races. One woman

described the racial make-up of her neighbors and noted that her current area is much more diverse than the area from where she moved.

*R: My neighbors right next to me, one side you have Afro American, and then on the other side, it's Puerto Rican. It's pretty quiet over here. I mean, everybody, well, my one neighbor over here, the Afro American, I talk to them on a daily basis. The Puerto Ricans, I hardly ever see them 'cause they in and out all the time. But the people across the street from me is a elderly Caucasian guy, and I think it's his daughter, basically are, I have some friends, they go fishing a lot, and all the fish that I don't eat, I take them across the street to them because they have cats.*

*I: So it sounds like the neighborhood is pretty diverse then racially?*

*R: Right.*

*I: And do you like that about the neighborhood?*

*R: Yes.*

*I: Okay. Now what about the neighborhood that you lived in before?*

*R: Everybody over in there was Black.*

Similarly, another African American respondent described the multi-cultural nature of the current neighborhood. She notes that she enjoys being in an area that is not highly concentrated with people of the same race.

*I: And would you say the thing you like best about your neighborhood is that it's so convenient?*

*R: Yeah, the convenience, a different neighborhood, I guess, you know, a different environment. It kind of changed a little over the last year from when I first moved here. When I first moved here, this area was sort of like building up. Well, they was building up even to the point of being kind of multicultural and it's like really multi now.*

*I: Really?*

*R: Yeah. We have a lot more people of Hispanic descent. It's like, between African-Americans and Hispanic people, we probably run neck and neck over here. So, and I do see there are some people of Asian descent over here. I have seen a few. Not very many, and I have seen people of Caucasian descent. So this is a very mixed area.*

*I: Okay. So do you like that about it?*

*R: I kinda do like that because you're not in just one concentrated area with all the same people of the same race, per se.*

*I: Right.*

*R: I kinda like a mixed area. It doesn't bother me. I don't really have any like, any big problems with the area now.*

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These findings suggest that the concentration of poverty and African Americans within the City of Pontiac is not greatly influenced by a desire among African Americans to live among members of their own race, but is instead more influenced by the discrimination that they experience in the housing market and the residential preferences of some whites to move outside of Pontiac in order to live among members of their own race.

### Other Forms of Discrimination

As some of the interviews above suggest, the effect of the racial discrimination that voucher holders faced was sometimes compounded by the effect of other forms of discrimination. When asked what they felt the discrimination that they experienced was based on, voucher holders reported a number of different factors that may have influenced the landlord's decision not to rent to them. For example, almost 60% of respondents reported that they felt that they experienced discrimination due to their status as a voucher holder. In their study of public housing residents receiving vouchers upon leaving public housing, Varady and Walker (2000) similarly find that although there was not much evidence of racial discrimination, discrimination relating to landlords not wanting voucher holders as tenants did occur. One respondent in this study described her experience in being turned away from renting an apartment because of her HCVP status.

*I: Did you ever encounter any discrimination in the housing search?*

*R: I did.*

*I: What happened?*

*R: Well, there was one apartment, and I didn't tell her right away that I had Section 8. You know, I would go and I would look, and then if there was something that I thought I would be interested in, then I would say, "You know, I have Section 8."*

*I: Okay*



*R: And I really encountered some discrimination, like they looked down on you, you know? They looked down on you that you got Section 8. It was just an uneasy feeling that you get.*

Similarly, another respondent described her feelings of being passed over by landlords because they would rather rent to unassisted tenants than tenants receiving housing assistance.

*R: Well, then I went to a couple, a few apartments, and it was like, you had to fill out an application. And they'd pick out what they wanted, and a lot of people was working, and I was on Section 8, so they would deal with the working people before they'd deal with the Section 8.*

*I: So you feel like they didn't want to take you because you were on housing assistance?*

*R: Some people did because they didn't know about the program. So they really didn't want to get off into that one... They didn't want to deal with no paperwork or stuff like that. Some people didn't know and they didn't want to know.*

This idea was supported in interviews with a number of landlords. For example, when asked about his overall experience with the program, the landlord of a small apartment complex in Pontiac stated that if he had a choice, he would rather rent to someone that did not have housing assistance.

*R: To be honest, I would rather not rent to a person with Section 8. If I have a choice between renting to someone with a voucher and renting to someone that does not have a voucher, I will rent to the person without the voucher. I would only rent to someone with a Section 8 voucher if they have good background and if they meet all the criteria. People have to qualify to rent here. They have to make \$2000 before taxes and have to have at least 5 to 10 year rental history.*

The following landlord mentioned that the stigma attached to the HCV Program and to HCV tenants might deter landlords from participating.

*I: In your view, what changes would you recommend that might make the program more attractive to other landlords?*

*R: I can't think of any changes. I mean, there's really not a lot of paper work and it is guaranteed rents every month. I think that landlords don't participate maybe because there a stigma attached to the program. Maybe they think that they are going to get bad tenants if they participate in the program.*

Similarly, another manager from an apartment complex that does not take the voucher described how landlords are afraid to take chances on people with vouchers.

*Response: Well, I guess the problem is that some of the people that come in here off the street with vouchers are really down and out. They are really struggling to make ends meet. And its unfortunate, but landlords don't want take chances with someone like that. And I hate to say it, but often times it brings in problems.*

Similarly, another manager from an apartment complex that did not take the voucher described how some landlords feel that voucher holders do not take adequate care of the apartments and thus are reluctant to rent to them. When asked why the apartment complex does not participate in the program, the landlord responded:

*R: I think that we don't participate because the owner has friends that have rented to them before and it seems like they don't take as much pride in their places as others who have to pay out of their own pocket for the rent. I'm not trying to stereotype or anything, but it just seems alike it starts out good with the program, but then it ends up bad.*

*I: Do you have any thoughts about what might encourage landlords to participate in the program?*

*R: Well, I guess the main thing is that landlords worry about tenant's attitude toward the property. It seems like the program should try to get better people attitude-wise that will take care of the place. The landlord doesn't want to have to end up paying \$1000 at the end to fix up the place when the person moves out. They want someone who will be in there for a long time and who will keep up the place.*

The idea that landlords are afraid that tenants will not care for their units was also expressed in a few interviews with local community members. One woman who worked in a housing non-profit organization in Pontiac pointed out that in her view, the negative perspectives that landlords had of voucher holders caused some landlords to fail to adequately maintain their homes. She noted that the reason that many landlords do not keep up their homes is because they are afraid that tenants will trash them.

The interviews above suggest that a stigma exists among some landlords regarding the HCV program and its participants. Moreover, research on residential mobility programs

in other areas has found that this stigma is not only present among landlords, but can also be detected in the residential decisions of community members. In an analysis of the impact that voucher holders have on the total revenues of landlords, for example, Benjamin et al. (Benjamin 2000), finds that while accepting voucher holders without advertising for them increases revenues, advertising for them leads to a decline in applications from unsubsidized tenants. This finding suggests that a negative stigma associated with the voucher program may be keeping unassisted tenants from renting in locations that participate in the voucher program, which not only affects the extent to which voucher holders are concentrated in particular neighborhoods, but also has implications for the willingness of landlords to participate in the program. As is discussed in the following chapter, a lack of landlords participating in the program compromises the program's success by limiting the amount of choice that families have in acquiring appropriate housing for themselves and their families.

Another way in which voucher holders reported feeling discriminated against was due to the location of their prior residence. The following respondent who looked for housing in a variety of suburban areas described feeling that landlords located in the suburbs had a negative perception of prospective tenants that came from the city.

*I: So what happened when you looked out in some of the suburban areas for a place to live?*

*R: It was hard to find places that would take the vouchers. A lot of the landlords, as soon as they found out it was a Pontiac voucher, you know, there was a certain prejudice there. They said, "they're from Pontiac, and this is gonna be a terrible tenant."*

*I: Did you feel like you experienced discrimination because you came from Pontiac?*

*R: That got in the way with some and then others, like I said, were just like "Just come back next year, Honey."*

*I: Do you feel like you experienced a lot of discrimination or just a little?*

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*R: Let me see, most of the discrimination probably came from Waterford. Yeah, there was some, but it would come from certain areas like I said. You know, different places had different attitudes. Auburn Hills was more open-minded. They knew some of the problems in Pontiac, but they were more willing to give you a chance, see what type of person you were.*

Similarly, this respondent described his feelings about the reasons for the lack of Section 8 participation on the suburbs.

*R: Pontiac is a very, very low, low income, low, I don't want to say low quality people because just because people don't have money doesn't mean they're low life. But it's a much more depressed neighborhood than say, I don't care, pick. There's just, you know, Pontiac is like Detroit. Very much like Detroit. I mean, it is poorest in Oakland County. You're not going to find any Section 8 in Troy. Not gonna find any Section 8 in Birmingham. Not gonna find any section 8 in Walled Lake. You're not gonna find Section 8 in a lot of the nicer cities.*

These interviews lend additional insight to previous findings which suggests that residents who have previously lived in a public housing community may experience discrimination by landlords who have negative perceptions of public housing residents. As is shown in the experiences of people involved in this study, however, discrimination based on prior residence is not limited only to those coming from a public housing community. Instead, simply having a prior address located within the city may be enough to cause landlords to refuse to rent to a voucher holder interested in moving to a suburban area.

A final way in which respondents described feeling discriminated against was related to the number of children in the family. This respondent described being turned away from landlords when they found out that she had a voucher or that she had children.

*I: Do you feel like you encountered any type of discrimination during your housing search?*

*R: Yes, because a lot of people would just hang up on me when I told them that I had the voucher. Or they would also hang up on me when I told them I had children...some people don't want more than four people living in the apartment.*

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All of the above interviews suggest that the discrimination that vouchers holders face in the private market does affect their housing outcomes. Moreover, the fact that the discrimination is based on a number of different factors compounds the problems that voucher holders face in finding landlords to take their voucher, thereby limiting the amount of choice that they have in finding appropriate housing.

#### Do Minority Respondents Experience Problems Adjusting to the Suburbs?

The question of how racial minorities living in concentrated poverty will adjust to moving to a new area where they are one of a very few minority residents continues to be examined in residential mobility research. While a major goal of residential mobility programs is to disperse minority residents into higher income and more racially integrated areas, some scholars suggest concern about the ability of these residents to adjust to the new areas. Scholars report that the experience of being one of a small number of minority families in a majority white suburb may cause severe stress which may be compounded by the loss of familiar social supports that are no longer located close by (Tatum 1997). In addition, others note that minority families may experience intensified racism in white suburban areas both in the job market and in the educational system (Stoll 1999; Popkin 2004).

The findings in this study show that although minority respondents do not report being afraid of moving to a largely white area, those that are successful in moving to a more integrated area do report experiencing some problems in adjusting to being one of a very few members of a racial minority. Interestingly, however, of those respondents who mentioned having adjustment difficulties, all of them noted that the problems pertained

solely to their children and not to themselves. One African American respondent who moved to a suburban area, for example, described how she was very fond of her new mostly white co-workers and noted that if she had problems with her car, they would pick her up and take her home from work. This same mother, however, described problems that her daughter experienced in school both socially and academically. She described how her daughter did not feel welcome in her new school.

*R: I like the school system but they don't make her feel too welcome to come in. That's the only issue I have with the schools cause like as far as her being at Waterford, maybe it was because she had been there a couple years that she, you know, the teachers got to know me and everything, but here when I try to participate in school functions or volunteer here, they kind of discourage you to do it. That's one thing that I really don't like. You know, I like to come up to the school if I'm off of work, just to come up to the school and you know, check on her. But they don't really, you know, they're not really for that. It's like they need to know, you know, when you're coming, and to let them know in advance. And I just like to check on her and see how she's doing. If she don't know I'm coming and I just come up there and they don't know you're coming, they going to behave. But they don't really condone it so...*

*R: ...[In her school in Waterford], she had been there for a while and I was familiar with the teachers and everything. She felt more welcome versus this school out here that she's at.*

*I: Has she had any academic problems in adjusting to the new school? Do they seem to be at a quicker pace than her other school?*

*R: You know what, they really are. It seems that she wouldn't have as much problems by her being in a Waterford school, but some things they do different. Like at Waterford, everyday they are required to do readings, 15 to 20 minutes, which we had that down pat. Here they're not. But it was like with her reading everyday, then she was where she needed to be and by her coming here, she's not. She was at a lower level reading and so she had a tutor that helped her get her reading up. You know I went to parent-teacher conferences and asked them what type of, you know, what kinds of ways I can encourage her. I want her to be encouraged..*

*I: Do you think she is getting back on track academically?*

*R: It took her a little while to catch up and get to know how they operate from Waterford, so... It's kind of sad because all her friends are there.*

*I: Do you think that she is fitting in socially?*

*R: Sometimes she do. But this is the bad thing, her best friend, she just moved so...She was living out here and going to the same school with her. And so she was kind of sad about that one.*



*I: If you had to characterize her adjustment to her school new school, would you say it was good or fair poor.*

*R: It was fair.*

A few mothers specifically mentioned racial issues as the primary source of their problems for their children. Although the following respondent never moved to a suburban area, she was successful in placing her children in a suburban school that she felt would offer them more opportunities than Pontiac schools. She mentioned that her children had some social and academic trouble adjusting to the schools when they first arrived.

*R: Well, right now where we are, they go to school in Clawson and I take 'em. I take my kids, even when they were going to Pontiac schools, I took 'em to school. They go to Clawson right now 'cause the school system out here sucks. You know, that's kind of a nice little ride down Woodworth, Woodworth to 14-Mile. And it's a nice little drive, but I don't think I'll be able to next year, and I'm really kind of sad about it 'cause I really didn't want to bring them back to Pontiac to the Public School... They always went to Pontiac Public Schools until last year.*

*I: Why did you move 'em to Clawson? Was it because you felt it was a better school?*

*R: Yeah, I guess, you know, when we're speaking of growing up, I never had the opportunity when I was growing up to go to like a all White school. But I'm saying, it gave them a chance to see what the other side is like, and I think they learned more. These schools around here are overcrowded, the classrooms are overcrowded, and they not teaching these kids nothing in Pontiac Schools... So to me, it was worth the drive.*

*I: Yeah, okay, so, but you think next year you're gonna have to put 'em back in to Pontiac?*

*R: Yeah, you know, it's a lot of wear and tear on your car going that far, you know.*

*I: So, did they adjust okay to the school out to the Clawson School?*

*R: At first they didn't, my two youngest grandsons didn't, but now they've all adjusted.*

*I: What was the problem at first, do you think?*

*R: Too many White students. They weren't used to that many White students, you understand what I'm saying?*

*I: Did they do okay, academically? Were they able to keep up academically?*

*R: My two middle boys, grandsons, their grades are really good. Yeah, they're doing good.*

*I: Okay, but it was just socially, they felt, maybe a little uncomfortable?*

*R: Yeah, at first.*

Although most mothers seemed to feel that their children would eventually adjust to the suburban schools, in some cases mothers reported that their children were ultimately not

able to adjust. The following mother, for example, reported having to move back into the City of Pontiac because her children were never able to feel comfortable in the majority white suburban schools.

*I: Okay. Now why did you move back into Pontiac? What happened when you lived in Waterford? Did you like that area?*

*R: Yeah. I really loved that area. But the schooling was getting to be a problem because my kids was the only African Americans, and there was a lot of chaos going on. And the name calling and stuff. My kids didn't feel too comfortable so I moved back.*

*I: Okay, so that was the main reason? Your kids weren't comfortable in school?*

*R: Right.*

*I: Okay. Did they do okay academically, or was it mostly social problems?*

*R: Social problems. It was a good school, but the communication wasn't that good. It was a very good school. But they wasn't too comfortable there.*

*I: So they were the only African American students?*

*R: Yes at that time. And both of 'em was in two different schools. They wasn't in the same school.*

*I: And they both kind of felt uncomfortable?*

*R: Yes, they would come home and tell me all kind of things. They would say, "Mama, the teacher wouldn't do nothing. They called me names and do this and do that." So one incident happened, one bus driver, a kid was calling my son names, all kind of names and stuff, and the bus driver never told the kids, "Stop, that's enough."*

*I: Some of the other kids were calling him names?*

*R: Yes, calling him names, but she never approached them saying, "That's not nice, you shouldn't do that." So she just let it keep going on and on. So one kid walked up to my son, and just really got carried away, so my son socked him. So when he hit him, they blew it all of proportion. It should have been avoided. Then they really started saying, "Well, he shouldn't hit him." I'm like, "You know, a lot of name calling's not good." So we tried to get together and talk it over, but I took my kids off the bus because the bus driver wasn't, you know...I guess she feel, I'm just gonna drive the bus and get 'em home.*

*I: Right. So you took them off the bus. Did you take them yourself then?*

*R: Yes, I took 'em myself.*

*I: Okay, and how much longer after that did you stay in Waterford?*

*R: I stayed in Waterford for four years.*

*I: Oh, so that wasn't the reason why you moved out of Waterford then?*

*R: No, I stuck with it because it's a good area. It was a good area for my kids. If they was a little older, and they could defend themselves and really go and talk to someone I would have stayed because the kids talking to adults and adults, they wanna turn things around.*

*I: So you felt like they couldn't really defend themselves there?*

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*R: Right.*

In the following extreme case, the respondent reported that the social problems that her son faced upon transferring to a suburban school caused him to drop out of school completely.

*I: Have your kids ever had to change schools as a result of a move that you've made with the voucher?*

*R: Yes, they had to change when we moved to Lake Orion.*

*I: And how would you characterize their adjustments to their new school?*

*R: Well, I think that my son had some problems. He mostly had social problems and ended up dropping out.*

Thus, these interviews suggest that adjusting to a majority white environment may be difficult for some minority voucher holders and their children. As will be discussed in the concluding chapter, helping these families to overcome any initial adjustment difficulties may be essential ensuring that they benefit from the higher quality resources available in their higher income suburban neighborhood.

## Conclusion

Findings in this study suggest that race continues to play a role in the residential outcomes of families in the Pontiac area. Findings show that the great majority of minority respondents are interested in moving to suburban areas and do not have fears of moving to a largely white suburban area. This suggests that something other than the personal preferences of minorities to live among members of their own race is contributing to the continued concentration of minority residents within the City of Pontiac.

Findings also show that racial discrimination affects the residential outcomes of some families in the Pontiac area. In addition, a significant number of respondents reported

experiencing multiple forms of discrimination. Thus, the racial discrimination that some families reported feeling was often compounded by prejudicial attitudes regarding their status as a Housing Choice Voucher participant, the location of their prior residence, or the number of children that they had. The extent to which voucher holders are able to experience the benefits theorized from living in higher income and less racially minority concentrated areas, therefore, is limited by the residential discrimination that they face in the private market.

Addressing the prejudicial attitudes and discriminatory behavior of landlords and community members will be required to decrease the concentration of poverty and racial minority populations with the City of Pontiac. Unfortunately, however, none of those who experienced discrimination reported the occurrence to the housing authority or to any other fair housing organization. Instead, voucher holders were more likely to simply move on and look for other housing. To begin to confront this issue, voucher holders should be encouraged to report their experiences and cooperate in legal action against discriminatory landlords.

Finally, findings suggest that although minority respondents do not express reluctance to move to a suburban area, once there, some families do experience problems adjusting to the racial make-up of their new home. Children, in particular, seem to be more negatively affected by the sudden change in environment than adults. Ensuing that minority families receive the benefits of living in a higher income and less racially minority concentrated area, therefore, may require additional support to help them successfully adjust to their new environments.

## **CHAPTER SEVEN**

### **THE DESIGN AND IMPLEMENTATION OF HOUSING VOUCHER POLICY: HOW IS IT WORKING?**

Urban policies have had significant impacts on the development of urban areas. As noted in the introduction, public housing policy has long been criticized for its contribution to the increase in concentrated poverty and racial segregation in many inner city areas. The Housing Choice Voucher Program is one of the many policies that urban policy makers are utilizing to rectify some of the problems created by these misguided policy decisions. By providing families with opportunities to move outside of inner city areas and into higher income suburban areas, it is hoped that this approach to housing will not only decrease the concentration of poverty in urban areas, but will also provide families with greater opportunities to increase their overall well being and economic self-sufficiency. As will be shown in this chapter, however, in some circumstances, limitations within residential mobility policy inhibit the ability of voucher holders to take full advantage of the opportunity to move to better neighborhoods.

The research in this chapter describes how the design and implementation of the HCV Program has produced both positive and negative outcomes for program participants. Part One describes some of the ways in which program participants have benefited from the policy. Some of the benefits identified in the research include increased flexibility to find housing that meets a family's individual needs, increased access to safe and sanitary housing, and an increased sense of empowerment to demand that landlords adequately maintain homes. Part Two of the chapter describes findings that identify areas in which policy makers and administrators may be able to improve the program to produce better

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outcomes for voucher holders. Some actions that may produce better outcomes include ensuring that homes admitted into the program are safe and sanitary, ensuring that HA rules are flexible enough to allow families adequate opportunity to search for homes in suburban areas, and increasing the choice of homes had by voucher holders through the recruitment of reliable landlords into the program.

PART ONE:  
IN WHAT WAYS DOES THE HCVP IMPROVE THE  
QUALITY OF LIFE OF VOUCHER HOLDERS?

The research reported in this section describes the various ways in which HCVP policy produces positive outcomes for program participants. As will be reported below, whether they move within the city or to a suburban community, many families have experienced improvements in their housing situations as a result of their participation in the voucher program.

Increased Flexibility

One of the most important ways that the HCV Program is thought to improve the quality of life of low income families is by increasing amount of choice that they have when making their housing decisions (Briefing Paper: Goals 2005). By supplementing the income of voucher holders, the voucher program aims to provide low income families with more flexibility to choose homes that will better meet their individual needs. Although some argue that the goal of the voucher program should be to move voucher



holders to neighborhoods that offer better economic and social characteristics, others argue that simply increasing the choice that low income residents have in finding housing represents the key goal of the program (Briefing Paper: Goals 2005).

The findings in this study suggest that for some voucher holders, moving with the voucher does provide them with the ability to make more appropriate housing decisions for their families than they may have been able to make without the voucher. Regardless of whether they were able to move to a higher income area outside of the city, many respondents were grateful for the increased choice that having the voucher provided them in finding homes that adequately met their needs. For example, some respondents with special needs suggested that the having the housing voucher gave them more choice in finding housing that would better match their physical capabilities. One respondent who was no longer able to climb the stairs was able to utilize the voucher to find new housing that would accommodate her changing physical needs.

*I: Now the place that you are going to be moving to, what made you want to move there?*

*R: It's all on one floor because I have osteoarthritis and the stairs was getting to me 'cause this house has a basement and a second floor. And it had got really uncomfortable for me and got painful. So I had to have something all on one floor.*

Similarly, when asked why she moved from her previous house, another respondent reported that the house was no longer appropriate for her after a knee surgery. Unlike the traditional public housing program, because residential mobility programs allow participants to freely move when a home no longer fulfills their needs, she was able to find a place that would better accommodate her decreased abilities.

*R: Well I had a knee replacement operation and I have diabetes and I'm almost legally blind. And I had stairs and all that in the other place I was living and a basement, you know, where my washer was. And I couldn't use the stairs and*

*things. So I had to get to some place that was easier for me to get around. I couldn't do the stairs. And I had to have someplace where I could get around. My bathroom was upstairs and my washer/dryer was in the basement, and I had two operations on my legs in two years. This time I had a total knee replacement. The room I was in, I had, like the toilet was downstairs and all that and I just couldn't.*

In addition, a number of respondents also mentioned that the flexibility offered by the voucher program helped them to find places to live that were more appropriate for the size and budget of their families. For example, one woman who had been living in an over-crowded home before receiving the voucher noted that participation in the program helped her to find housing that was more comfortable for her family.

*I: When you first got your voucher, did you move with your voucher or did you remain in the same place that you were living?*

*R: I moved when I got my voucher 'cause I was living with my mother-in-law.*

*I: How satisfied, were you with the home that you were living in with your mother-in-law?*

*R: Not satisfied.*

*I: Why not?*

*R: Just because it wasn't my own and I don't know, I had like three children and one on the way, so it was like very uncomfortable.*

*I: Okay, so was there not enough room?*

*R: No.*

Another way in which the voucher helped some families to choose more appropriate housing was in allowing them to decide whether renting a house or an apartment would best fit their needs. Many families described not wanting to live in apartments and were pleased with their ability to utilize the voucher to rent a house. One woman described how she felt that a house would better accommodate her large family.

*I: Okay. Now were you only looking for houses or would you have rented apartments as well?*

*R: I need a house. I need something big. I have five kids.*

As suggested in the interviews above, the lives of voucher holders are not static. Like all families, their needs continually change and for many families, having the voucher gives

them the flexibility that they need to appropriately respond to these changes. Thus, because it provides them with the opportunity to move to homes that can better meet their needs, the program represents an extremely important asset to many families.

### Access to Safe and Sanitary Housing

In addition to increased choice and flexibility, another way in which the voucher is thought to improve quality of life of voucher holders is by ensuring that program participants do not rent unsafe and unsanitary housing (Briefing Paper: Goals 2005). When a voucher holder decides on a home that they would like to rent, the local housing authority will inspect the home to make sure that it meets housing quality standards. Additionally, homes are inspected on a yearly basis to ensure that landlords are adequately maintaining the unit. Although, (as will be reported below), a number of respondents questioned the adequacy of the inspections conducted by the housing authority, some respondents noted that the yearly inspections that the program conducts helped to ensure that their landlords adequately maintained their homes. The following respondent noted that she appreciated how the yearly inspections helped her to deal with slum landlords and ensure that things were in working order in her home.

*R: And they [the HCVP] need to get rid some of the landlords, too, because there are some that are like slum lords. They don't want do anything to enhance the place, they don't want to do any repairs on the place when they come due, you know. But I think that's what's great about section 8 is they come out every year. But I think it's great. They come out and they check it every year, make sure that everything works great.*

Similarly, another respondent who was hesitant to call on her landlord to complain about problems in her house stated that the yearly inspection helped to make sure that things

that were broken in her house got fixed without her having to call the landlord to complain.

*R: I thought I won then lottery when I got my voucher. I had to tell God, no it wasn't the lottery but I'm still grateful because one thing about the voucher is that when something's broke, they have to fix it. And so I had my little um when they come out and inspect for the annual recertification and so they just did that so they'll be in on the 16th to fix things. Cause he [the inspector] asked me did I have any complaints. And I told him no, I'm just glad we have somewhere dry to stay. He went down to the basement and he could see where the water was and stuff so he wrote all that down. I didn't complain though. I have not called the landlord or complained about anything... The guys that came out last time, he just zipped through and he was done. But this guy was really an inspector and he when through it all for a long time. I don't know what he wrote down on that paper or what they have to come in and fix but I know that the basement is going to get fixed.*

Many of the families interviewed in this study describe experiences of having been forced to live in unsafe and unsanitary housing at some point in their lives. Ensuring that these families do not utilize their voucher in an unsafe home environment is important both in improving their quality of life and in ensuring that the goals of the HCV Program are met. Although research suggests that some families are still living in unsafe housing with their voucher, for a number of families, the HCVP policy that requires that homes are periodically inspected is essential in ensuring that their homes maintains basic housing quality standards.

### Empowerment

One related, yet somewhat unanticipated, benefit that was identified in the data was the finding of an increased sense of confidence among voucher holders due to their participation in the HCV Program. During the interviews, many voucher holders described experiences when they had at some time in their past rented from an

irresponsible landlord who did not adequately maintain their home. However, because they were afraid of losing their housing, these respondents were often hesitant to express their complaints to the landlord. Participating in the voucher program, however, seemed to provide some residents with a greater sense of housing security, which allowed them to more forcefully demand that their landlord keep up their home. In addition, because the voucher comes with the backing of a federal agency, tenants seemed to feel more empowered to confront landlords when something needed to be fixed in their homes. One respondent explained how landlords who are in the HCV Program feel more pressure to respond to tenant complaints than landlords who do not participate in the program.

*R: ...Like giving an example, I'm in a Section 8 housing, and say my electric light got broken.*

*I: Uh eh.*

*R: Okay, I can call section 8 and say, "Listen, I got no electricity." The state calls them up and says, "Fix it now!" And they have to fix it now. If it's like a running toilet or you know, something that's a necessity to life. You know, like if my dishwasher was out, that has nothing to do with section 8 because I can wash my own dishes. But if it's anything severe, I mean, like the electric outlets all have to work. Everything has to, you know, the water can't be running, the shower has to be, you know, things have to work that are necessities of life, and if they don't, the State can clamp down, and when you're in an apartment complex and something breaks down, and they don't get to you for two weeks, it's okay. And with section 8, they don't work like that. Especially 'cause State's paying the rent, they want to make sure that they're getting what they're paying for.*

Another woman described how the HCV Program rules would not allow her to remain in a place where the landlord was not complying with the established policy. In this instance, the staff helped her to get another apartment when the landlord refused to adequately maintain the unit.

*R: The landlord didn't keep the maintenance. The plumbing sucked. It was terrible, and section 8 kept saying, "Well we're not gonna keep paying him if he won't make the repairs.": So it came down to push came to shove, and we had to*

*go to court...And the reason why I came here is because my section 8 worker said, "I know an apartment you can get. We not gonna keep paying rent if he's not repairing..."*

As these comments illustrate, not only do the inspections conducted by the housing authority help to ensure that voucher holders are living in adequate housing, but simply participating in the program itself may provide voucher holders with the security and confidence that they need to confront inattentive landlords on their own to ensure that their housing is appropriately maintained. Being able to turn to the housing authority for support when landlords were not responding to tenant complaints seemed to empower low income families to stand up to irresponsible landlords and demand better housing for themselves and their families. Other unassisted low income families who do not have the backing of a government organization may be more reluctant to demand adequate maintenance from their landlord for fear of losing their housing. Thus, although many voucher holders did complain that landlords did not respond to their requests for maintenance services, being part of the voucher program provided them with greater leverage to more effectively deal with irresponsible landlords.

## **PART TWO:**

### **POLICIES THAT DO NOT PRODUCE BETTER OUTCOMES FOR PARTICIPANTS**

Although the voucher program does help some families to obtain better housing, there are some areas in which program implementation fails to produce positive outcomes for participants. The areas in which program policies are inhibiting positive residential outcomes for voucher holders are discussed below.

## Does Not Provide Access to Better Homes and Neighborhoods

Perhaps one of the main ways in which the voucher program does not seem to be meeting its intended goals is in its failure to provide many families with better homes located in better neighborhoods. When describing their housing search, respondents reported having serious problems finding decent quality housing where they could use their voucher. Not surprisingly, the problem seemed particularly acute among those who moved within the city. When asked what was the principle barrier that limited their housing search, almost a quarter of city movers reported that finding decent homes located in a good neighborhood was the main factor limiting their ability to find housing using their voucher. For example, when asked if she would have liked to have had more time to look for housing, one respondent described her experience in finding a satisfactory home.

*R: No, I'm satisfied now, but I did feel like, at the time that none of the places were satisfying me.*

*I: What seemed to be the problems with them?*

*R: They looked like they were falling down...Poor insulation, you name it....Some of 'em, just by me driving by, I was like "No!"*

*I: So would you even bother to go in?*

*R: I didn't even want to see the inside....*

Similarly, in describing some of the houses that she looked at, one woman described her frustration with the failure of landlords to keep their homes safe.

*A lot of 'em were in very poor condition...The houses should be clean, affordable and safe...I went into places and they were unsafe to go down the stairs. Some places were completely, I'd never seen completely lopsided floors. Completely lopsided. Different things were unsafe. Doors, screen doors that would swing out and slam, windows knocked out...*

In addition to unsafe homes, a number of respondents specifically mentioned the quality of the neighborhood as being a problem when searching for a home. One respondent

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reported that although she would have rather utilized her voucher to rent a house, the poor quality of the neighborhoods that she encountered caused her to settle for an apartment.

*R: Like I said, my family likes more of a home setting, so when I first got the voucher, I wanted a house 'cause, see, I would have stayed there forever. But I couldn't find, it's very hard to find a house that's a nice house in Pontiac in a decent neighborhood. Guess that's asking for too much.*

*I: So is that why you decided to live in an apartment?*

*R: Yeah. It was on the outskirts, and I said "Oh yeah, this is cool."*

*I: Did you feel that it was more important for you to be in a good neighborhood even if you had to live in an apartment than to be in a house in a bad neighborhood?*

*R: Yeah.*

The frustration that many voucher holders felt regarding their inability to find decent quality homes in good neighborhoods was exacerbated by the perceptions that they had about differences in the quality of homes that take the voucher as opposed to those that do not take the voucher. In their descriptions of the housing search, a few respondents commented that places that accepted the voucher were much more likely to be in poor condition than those that did not accept the voucher. For example, one respondent described the poor quality of the HCVP housing that he encountered and noted that it is much worse than the housing that does not accept the voucher.

*R: You now what the bottom line is with Section 8 housing, I just don't think that it's gonna be good anywhere....Unfortunately, the Section 8 is the more decrepit apartments, it's the more decrepit neighborhood, it's the lesser quality of people...I mean, there's a lot of places, I can tell you that from where I'm standing right here about two or three miles away, within two or three miles, there's at least a dozen apartment complexes and none of them accept section 8, and it's mainly because they're all better. They're better quality, newer, painted, nicer carpet, newer kitchen, newer cabinets, newer counters, you know. Like right now, my shower is rigged. It's not really working the way it should be. When you turn on the shower and all the water doesn't come out the top, you know, you have spillage coming out the spout on the bottom. There's hot water, which I have to pay the heat, that's like going down the drain. And in nicer places you don't have that kind of shit.*



*I: So are you saying that the problem is that the nicer places don't take the voucher, and that the places that do take them are the lesser quality places?*

*R: I have a very extensive knowledge of Pontiac and the Pontiac area...and for sure, the nicer places just do not accept the voucher. They do not!*

*I: Well, if you were willing to live in a neighborhood that was not as nice, would you have trouble finding a landlord to take your voucher then?*

*R: No, there's plenty of toilets.*

The idea that units that do not take vouchers are of higher quality than those that do accept the voucher was also expressed in an interview with the manager of an apartment complex that did not participate in the voucher program. When asked what might encourage landlords to participate in the program, she described the differences between her complex and one located nearby that did take the voucher.

*R: Well, I don't really know, but I can say that I can see a big difference between those places that do participate in the program and those that don't.*

*I: When you say a big difference, are you talking about differences in upkeep and quality of the apartment complex?*

*R: [Pause] Well, I just really can't say because of fair housing. But all can say is that if you compare our complex with the one down the street that takes Section 8 vouchers, there is a big difference.*

The experiences of these respondents suggest that many voucher holders face significant problems in finding decent quality homes where they can successfully use their voucher. Unfortunately, interviews also suggest that this problem sometimes forced families to settle for homes that were not of decent quality or in desirable areas. During the interview, respondents were asked if they had ever utilized their voucher to move to a place that was unsatisfactory to them. Overall, 41% of the sample reported using their voucher to move to a place that was unsatisfactory at some point. The majority of respondents (52.5%) reported that poor quality housing was the main reason for their dissatisfaction. Other reasons included high crime (43.5%) and the presence of bad neighbors (4.3%).

Qualitative analysis of data provided more detail about the extent of the problems that voucher holders faced in their homes and neighborhoods. One voucher holder described that although she does like the increased space in her new neighborhood, she needed to buy a dog in order to protect her family from the crime in the area.

*I: If you had to think of something that you really like best about living in the neighborhood where you are now, what do you think?*

*R: Probably the fact that I have a front yard and backyard for my son to play in.*

*I: Okay. Is there anything that you do not like about your neighborhood?*

*R: We have quite a few drug dealers in the neighborhood.*

*I: Is there crime in terms of like break-ins or robberies?*

*R: Yeah, but I purchased a dog, so, and I'm praying lots, so that has been a deterrent.*

*I: Do you know if anyone's ever tried to break in to your house?*

*R: The first week we moved in here, somebody tried to break in. We turned on the back light, and all of a sudden, we heard somebody going over the back fence.*

*I: Is that one of the reasons that you got the dog?*

*R: Mm eh.*

Another woman described that she was unsatisfied with her neighborhood because of the heavy drug traffic that occurred outside of her home.

*I: So what is it that you don't necessarily like about the neighborhood?*

*R: It has a lot of drug traffic. I frequently have to call the police just to have them remove vehicles. I've seen drug exchanges take place right in front of my house, between like Thursday and Sunday night... You know, I don't know why, but it's hard for the police to stop the drug traffic. And there's no one living across the street from me or next door to me, so it is a target to make dope drops.*

*I: Oh I see.*

*R: You know, I'm the only one here and the next house is, the house across from me is empty, so it would be the house next to that. Unfortunately for me, there's an empty lot, so actually that would be the third house down...*

*I: Oh, so you don't have anyone real close by?*

*R: No, ma'am.*

*I: So, are there other types of crime in the neighborhood, like robberies or break-ins?*

*R: Yes. The police circulated flyer once saying that if you see someone doing something strange, that there was a group of individuals casing houses in this neighborhood. Please report it if you see it. Be careful, you know, lock your doors, lock your windows.*

Similarly another respondent described how due to heavy crime, she was more satisfied with the area that she lived in before she had her voucher than her current area.

*I: What is it that you don't like about your current neighborhood?*

*R: The neighborhood, the crime rates.*

*I: What type of crimes, do you know?*

*R: Yeah, prostitution.*

*I: Well, how satisfied are you with the place that you're at right now?*

*R: I'm not satisfied.*

*I: Well, were more satisfied with the place that you lived in before you got your voucher, would you say?*

*R: Yeah.*

*I: Why?*

*R: Just, it was a better neighborhood, and I'm not from Pontiac so I really didn't know the area. So when I moved over here, you know, I would come and visit at different times of the day and night, and it seemed okay. So I thought it was a good move, but once I got in here and you know, saw the crime and the drugs and all that stuff around, then I figured this is not the place for me.*

*I: And so, if you had to just generally say like how well you fit into the neighborhood, would you say you fit in pretty well or not really very well?*

*R: I don't really fit in because nobody care over here and I care. I cut my grass and you know, make sure my kids look decent, and you know. And these parents over here, they don't care nothing about they kids. It can be 10 o'clock at night, and they can be little kids playing outside on a school night. They don't care.*

Another respondent explained that although she was satisfied with other places that she had moved both with and without her voucher, she was unsatisfied with her current home. Thus, while some respondents were able to increase their satisfaction upon subsequent moves, this was not a universal experience.

*R: I've been satisfied with all the places I moved.*

*I: You have? You've never moved to a place where you really felt like you didn't like it?*

*R: Just here.*

*I: This is the first place?*

*R: Yeah.*

*I: So you are less satisfied with your current home than you are with some of the other homes that you lived in?*

*R: Yep.*

*I: What's the main reason?*

*R: It's the area that the house is in. It's a bad area.*

*I: What's wrong with it?*

*R: Drugs.*  
*I: There's a lot of drugs? Is there crime, like in terms of burglaries?*  
*R: We weren't here a good week before my house got broke in.*  
*I: So how would you rate the quality of your current neighborhood then? Would you say that it's excellent, good, fair or poor?*  
*R: Poor.*  
*I: What is it that you dislike most about it?*  
*R: I mean, you got nice people around here, it's just a very drug infested area.*  
*I: Mm, okay. What do you like best about it? Is there something that you do like about it?*  
*R: No.*  
*I: So are you less satisfied with this neighborhood than you have been with other neighborhoods that you've lived in the past or is it kind of the same?*  
*R: No, I'm not happy with this.*  
*I: So other neighborhoods that you've lived in have been okay?*  
*R: Yes, real good.*  
*I: And if you had to just in general rate the quality of your current home, would you say it's excellent, good, fair or poor?*  
*R: Fair.*  
*I: Fair? What is it that you don't like about it?*  
*R: The whole house*  
*I: What's wrong with it?*  
*R: When I guess whoever used to stay here before was in like raids, and they like busted the walls and stuff. So when they put back up the walls it's just like a sheet, the drywall, and if you touch it, you will go through it.*  
*I: Is there any thing that you really do like about your current home?*  
*R: No.*

These experiences suggest that contrary to expectations, some voucher holders are not able to use their voucher to move to a better home or environment. Furthermore, other interviews suggest that more families may be living in unsafe conditions than might be reported in quantitative data. When asked directly, a number of respondents were hesitant to express outright dissatisfaction with their homes and neighborhoods. However, although these respondents reported being satisfied with their homes, some went on to relate stories of unsafe environments or unsafe housing conditions. Many of these respondents were often exposed to serious crime but seemed to downplay the extent to which this exposure impacted their lives. Results from a context interview with a

woman who worked with low income families supported the idea that some voucher holders are reluctant to express their concerns regarding their living situations. The respondent noted that in her relations with voucher holders, she has found that many voucher holders do tend to settle for unsatisfactory homes and are hesitant to complain about housing quality even if their homes are not decent.

Research on residential satisfaction has shown that housing satisfaction is in many cases not just influenced by characteristics of the housing unit and the neighborhood, but is also influenced by the characteristics of individuals in the household (Bruin 1997). In particular, some research has shown that low income residents tend to report being more satisfied with their living environments than higher income residents (Bruin 1997). Results from some interviews with voucher holders in this study seem to indicate that voucher holders, like other low income residents who are asked about the quality of their living environment, are also influenced by factors that may not be directly related to the quality of their environment. One respondent, for example, stated that she was satisfied with her neighborhood, but at the same time described some serious problems with crime in the area. She seemed to rationalize the crime that she was exposed to by stating that she expected to experience crime anywhere that she moved.

*I: In the middle, there's a playground, and there's a lot of activity over there, my kids saw a guy get stabbed before. A guy got stabbed.*

*I: Oh my.*

*R: But we've been here for three years, and that's the first incident, so you know what I mean, it's...I think that would be pretty much like anywhere you move, you're gonna see something.*

*I: Yeah.*

*R: He wasn't stabbed to death. Not like, you know, a brutal murder or anything.*

*I: Okay*

*R: And then, a little girl, some guy went to prison 'cause a little girl, he took her into one of the abandoned apartments and raped her. There was like a little bit of panic then...We don't have any security. When you call the police, it takes a lot of*

*time, but I think that has to do mostly, the security thing really does have to do with the apartments, but the police thing is just a Pontiac thing, it's anywhere you live in Pontiac.*

Similarly, another woman stated that she was satisfied with her neighborhood; however, when probed about what she didn't like about it, she described some serious problems with drugs and crime.

*R: The only thing I don't really like is I'm right by an alley. A lot of people up and down the alley and there's stuff goin' on that I don't like. It's a nice area. Some of the people keep their yards up really nice and everything but ah, some of it can be bad when a whole lot of kids around or when there's fights or, you know what I'm saying. So some of it, it can be decent but...*

*I: Okay. Are there any problems with crime or drugs or anything like that?*

*R: Yup...I see people's cars, you know, somebody goin' in their car and take this and that, you know what I'm saying? So you can't feel real safe, you know what I'm saying? I feel, there are just certain things that you ain't gonna do in the dark around here. A boy got killed down the alley. They got his picture up and everything.*

*I: Did that happen recently?*

*R: About a year ago. I hear gunshots a lot but, I stay ducked, you know, real safe.*

Thus, these interviews suggest that although some families increase their housing satisfaction by moving with their voucher, many families are still living in low quality housing located in unsafe neighborhoods. HCVP policy that allows poor quality housing to enter the program has multiple consequences. Not only does it fail to provide low income families with safe housing, which is a principle goal of the HCV Program, but it also contributes to the perpetuation of a stigma among landlords and community members about rental units that do participate in the program. As will be discussed in the concluding chapter, this issue will need to be addressed if housing administrators hope to improve the housing outcomes of families participating in the voucher program.



## Housing Authority Regulations Inhibit Positive Outcomes: Search Time

When voucher holders who reported using their voucher in an undesirable area were asked what caused them to make that decision, over a third reported that the lack of adequate search time forced them to take a unit where they knew they would be unsatisfied. In most cases HCVP policy initially allows voucher recipients 30 days to find housing with their voucher. If the tenant is not able to find housing during that time, they may have the option of requesting an extension which will give them additional time to search for housing. If after a given period of time, the participant is unable to find a place to use their voucher, policy requires that they return the voucher to the administering agency. At this point, the name of the unsuccessful voucher holder goes back onto the waiting list where they must take their chances on being picked to have another opportunity to utilize a voucher. Many respondents reported having problems finding suitable housing in the time frame that is established by the HCVP policy. One woman explained that the time limits were particularly difficult for her because she was working a full time job during her housing search.

*I: So just in general, how difficult did you feel it was to find a suitable place for you to live?*

*R: It was difficult. I think if I wouldn't have been, I still had to work, so I only had a month to view houses on my lunch break or on the weekends. For somebody that's not working, it probably wouldn't have been as bad.*

*I: So you felt like you didn't really have time to look for homes?*

*R: Right, yup.*

The fear of losing the voucher if they were unable to find a place to live within the 30 days given to them caused severe stress among some respondents. This fear often drove housing decisions and in some cases forced participants to rent homes where they were not comfortable.

*R: And then I stayed in that house, but it was because I had to find something like right away, you know, they gave you like 30 days or something. They gave me an extension so I got a house, and I wasn't too comfortable. It was behind, the school was behind it, but it was like on a dead end. So I didn't feel too safe because somebody broke in twice.*

*I: So why did you end up moving there?*

*R: Well, I really had to get someplace quick.*

In addition to causing recipients to make hasty decisions, for a number of residents, the lack of adequate search time also limited the scope of the housing search. A few respondents reported being very interested in moving to a higher income area outside of Pontiac. However, many of these respondents felt that they did not have enough time to look for housing in these areas. The following respondent, for example, described how the limited search time had the effect of confining her search to homes located only within the City of Pontiac.

*R: We were only given 30 days to find a place. Unless, you know, they told us if we wanted to stay where we were and it passed inspection, then we could stay.*

*I: But otherwise, you had to find a place in 30 days?*

*R: Yes, and we were afraid that we'd be in a situation where they were in a position where they could take the voucher if we didn't find a place.*

...

*I: Was there anything else about the home that you are in that helped you decide to choose it or was it just that you were running out of search time?*

*R: It was that I was running out of time...My time was coming to an end and I didn't want to lose the voucher. So I made the choice to keep the voucher and live in Pontiac for a year, even if you don't want to or lose it.*

Similarly, the following respondent reported being unable to move outside of Pontiac because she was unable to find a place that would accept her within the time frame established by the Housing Authority.

*I: Would you have considered moving outside of Pontiac?*

*R: I mean well, yeah, I would have if I got a place, yes I would have. But you only have like 30 days or you'll lose your voucher. And these apartments accepted me fast. And I kept looking around and looking, and it's hard, it's hard to get a place, a nice place, you know.*

*I: Mm eh.*

*R: It takes a while for them to take you and all this, but these apartments, as soon as you say Section 8, you in.*

*I: So the main reason that you choose those apartments was because you were able to get in quickly?*

*R: Yep, my time was almost up.*

The amount of search time needed to find a home in a particular area may vary depending on the characteristics of the rental market. A number of respondents found that when they went to look for housing in various apartment complexes, they often encountered long waiting lists. Because they were required to find housing within a specified time frame, they were often forced to look for other housing rather than wait for a vacancy.

One respondent described how the lack of vacancies affected her housing search.

*I What was the main reason that you chose the apartment that you're living in now?*

*R: One of the main reasons was they were one of the ones that got back with me kinda quickly on as far as an opening 'cause there were a lot of places that, like I said, they didn't take the program period. Or the waiting list was gonna be so long at the time when I got ready to, when I was looking. I started looking I think at the end of the previous year, like about 2000 or so and I looked all around in 2001 before I moved. So a lot of places had waiting lists, sometime a year, two years or they weren't taking applications at all. So they didn't even take the voucher. So I did have, you know, periods of where, you know, I was trying to really trying to have me something set before I got ready to leave here and so when I applied, where I'm at now, they had some openings here and they got back with me pretty quick.*

*I: Okay, so that helped to make your decision to live there?*

*R: So that just kinda edged it on 'cause I was needing somewhere to be before time was up. So it, and it just happened, just sort of worked out that they had openings here and that, you know, everything worked out as far as rent and utility wise and it was gonna be a convenience of going back and forth to work and everything else. So it just happened to work out that way. I did get a call later on, right after I signed my lease and moved here that one other place I had apply for had approved me and said they had an opening but I had already signed my lease here though. It just kinda worked out that, you know, this place worked out for me to move. Everybody else, like I said, either was, I wasn't eligible to either be over there 'cause I couldn't do the rent amount or else I woulda been on a waiting list for so long. A lot of that was the case of waiting lists and it was like, you know, I got to be out of here, for eight, nine, ten months or going on almost a year so it's like, I can't wait another year. I have to be out of my apartment at this X amount of time. So I do need to find somewhere affordable and somewhere, you know, decent and clean, and safe to stay, you know, before my time is up.*

Another respondent discussed how the waiting lists that she encountered when looking for an apartment caused her to abandon her apartment search and instead look for houses. She notes, however, that the houses that were available to her were not in as good condition as the apartments.

*I: Now when you were looking for a place to live, did you feel like there was enough places that were vacant or did you ever encounter long waiting lists? Was that ever a problem?*

*R: The only place the waiting list was, you know was gonna be too long were the apartments and stuff like that...*

*I: Mm eh.*

*R: Well, they had people already on waiting lists. One place was gonna try to work with me, but it looked like, you know, she told me, "Oh my God, you only have these days left, and you know, we have to get these apartments ready." That's why I started looking at houses. I knew I didn't have time. The waiting lists on the apartments were, except in that one place, at least three months.*

*I: So you started looking at houses because the waiting list was too long for apartments?*

*R: Right. And like I said, a lot of 'em were in very poor condition.*

*I: Now what about the houses? Do you feel like there were a lot of vacant houses for rent?*

*R: Yeah, there were, lots. Lots of vacant houses, not in such good condition though.*

These interviews suggest that failure to provide adequate search time may be especially harmful in tight rental markets where finding affordable housing might be more difficult. Moreover, because many voucher holders are not familiar with the areas surrounding the City of Pontiac, finding housing in one of these areas may require more time than finding housing within the city. If families suggest an interest in moving to higher income area surrounding the city, the housing authority should be sure to give them extensions if they need extra time for their search.

## Housing Authority Regulations Inhibit Positive Outcomes: Portability

The portability feature of the Housing Choice Voucher is intended to allow a family to move anywhere within the United States in which there is a receiving PHA that can administer the voucher. Current statute declares the ability of families to move outside of the initial PHA's jurisdiction to be a right of the voucher holder. In some instances, however, HUD restricts the portability of the voucher holder. In 24 CFR 982.353(c)(2)(iii), for example, HUD establishes that a PHA can require that a new voucher holder who has not previously resided in the jurisdiction of the housing authority to use their subsidy within the jurisdiction for at least 12 months. In these instances, the voucher holder is restricted from moving outside of the jurisdiction of the Housing Authority but is permitted to move to any city within the jurisdiction of the initial PHA.

Interviews in this study suggest that voucher holders are unclear about where they are permitted to move with their voucher. Many respondents reported that upon receiving their voucher, the Housing Authority staff informed them that they needed to find a home within the City of Pontiac for the first twelve months that they were on the program. According to the Housing Authority, however, while voucher holders may be restricted to finding housing within the jurisdiction of the Pontiac Housing Authority for the first twelve months, they are not restricted to living only within the borders of the City of Pontiac. Thus, according to the Housing Authority, voucher holders can use their vouchers to move to any of the 17 cities within the jurisdiction of the PHA where they can find affordable housing that meets HUD's Housing Quality Standards. As shown in Table 20, many of the cities within the jurisdiction of the PHA have fewer minority members and households in poverty than the City of Pontiac. Thus, moving to one of

these areas, although still in the jurisdiction of the PHA, would give them access to neighborhoods with less racial minority and poverty concentration, thus theoretically improving the quality of their neighborhoods and community resources.

**Table 20 Characteristics of Cities within the Pontiac Housing Authority Jurisdiction**

| <b>Name of City</b> | <b>Percent Racial Minority</b> | <b>Percent Households in Poverty</b> |
|---------------------|--------------------------------|--------------------------------------|
| Pontiac             | 59%                            | 21%                                  |
| Auburn Hills        | 24%                            | 7%                                   |
| Bloomfield Hills    | 10%                            | 2%                                   |
| Bloomfield Township | 11%                            | 2%                                   |
| Clarkston           | 2%                             | 5%                                   |
| Holly               | 4%                             | 8%                                   |
| Keego Harbor        | 6%                             | 7%                                   |
| Lake Angelus        | 4%                             | 1%                                   |
| Lake Orion          | 1%                             | 9%                                   |
| Orchard Lake        | 8%                             | 1%                                   |
| Orion               | 4%                             | 3%                                   |
| Oxford              | 3%                             | 6%                                   |
| Rochester           | 7%                             | 4%                                   |
| Rochester Hills     | 10%                            | 4%                                   |
| Sylvan Lake         | 4%                             | 2%                                   |
| Waterford           | 7%                             | 5%                                   |
| West Bloomfield     | 15%                            | 2%                                   |
| White Lake          | 3%                             | 3%                                   |

Source: Southeast Michigan Council of Governments

Because many voucher holders believed that they were confined to finding housing within the City of Pontiac for the first year, the confusion surrounding this policy had an impact on the locational outcomes of voucher holders. Many respondents reported that the reason that they did not move outside of the city was because of the limitations placed on them by the policy. While some voucher holders did move outside of Pontiac after the first year had passed, others expressed great frustration with the requirement and noted that they may have moved outside of the city if they hadn't been required to remain there for the first year they were on the program. The following respondent described how

when she first got her voucher she had a strong desire to move outside of Pontiac.

However, after having to remain in Pontiac for the first year, her desire to move faded.

*I: Okay. So when you first got your voucher, would you say you wanted to move [to a suburban area] strongly or very strongly or somewhat strongly?*

*R: At that time it was strongly.*

*I: Strongly? Okay. And the primary reason you wanted to move there?*

*R: I just liked the environment.*

*I: Okay. And what happened that you weren't able to move there?*

*R: They told me that I had to stay in Pontiac for the first year.*

*I: Okay. And then did you think about moving there after the first year was up?*

*R: Actually, no. That decision had faded away.*

*I: So at that time didn't have any desire to move outside of Pontiac?*

*R: No.*

*I: No, you just wanted to stay within Pontiac?*

*R: Yeah.*

*I: Why was that?*

*R: I don't know. I guess I was going through a little phase where I just wanted to leave at one time, and then I over came that phase and was fine where I was at.*

*I: Okay. So there wasn't anything particular keeping you in Pontiac?*

*R: No.*

Some respondents noted that although the written policy may have formally allowed them to move to a higher income suburban area outside of Pontiac, in practice, the Housing Authority prevented them from making these moves. One respondent, for example, noted that although she would have liked to have moved to a location within the jurisdiction of the Pontiac Housing Authority, she was told by a staff member of the Housing Authority that she needed to find a place within the City of Pontiac for the first year that she was on the voucher. She expressed confusion about the discrepancy between the written and verbal information that she received from the Housing Authority.

*R: Well, I was a little bit confused at first about where I could move. It wasn't clear when we went this orientation. They did give us a map and it looked like the map said that you could go to Oxford. Anyway...it was very limited and it had to be around here in this area. But I was told verbally that it had to be Pontiac.*

*I: When you first received your voucher, at that time did you have any desire to move outside of Pontiac or were you really just interested in still living in Pontiac?*

*R: Well, when I received it, I was told the first year you had to live in the city. And then after your first year, you could outsource.*

In addition to verbally telling respondents that they had to move within the City of Pontiac, another respondent described another way in which the Housing Authority would try to force voucher holders to live within the city. The respondent noted that she found that many suburban landlords would not participate in the program during the first 12 months because the Housing Authority would make it difficult for them to pass inspection. By making it difficult for suburban landlords to pass inspection, the Housing Authority effectively limited the scope of the housing search to city units.

*R: Our problem was some of us, including me, they would just come up with these reasons why we were denied [to live in suburban areas]. A person had told me that she had found a place that was in very good condition, had passed inspections already in that city, and by a Real Estate Company, because at first people were gonna sell it, but then they decided maybe rent to own or something like that, and it had been inspected and passed everything, but it wasn't in Pontiac, and the section 8 Pontiac inspector did not pass it. There was no problem with the amount of money or anything like that.*

*I: Mm eh.*

*R: Then they found a place in Pontiac that was not in as good shape at all, and it passed because it was here.*

*I: So you feel like the Housing Authority was trying to push people to stay within Pontiac?*

*R: I feel they're locking us in. Because of that first year is something where they want that money that first year. Some of the landlords were honest, and told me, "I would give you a place, but I'm tired of dealing with them. I've had it inspected by our city, and you know, it passes, and then every time..." Some of the landlords in Auburn Hills were really nice...*

*I: Okay, so they said they were tired of dealing with the inspectors from the Housing Commission?*

*R: Right. They would tell me, "Why don't you call next year 'cause they'll pass it then."*

*I: Okay. So they just didn't want to waste your time and theirs?*

*R: Yeah, their feelings were involved, too. You know, they seemed pretty hurt by it, but they, like... "It isn't right, but that's how they are, and..."*

*I: Okay.*

*R: "You know, just call next year."*



Although one important aim of the voucher program is to disperse low income families across a metropolitan area, the following woman reported having to move from a suburban area where she was very happy back into the City of Pontiac in order to get a voucher. Before receiving her voucher, she had been living in a higher income and lower poverty community outside of the jurisdiction of the PHA. However, she was told that if she wanted to move up on the waiting list, she should move within the City of Pontiac. Because the City of Pontiac is so much more concentrated with poverty and racial minority populations than the surrounding areas, prioritizing low income families that live within the City of Pontiac to receive a voucher may act as an incentive to families that live in higher income areas outside of the city to move to the city, thus acting as a deterrent to dispersal.

*R: It took me three years to get my voucher.*

*I: You were on the waiting list?*

*R: Yeah. And then finally they told me that if I moved to Pontiac, I would be put up on the list quicker.*

*R: I waited three years. They finally told me after I asked them the right questions. I said how come it's taking me so long. They said its cause you live outside of Pontiac. If you move into Pontiac, you could get a house within probably a month, which is exactly what happened...They told me if you move to Pontiac, I would be on the voucher within a month or two. I literally took their word at that and then moved to Pontiac and lived in a little small like room, studio apartment.*

*I: So you moved to Pontiac without your voucher then?*

*R: Yeah. I moved on their word.*

*I: And so then, once you got to Pontiac, you only waited a couple of months for your voucher?*

*R: Yup.*

Although many voucher holders who were interested in moving outside of the city planned on staying within the jurisdiction of the Pontiac Housing Authority, one voucher holder expressed frustration with not being able to utilize the portability feature of the voucher that would allow her to move into the jurisdiction of a neighboring PHA. She

described how she wanted to move into the jurisdiction of a neighboring Housing Authority in order to get her grandson into a better school, however, was unable to move because the neighboring PHA refused to “absorb” her into their area. She was therefore forced to remain in Pontiac and send her grandson to live with a family member already living in the neighboring town.

*R: But the problem is now with my voucher I can't move out there (to a suburban area).*

*I: Why not?*

*R: Because they won't absorb as they put it. It's got this thing now that you've gotta turn in, well get a form and fill it out from your Commission place. And then they'll call or write to the place where you want to move to, their housing. And if they'll absorb you, you can move. If not, you're up the creek. I wanted to move to Ferndale. So my great grandson could continue to go to school there, and I wouldn't have to worry about him having to live with somebody else or whatever...I was going to look for a place to live out there, but then when I told him, you know, 'cause there was a house for rent right across the street, a couple doors down from my son. And I went to Housing here, and I talked to my worker, and she said, “Oh, well, we have to do this, you know, we gotta fill out this form, and so on and so forth, and she said, “You get it filled out, and we'll send it to the Ferndale Housing, and...Until they absorb you.” What am I, an ink blot or something? Get absorbed?*

*I: Now how long did it take for you to find out that they would not absorb you?*

*R: Well, once I brought the papers in, the forms and all, it wasn't even a week, and she called and said she called out there, and they said, “No, they couldn't absorb me.” All these houses for rent out there, they aren't any more expensive than what I'm paying here, you know. But if they, “no you can't go” and... You'd think with the places being available...Get absorbed. What's the difference if they're gonna take section 8, they're gonna take it.*

These interviews suggest that confusion regarding where voucher holders are able to utilize their vouchers does limit the extent to which voucher holders move to better neighborhoods. Although voucher holders are restricted from moving outside of the jurisdiction of the Pontiac Housing Authority for the first year that they participate in the voucher program, they should be able to move to any of the communities within the jurisdiction of the Pontiac Housing Authority, (all of which have much lower percentages

of poverty and racial minority concentration that the city of Pontiac). Many voucher holders, however, believe that they are not allowed to move outside of the City of Pontiac. Moreover, some voucher holders report that although current regulations may allow them to move to a higher income area within in the jurisdiction of the PHA, in practice, actions of the PHA restrict them from moving to these areas. In addition, the failure to effectively facilitate the portability feature of the voucher, which allows a respondent to move to an area outside of the jurisdiction of the Housing Authority, was also shown to limit the degree to which voucher holders are able to move to higher income areas. It seems, therefore, that if voucher holders are to be successful in moving to higher income areas outside of the City of Pontiac, the confusion that voucher holders have about where they can move, as well as the administration of portability policies must be addressed.

#### Lack of Landlord Participation

Many of the problems impacting the ability of voucher holders to find adequate housing stemmed from the landlords that they encountered on the private market. Perhaps one of the most common complaints that voucher holders had in finding satisfactory homes was in finding landlords that were willing to take their vouchers. Not surprisingly, suburban movers were much more likely than local movers to report that finding landlords that would take their voucher was the primary barrier that they faced in finding a home. City movers, on the other hand, often noted that many landlords located in the city were very willing to participate in the program mostly because they were guaranteed the rent. At the same time, however, although some respondents felt

that many city landlords were willing to take their voucher, a few respondents qualified this willingness by stating that most of the landlords who were willing to take their voucher owned houses that were in bad condition and/or in bad neighborhoods. Thus, although city movers were able to find landlords that would take their voucher, finding a place that was both satisfactory to them and would also take their voucher represented more of a challenge.

Residents who stated that they had a hard time finding landlords to take their voucher cited a number of different reasons for the lack of landlord participation. A few respondents, for example, felt that landlords did not want to participate in the voucher program because they had a bad perception of HCVP participants. One respondent described how she felt that a few voucher holders have given the program a bad name and made it difficult for other voucher holders to find landlords willing to rent to them.

*R: So the places that I looked like at, they both accepted Section 8. Everybody doesn't because a lot of people have given Section 8 a very bad name. So many people, you know, don't do what they are supposed to do. They don't comply with rules.*

*I: So you think landlords might be kind of afraid to rent to people with a voucher?*

*R: Yes I do. I think so. I mean I don't know if it is all over, I mean just Section 8, you know, or not, but I know a lot just seeing myself, I seen a lot of people not on Section 8 and they just don't take care of their property.*

*I: Yeah, so do you think landlords maybe feel a little weary about renting to people with a voucher?*

*R: Yes.*

A number of respondents reported that one reason why they felt that some landlords don't participate was simply because they were not familiar with the program. Some respondents described situations in which they had to inform landlords about the program and convince them to participate.

*I: Do you feel like it was hard at all to find landlords that would take your voucher?*

*R: Yeah. I went to several places, and some of 'em didn't take section 8. Some didn't even know about section 8.*

*I: Okay. Did you have to tell 'em about it, or...?*

*R: Yes, I had to tell 'em about it. I had to tell several people about section 8.*

*I: Do you think that they would have participated in it after you told them about it or were they not interested?*

*R: Yeah, they was like, I'd tell 'em they would have to get their house up to code and all this stuff, you know, and they come and inspect your homes and stuff, but a lot of 'em was like, "Okay," you know. A lot of 'em was interested in it, but a lot of 'em wasn't.*

Another respondent described how landlords located in the suburbs were particularly uninformed of the program.

*I: Okay, now what about finding landlords that would take the voucher? Did you find that there were a lot of landlords out there that would take the voucher or was there not a lot?*

*R: There wasn't a lot until you explained the program, and I told 'em about it, and they would, "Oh, it sounds pretty good, so they went for it.*

*I: Was that mostly when you were looking in the suburban areas that they weren't familiar with it?*

*R: Right, uh eh.*

*I: But in Pontiac, did you find that they were familiar with the program?*

*R: They were.*

*I: Okay, but suburban areas, they were open to it, it's just that they didn't really know about it?*

*R: They didn't know about it, correct.*

*I: But once you explained it, then they were okay?*

*R: Yes they were.*

Although, as will be seen in the following chapter, some respondents were able to convince their landlords to participate in the program, many respondents felt that suburban landlords simply did not want to be bothered by the requirements of the program. One respondent noted that many landlords did not want to deal with the extra paperwork and code requirements associated with program involvement.

*I: Well, so when you moved to Clarkston and now when you moved to Waterford, just in general, how difficult did you feel it was to find a home?*

*R: Well, it's difficult.*

*I: What is the main difficulty that you feel like you faced?*

*R: Because not everyplace will accept the section 8 and they don't want to be bothered with all the paperwork or the hassles. They don't want to keep the place up to code and they don't want to be bothered, so it's very hard.*

Interviews with landlords suggest that for some landlords, the paperwork associated with the program was a deterrent for landlords to participate. When asked what changes he would recommend to make the program more attractive, one landlord responded:

*R: One of the main problems that I see with the program is that there is so much paperwork. The process needs to be a little easier and smoother. To me, all the paperwork seems like it would be a deterrent for other landlords to participate in the programs.*

Similarly, another landlord mentioned that the delay in paperwork on the part of the housing commission often caused problems not only for the apartment complex, but also for the tenants.

*I: Are you satisfied with your relations with the housing authority?*

*R: Yes. We have had no problems. The only thing that I can think of that is sometimes a problem is that it sometimes takes a long time for the housing authority to get the paper work done, which makes it difficult for us and for the tenant because the tenant are under a time limit of when they need to get their apartment.*

Another landlord described how many landlords do not want to participate because they don't feel as if the program adequately screens people involved in the program.

*Question: In your view, what changes would you recommend that might make the program more attractive to other landlords?*

*Response: I think that the housing authority needs to screen their tenants better. They need to screen people not just for their financial background but also for their personal characteristic*

*Question: What type of characteristics do you think they should check for?*

*Response: Well, I think they should do more with personal references and they should look for their previous living conditions. I also think that they should get mandatory drug tests every so often. Because these people aren't working and they are getting their rent paid for them and they get into drugs and stuff. The government needs to check these people better. The government is harassing the*

*wrong people. They are always harassing working people and taking our taxes, but yet they don't check the people who are getting free rent.*

*Question: Do you feel that more landlords would participate if they did better background checks?*

*Response: Yes, absolutely. Landlords don't want to participate because they are afraid of getting bad residents.*

Another complaint with HCVP policy that was mentioned by a few landlords related to feelings that landlords were often blamed for things that should be a tenant's responsibility. For example, when asked why he preferred not to rent to a voucher holder, one landlord responded:

*R: Because the Section 8 program penalizes the landlord for things that the tenant should be doing. For example, if they come and do an inspection and the tenant is not keeping up the place, they will make the landlord clean it. Or if there is a car in the driveway that is not plated, they will make the landlord move it instead of making the tenant move it. They should be making the tenant do these things, but instead they make the landlord do it. I will go with a person who has Section 8 if it is the best prospect, but more than likely I will find a better candidate that does not have section 8.*

Similarly, feelings that the program overly protects tenants who do not take care of their units were also mentioned by another landlord who participated in the program.

*I: How would you characterize your overall experience with the program?*

*R: I've had good and bad experiences. I think that sometimes Section 8 protects tenants and sometimes tenants don't really take care of the properties.*

The findings in this study suggest that helping voucher holders to be successful in finding landlords to take their voucher will require increased efforts to encourage landlords to participate in the program. While protecting tenants from irresponsible landlords is an important benefit of the program, the data also suggests that HCVP policy needs to be careful not to protect irresponsible tenants, thus discouraging landlords from participating in the program and discouraging unassisted tenants from renting in locations that participate in the program. In addition, to increase the extent to which voucher holders

are able to utilize their voucher in higher income and less racially minority concentrated areas, interviews suggest that outreach efforts need to focus on landlords located in suburban areas where voucher holders report less participation. The fact that finding a landlord to take their voucher is so much easier in the city than it is in the suburbs contributes to the locational outcomes of voucher holders. Outreach however, should not only focus on suburban landlords. Instead, efforts should also be made to reach out to landlords located in the city who are known to rent higher quality housing, thus increasing the choice of satisfactory homes available to movers who choose to remain in the city. Outreach efforts should both increase awareness of the program among landlords and provide information that may help to quell fears that landlords and community members may have about families who are participating in a housing assistance program.

#### Landlords Take Advantage of Program

Although attracting landlords into the program is essential in ensuring that voucher holders have the opportunity to utilize their voucher in places that will best meet their needs, it is also important that program administrators are careful about the types of landlords that they allow into the program. The voucher holders in this study report many examples of ways in which landlords take advantage of the voucher program. Failure to address landlord abuse not only causes problems for the voucher holder, but also decreases the cost effectiveness of the program, which can ultimately put the future of the program in jeopardy.



Voucher holders reported two main ways in which landlords would take advantage of the program. The first way in which landlords would take advantage of the program was by overcharging voucher holders for their rent. A number of respondents felt that many landlords involved in the program were overcharging voucher holders because they knew that they could get more rent for their units from people who were assisted by the voucher than from other unassisted tenants. One respondent described how many landlords would demand money from their tenants "under the table" before they would allow them to use the voucher in their units. In these instances, some tenants would end up in great financial debt because they were unable to keep up with the additional payments.

*R: Actually the rent in Pontiac is much higher. Most landlords want a lot more. And a lot of the landlords will let you slide the rest of the money under the table, but that was causing problems. I saw some people get into some terrible situations, and they ended up, you know, homeless...I'd seen that happen, heard of it happening, and I didn't want to be in that mess so I really was trying to find someone who would say, "Yeah, we'll just take the voucher."*

*I: When you say the people were giving money under the table, do you mean that the landlord would get the money from the voucher, and then the tenant would also be responsible for giving more money on top of that?*

*R: Yeah, okay, say, for a two bedroom move with my income, they would imperfectly say, "Let's not go over this \$750 for a two bedroom. On a three bedroom, you must not go over this \$700 or \$725." Okay, you could get a really, you know you could find a rat hole for \$750. But it's hard to find a house in pretty good condition where you didn't think it would fall in on you. So most of the problem with that was this. The houses that were two bedroom, they wanted \$850 to \$900. Okay, so then, with me, I have to pay \$127 to the Housing Commission. The landlord would say, "I'm gonna lie. I'm gonna take the \$750, but I want \$850..." I would have to pay him in a check or whatever for \$127, but then I owe him all the rest under the table. If I don't pay that under the table, they do something or pull off something, but they would get me out.*

*I: Okay. Okay, I understand. So then you would be responsible not only for the part that you owed as far as what the Housing Authority would want you to pay, but also this additional money to the landlord, you would have to pay?*

*R: It happens all too often.*

*I: Okay, and so that's why, and then you said that people often can't afford it and end up homeless?*

*R: Yes, yes, ma'am. If that happens, it's not infrequent...because the landlord's like, "I got a nice place, and I want \$850, \$900 for it. I'll take your voucher, but you know, you gotta give me the rest." But they would not tell the Housing Commission that. They'd tell the tenant that. Some people got some help from going and getting food stamps, and they would tell their caseworker, "Look at this horrible condition I'm in, and I have these receipts," and the caseworkers, some of them felt sorry at FIA and would try to help you get your money through like food stamps, give you more food stamps.*

*I: Okay, so then they were able to get a little extra money that way?*

*R: Right. And those landlords were the ones that wanted, "You gotta give me the rest under the table. I'll take your voucher, but, you know, I gotta have \$850 or I gotta have \$900." I was scared. I seen people get into trouble.*

Other respondents reported that the landlords that they encountered during their housing search would often try to overcharge once they found out that the tenant had a voucher.

The following respondent described how her landlord upped her rent as soon as he found out that she had a voucher.

*I: What about your housing expenses? Do you think they're higher or lower or about the same as the place that you were living in before you got your voucher?*

*I: It's higher? Why is that?*

*R: You know what? Just because I think that landlord sees section 8 and they want to charge because section 8 has like a base rate so when they find out that you have section 8, they want it up into the highest they can go. Let me give you an example. I stayed where I was for a year and there it was \$600. Once my landlord found out I had section 8, it went up to \$725.*

...

*I think the program is a good program, but I really think they need to implement some changes. You know, because these landlords are really getting out of hand, you know if you have section 8, they want to put a cap...*

*I: So you think the landlords are just really taking advantage of the program by charging too much?*

*R: They are, they are really, right.*

One of the principle consequences associated with overcharging voucher holders for their rent is the possibility that it will cause rent inflation within the entire housing market.

This question is beginning to attract more attention from researchers. Utilizing American Housing Survey data, Susin (2002), for example, found that the voucher program did lead

to rent inflation and in particular, tended to raise the rent of other low-cost housing. Thus, ensuring that landlords involved in the voucher program are not overcharging participants is not only essential for the success of the program, but is also important in maintaining an adequate supply of affordable housing within the housing market.

In addition to overcharging, the other main way in which landlords were reported to take advantage of the program was in their failure to adequately maintain their homes. Although one of the goals of the voucher program is to ensure that tenants do not live in housing that is unsafe or unsanitary, many voucher holders still report problems in getting their landlords to respond to basic complaints that they have about their homes. Respondents described how landlords often do only enough work on the homes to pass the yearly inspections conducted by the voucher program. The problems that tenants faced in their homes ranged from somewhat minor complaints to quite serious problems, such as insect or heating problems. One woman described how she was forced to deal with a roach problem herself because her landlord refused to exterminate.

*I: If you had to rate the quality of that house, would you say it's excellent, good, fair or poor?*

*R: You know if the landlord would come out and fix things that need to be fixed. There's too many roaches in this house 'Cause I told him over and over to spray the house twice a month And he hasn't did it. So I have to keep it down myself so they won't get all over the house.*

Similarly, another respondent reported problems with both heating and ants in her house. However, because her landlord had unknowingly to her placed a clause in the lease stating that he would not exterminate, she was unable to get him to fix the problem.

*I: If you had to rate the quality of your current home, would you say it's excellent, good, fair or poor?*

*R: I would say it's poor.*

*I: Poor? What is it that you really don't like about it?*

*R: Well, it's very old, the furnace itself is old as well, it's probably as old as the house. Doesn't give out sufficient heat. The house also happens to be near a lot of dead trees. The trees have a lot of carpenter ants in 'em. The house is being invaded by the carpenter ants, and the landlord had put in the lease that they would not exterminate.*

*I: Oh no!*

*R: Yes, I know....I think that living in Michigan, that they should make sure that you're not cold. And I think being low income, they should not allow landlords to, you know, you're already at hardship, and you cannot really afford an exterminator, especially if it's infested the way this house is, so...*

A few respondents felt that landlords would do repair jobs that were just adequate enough to make sure that they would get their payment from the voucher program.

*I: Okay, what is it that you really don't like so much about your home?*

*R: Well, they do like quick jobs or cheap jobs and sometime just like a roof job because they got a paper they're not gonna get their payment. And so then they have to send somebody to do like a rush job or something, you know.*

*I: Okay. So you mean they, they get a paper that says they're not gonna get their payment?*

*R: Right, if they don't keep it up to code.*

*I: So they'll do something quick and it's not really a very good job?*

*R: In my opinion, no. You know, sometimes, yeah sometime they do good, but then sometime it's just like throw stuff together 'cause they got to make, reach a deadline.*

Other respondents reported that landlords often took their time in making repairs to their homes. The following respondent noted that many landlords wanted to receive the guaranteed money that the program offered, however, did not want to keep the places up like they should.

*I: How satisfied are you with your current home?*

*R: Overall it's good, but it's, it could use some repairs.*

*I: Okay, well what's wrong with it? What don't you like about it?*

*R: The landlord, if you want to be honest....Since we just speaking confidentially, he's a asshole. The house is not, it's a really nice house, but it does need some repairs. Not a lot, but he's like, he just seems to want to take his time. Or he's always trying to figure out a way to charge me for stuff.*

*I: Oh, I see. Okay, so if you were to all him with something that needed fixed, he wouldn't respond right away?*

*R: He'd take his time....I think they, my landlord is the kind of man, he wants the top dollar that section 8 pays, you know, all these landlords want the top dollar. But then you don't want to fix up the place like it's supposed to be. For the amount of rent they charge these people on section 8, shouldn't be wrong with your house and if it is, the landlord ought to be able to come, 'Johnny on the Spot'. But it's not like that.*

For some respondents, the problems that they faced in getting the landlord to keep up their home were compounded by questions regarding the quality of the housing inspections done by the housing authority. Some respondents noted that some of the houses that they either looked at or lived in should not, in their opinions, have passed inspection. A context interview with a representative of a non-profit organization that works with low income families in the Pontiac area, confirmed this experience when she noted that that in her experience, she has found that the housing authority often allows families to live in homes that are not up to code. The following voucher holder described how she felt that landlords were taking advantage of the program because they would overcharge for places that were in terrible condition. She went on to state that in her opinion, the places should not pass inspection.

*R: The only way anyone would live in the places is if they were just paying \$100 or \$25. No one would pay out of their pocket to live in those places. I thought [the landlords] took advantage of the voucher program because they knew no one would pay out of their pocket, but they could get \$750 if they took vouchers and then the voucher program passes them. They're not supposed to pass if it's that terrible, but they end up passing the inspection anyway.*

Another respondent stated that she felt that landlords were bribing the inspection officials so that their houses would pass the inspections.

*R: Um, when you have to have your recertification every year, for some reason, I feel like it was kept up more over at the other house. It's like now, they can just like pay to, pay to get away with anything 'cause some of these things to me is not up to code but...*

*I: Oh, okay. I see. So do you think that its gotten easier to get by the recertification now...*

*R: Yes, at this place. Or could be just the person. Sometimes money talks and bull walks.*

Another respondent described her frustration with the failure of the HCV Program to refuse to work with landlords who were known slumlords in the community.

*I: Did you ever tell the section 8 program about the problems you were having in your house?*

*R: They were coming out.*

*I: They were? And so you told them, but they still approved it?*

*R: They seen it. They give the landlord a certain day, time to fix it.*

*I: And did the landlord fix it?*

*R: No he didn't, and he went and got a used toilet to replace up there, and I don't even know if I can imagine, make you imagine what I'm talking about. I've never in my life seen a bathtub that is set down within a bathtub. Oh, he's full of mess, and if you. I don't know if you even remember this, but he is the landlord where right over here on [name of Street] where they had, he'd get section 8, he, well I don't think that was section 8 because those people were bachelor men that was working. He had a sheet dividing this big room, half the people on one side of the room, and half the people on the other side of the room.*

*I: Were they charging them both rent?*

*R: Yes, and then he got caught with that. That was in the paper. Then there was a house that my friend got from him, and it was the cutest little yellow house, and we went over there, and we said, "Oh, it's so nice." But it was on a huge furnace...And one night, I don't know, we were going to the show or something, but I remember so well because I hadn't had any problem with him then...And I remember that I was just, "Come on, go to the show, come on, go to the show." When we got back to her house that furnace had blew up that house. It wasn't there any more. I'm telling you the truth, if she would have been in there, her and her children wouldn't have been alive today.*

*I: So do you know if the voucher program still works with this landlord?*

*R: Well, yeah. They still work with him. His name is [name of landlord] and he has, some people say he has 80 something houses down here in Pontiac. A slum landlord, oh yes...They [the Section 8 Program] need to come down on these landlords and make these landlords keep these houses up as far as the painting and this carpeting, and I have fell down the stairs On the carpeting on this house because it was so raggedy until I had to go and buy, you know, \$5 pieces of rugs and have 'em nailed them down there. Everything that's done in this house...He come in and say, "Oh, it's nice in here." I've done it. The landlords need to resume the responsibility instead of taking the money and not just doing anything with the money and then, you know, when things don't, if something tears up, now I've been here eight years...And now if something goes bad, he doesn't come here with a good attitude saying, "Well she's been here eight years. I know this should be wore out now, and..."*

Allowing landlords into the program that do not comply with the program rules has numerous consequences for the program and raises questions about the extent to which HUD's housing quality standards are being enforced. Ensuring that low income families are able to utilize their vouchers in safe and sanitary housing requires that irresponsible landlords be prevented from entering the program and that additional outreach is conducted to attract more high quality landlords into the program.

### Conclusion

HCVP policy has produced numerous benefits for low income families living in the Pontiac area. Because the program allows families to move freely in the private market, it offers them the flexibility they need to respond to changing needs. At the same time, however, although some families do find better housing with their voucher, this experience is far from universal among program participants. Instead, many participants report not being able to find high quality housing and are thus forced to use their voucher in housing that does not meet their own safety and sanitation standards. A number of participants also report problems in adhering to the policies set by the program, which, as shown in the interviews above, have consequences for their ability to move to higher income and more racially integrated areas. In addition, the data seem to illustrate that current policies have not achieved an adequate balance in the level of landlord participation. Interviews suggest that the amount of landlord participation should be large enough to provide adequate choice to program participants but not so expansive that it allows poor quality housing to enter the program. Thus, while the policy design and implementation is successful in producing positive results for some families, there are

numerous areas where improvements can be made that may help to produce better outcomes among voucher holders.

As has been shown throughout this dissertation, voucher holders face numerous challenges in utilizing their voucher to move to a higher income and more racially integrated area. While addressing some of these challenges may be less amenable to specific policy changes within the program, (such as racial attitudes and personal histories), many problems facing voucher holders may be ameliorated through particular changes in the HCVP policy. Ensuring that challenges which can be met through policy changes are addressed represents an important component in improving outcomes among participants. Suggestions for policy improvements are offered in the concluding chapter.



## **CHAPTER EIGHT**

### **THE INFLUENCE OF INDIVIDUAL FACTORS ON HOUSING DECISIONS AND OUTCOMES**

The relative degree to which individual/internal factors or structural/external factors influence the actions and decisions of families living in poverty has become a central issue in urban research. In her analysis of American welfare policy, Lisbeth Scorr (1997) identifies three schools of thought that have influenced the way in which Americans have both understood and responded to poverty throughout history. She states that one influential school of thought views family poverty as emanating primarily from the personal actions and decisions of those living in poverty and therefore sees it as inevitable, necessary and just (Eitzen 2003). In contrast, a second school of thought sees family poverty as caused primarily by structural factors in the broader society such as high levels of joblessness, disinvestment, and lack of economic opportunity. Finally, a third school regards the interaction of structural and individual forces as critical in understanding poverty among American families. Scholars within this school reject the dichotomy between culture and structure and contend that in order to understand both the causes and consequences of family poverty, the way which the structure of society influences human behavior and culture must be recognized (Katz 1993; Anderson 1999; Wilson 1996; Brewer 1998).

As has been shown in the previous chapters of this dissertation, voucher holders face many structural barriers in improving the quality of their lives. While it is important to recognize the way in which the structure of society impacts the outcomes of low income families, some scholars argue that focusing solely on structural barriers fails to recognize

the way in which families respond to the structural challenges that they face. As Jarrett (1998) notes, the concentration on external factors in the literature has ignored human agency, which limits understanding about how the poor actually respond to conditions of economic marginality. Moreover, Jarrett additionally notes that the failure to explore the motivations behind the decisions that low income families make has allowed theories explaining the outcomes of the poor in terms of deviant personal behaviors to dominate social science research and policy discussions. She explains that qualitative research can help debunk these theories by explaining the ways in which low income families utilize family protection strategies, child monitoring strategies, parental resource seeking strategies and in-home learning strategies to facilitate conventional family patterns (Jarrett 1997)

Research from this dissertation can help shed light on the complex ways in which low income families make their decisions about where to live. As Jarrett suggests, the research shows that the outcomes of low income families are not determined solely by the structural challenges that they face in the private market. Instead, respondents in this study actively assessed their personal situations and made their choices based on what they believed would best meet the specific needs of their individual families within the context of their current environment. Data additionally show that voucher holders are not passive victims of the structural barriers that they face. Instead, voucher holders display a great deal of agency in their efforts to improve the quality of their lives for themselves and their families. Part One of this chapter describes how the personal needs and desires of voucher holders impact the residential decisions that they make. Part Two describes how the residential decisions and outcomes of low income families are influenced by the

type and quality of the social networks that they possess. Finally, Part Three of this chapter explores the agency that voucher holders display in ensuring that the housing and educational needs of their families are met.

PART ONE:  
WAYS IN WHICH INDIVIDUAL CIRCUMSTANCES  
INFLUENCE HOUSING OUTCOMES

Like all families, voucher holders must take into account their own needs and desires when making their residential decisions and must weigh the potential disadvantages and advantages of any particular residential decision. The various ways in which the individual circumstances of voucher holders influence their residential decisions are explored below.

Health Limits Search for Housing

Many participants in the HCV Program are disabled or elderly, which limits their ability to find housing. For some respondents in this study, a disability or health problem limited their ability to physically look for housing. For others, the need for a specific type of housing limited the selection of homes that was available to them. A surprising number of respondents were unable to live in homes that had stairs and were therefore forced to limit their search to homes that were all on one floor. One respondent who had recently had knee surgery described how finding a home on one floor was the biggest and only barrier that she encountered in her housing search.

*I: Was it hard to find a suitable unit for you?*  
*R: It was. It was, yes, it was hard to find a suitable unit.*  
*I: What was the main thing that made it difficult for you?*  
*R: Steps. It was hard for me to find a unit on one level.*  
*I: That was the main problem?*  
*R: That was the only problem.*

Similarly another respondent described how her decision on where to live was determined solely by the one-story feature of the home.

*I: How much choice do you feel you had when you were looking for your home in the number of suitable homes available to you?*  
*R: Very little choice.*  
*I: And what were the kinds of things that limited the choice of suitable units that you would consider?*  
*R: Stairs and affordability. I avoid stairs like the plague. Basically I was looking for something all on one floor and most of the places, they had upstairs. So I really needed something all on one floor, so that's how I chose this one because out of all the houses that I looked, this was the only one that had what I was looking for.*

As these interviews illustrate, the residential decisions of these respondents are impacted by more than their ability to find housing in a higher quality neighborhood. Instead, these voucher holders must take into account how their homes will accommodate their specific health needs. As was suggested in these interviews, a lack of homes that can meet the unique health needs of all voucher holders, but particularly of elderly and disabled voucher holders, will clearly influence their decisions about where to use their vouchers.

#### Personal Desires of Voucher Holders Influence Housing Decisions

Another factor that was shown to influence the residential outcomes of voucher holders is the desires that they have for the types of homes and neighborhoods that they hope to rent with their housing voucher. The research findings in this study suggest that

in many ways these desires are similar among both suburban and local movers. Almost all voucher holders, for example, report that they are interested in finding homes in areas that are safe and in areas that can provide more opportunity for their children. However, the desires of local and suburban voucher holders also differ in some ways that may ultimately influence their residential outcomes. For example, when asked what was the most important factor influencing their residential decisions, suburban voucher holders were more likely than local movers to state that finding a high quality neighborhood was most important. Local movers, on the other hand, were more likely to mention characteristics of the home itself, such as the number of bedrooms or amount of storage space, as being most important to them. Because the variety of homes available to voucher holders in the suburbs may be less than that available in the city, the fact that city movers were most concerned with finding homes that met specific needs rather than with the quality of the neighborhood where the home was located may limit their search mainly to city neighborhoods. Similarly, because suburban movers were more interested in finding a high quality neighborhood rather than a particular type of home, they may be more likely to search in suburban areas where neighborhood quality is better. This finding was supported by data on where voucher holders actually looked for housing. Analysis of search locations showed that suburban movers were in fact much more likely to look for housing in the suburbs while local movers were more likely to report looking only in the city. Thus, the decisions that voucher holders make in deciding where to live are influenced by the availability of homes and neighborhoods that will meet their particular needs and desires.

Another factor that seemed to impact a voucher holder's decision about where to utilize the voucher was their preference for a house versus an apartment. While over 15% of local movers expressed a desire to live in a house as opposed to an apartment as a primary factor in choosing their current location, none of the suburban movers expressed this desire. Thus, the desire to live in a house may be one factor keeping some voucher holders from moving outside of the city. An analysis of the current housing held by each type of voucher holder (see Table 21) showed that local movers are much more likely than suburban movers to live in a house. While the majority of local movers are currently residing in a house, the great majority of suburban movers are currently residing in an apartment.

Table 21 Type of Housing Currently Held by Voucher Holders

| <b>Current Housing</b> | <b>Type of Mover</b>          |                            |                                 |
|------------------------|-------------------------------|----------------------------|---------------------------------|
|                        | <b>Local Mover<br/>(N=46)</b> | <b>Non-mover<br/>(n=7)</b> | <b>Suburban Mover<br/>(n=9)</b> |
| Apartment              | 37%                           | 28%                        | 89%                             |
| House                  | 54%                           | 43%                        | 11%                             |
| Townhouse              | 9%                            | 29%                        | 0%                              |
| Total                  | 100%                          | 100%                       | 100%                            |

The idea that the preference for a house versus an apartment might be keeping some voucher holders in Pontiac was mentioned in a context interview with a representative from a non profit organization located in a suburban area surrounding Pontiac. The respondent noted that there are very few houses for rent in the area where she is located. Further, she noted that voucher holders often remain in the City of Pontiac because they are unable to find suburban landlords who both own houses and are willing to take their voucher. Thus, renting a house in a suburban area may be particularly difficult for

voucher holders, both because there may be fewer houses available and because those available may be out of the price range of voucher holders.

Interviews suggested that voucher holders took into account the specific needs of their families when making decisions about whether to use their voucher in a house or an apartment. A number of respondents, for example, reported that the reason that they wanted to live in a house was because they felt that a house would provide a better environment for their children. In describing why she chose to live in a house, one mother noted that keeping an eye on all of her children is very difficult in apartment complexes. Similarly, a number of respondents noted that having a backyard where their kids could play was important to them both for convenience and for safety. The following respondent described her desire for a backyard.

*I: So if you were going to move, you would mostly look for houses rather than apartments?*

*R: Yeah. I want a back yard, where I could put up a swing set. I want something so my kids couldn't get out of the yard, a fenced yard or something like that.*

For the mothers in these interviews, having a safe play environment where they could easily keep watch of their children represented an important component in the well being of their family. Thus, this need was incorporated into the decisions that they made regarding where to ultimately utilize their voucher. Because fewer houses are available in suburban areas where respondents could use their voucher, meeting this need may have forced many families to remain within the city where there are a greater number of houses available to voucher holders.

## Need for Stability Influences Housing Decisions

Another factor that influenced some families' decisions to remain in the city was their desire to provide stability for their children. Although proponents of the voucher program purport that one of the major benefits of the program lies in its potential to improve the outcomes of low income children by providing them with access to better educational opportunities and role models, some mothers in this study felt that any advantages that their children may have gained from moving to a new environment would have been negated by the instability that comes with moving to a new and unfamiliar community. While these mothers expressed a preference for living in a suburban area and stated that if they didn't have young children, they would have moved to one of the areas outside of the city, they ultimately chose to rent housing in the city for the well-being of their children. Feelings of fear to disrupt their children's lives were especially strong among mothers who had experienced homelessness or other housing problems that had required them to make frequent moves in the past. The following respondent, for example, stated that the transient nature of an earlier time in her life drove her desire to want to remain in one place.

*I: So you ended up not moving when you got your voucher, right? What made you want to stay where you were living rather than move to a new place?*

*R: Actually, it's because, okay, I was married before and I ended up being a widow. And my children, I have two other girls, and at the time that my husband died, we were trying to live off of their father's social security and it was hard to find the proper place to accommodate us as far as finances, so we moved a lot. And now that they are grown and gone, I've remarried and all and I've gotten tired of moving. And actually the main reason why I'm sitting here is because I don't want to pack up the house.*

*I: So you are just tired of moving?*

*R: That's it. I do not want to move in another city in another environment.*



Another woman described how she did not want to move outside of Pontiac because she wanted to provide more stability for her children.

*I: So are you interested in moving at all?*

*R: I'm happy where I am because with children, you just don't do that, move around like that. I like to stay stable where there's children involved. With children it's like you're married.*

*I: So is the main reason you don't want to move now because you don't want to move the kids?*

*R: I don't like moving children around. I like stability when it comes to family.*

Similarly, another respondent described how even though she would have liked to have moved out of Pontiac, she chose not to because she did not want to continue to uproot her grandchildren who had moved in with her when her daughter died.

*I: When you first got your voucher did you have any desire to move to a different town or city?*

*R: No, cause I'm tired of moving around with these grandkids. Tired of moving around with them.*

*I: So are you trying to stay for as long as possible?*

*R: Yeah, I been here four years in this house.*

*I: Have you ever moved out of the city of Pontiac or have all of your previous moves been within the city?*

*R: No, I've only moved within the city of Pontiac, and I just, I really would like to move out of the city of Pontiac. But it's, I don't know, I think it's got a lot to do with the kids. I don't want to just keep uprooting them. But I'm ready to go. I've been in Pontiac all my life. But you know, I'm trying to cope because I have to have a place to stay for these babies, you know what I'm saying? They not really babies no more, they're not babies. I had them since they were 2 and 1 month and 1 year and now they're 17, 15 and 13. But you know, I still have to consider them, moving all around and stuff.*

For these respondents, the desire to provide stability for their children drove their decisions to remain within the City of Pontiac instead of moving to a new area outside of Pontiac. Research on the educational outcomes of mobile children suggest that the fears that these mothers had about the potentially negative effects of moving may be justified (Fauth 2004). One study for example, found that children who are highly mobile experience lower achievement test scores compared with more stable children (Ingersoll

1989). Other studies find that the odds of exhibiting academic-behavioral problems such as grade repetition, disobedience in schools and suspensions/expulsions are higher for children who move even once during their childhood compared with children who do not move at all (Simpson 1994; Tucker 1998b). Thus, when making their residential decisions, these mothers assessed the needs of their children and weighed the benefits of living in a suburban area against the potential dangers that may come with frequent moves.

Overall, this data suggests that the personal situations, needs and desires of voucher holders do influence their residential outcomes. As the interviews illustrate, voucher holders are active in deciding the type and location of housing that will best meet the particular needs of their families. Once the needs of the family are assessed, families work to find the home that will best fulfill their needs within the structural environment that they encounter on the private market. Thus, the relative degree to which structural and individual factors affect the decisions of low income movers and ultimately the development of suburban and urban areas is not unambiguous. Instead, as might be expected, structural factors that inhibit a family from moving to a suburban area, as well as the personal needs and preferences of the families themselves, both wield some influence on the residential outcomes of low income families. In their housing search, families must consider how their own personal needs as well as the structural barriers that they faced in the private market will affect their ability to find satisfactory housing.

PART TWO

THE INFLUENCE OF SOCIAL NETWORKS  
ON HOUSING DECISIONS AND OUTCOMES

As was shown above, the decisions that voucher holders make about where to live are influenced by the needs of the members within their immediate household. Another important question relates to the degree to which voucher holders' decisions are influenced by people outside of their immediate households. Research on families living in urban areas has shown that families living in poverty rely on a complex web of social networks located within their communities for a wide array of resources that help them cope with their everyday situations (Stack 1974). The degree to which the decisions that voucher holders make about where to move are influenced by a desire to remain in close proximity to these social networks is explored in this section.

Social Capital: A Working Definition

The effect of social networks on the well being of families living in poverty has become a heavily researched topic within the literature on urban areas. Within this literature, the term social capital is most commonly utilized to signify the type and quality of social networks that people have (Van Kempen 1998). Numerous definitions have been utilized to describe the concept of social capital. James Coleman, for example, defines social capital in terms of its function and describes it as "an asset that a person or persons can use as a resource" (Coleman 1990). Coleman, therefore, sees social capital as a private asset that can provide benefits for individuals through their membership in a particular social network. In a review of the social capital literature, Portes (1998) notes

the prominence of this definition of social capital and states that “there is growing consensus in the literature that social capital stands for the ability of actors to secure benefits by virtue of membership in social networks or other structures.”

In his conception of the term, however, Robert Putnam elucidates the concept by describing two main components of social capital, bonding and bridging capital. According to Putnam, while bonding social capital refers to the value assigned to social networks between similar groups of people, bridging social capital refers to social networks between more heterogeneous groups of people (Putnam 1995). Although both types of social capital are thought to be important in the well being of urban families, they each have different consequences. While bonding social capital is important in helping low income families to meet their needs for everyday survival, bridging social capital is thought to provide essential resources that can help poor families to improve their longer term economic and social outcomes. Proponents of residential mobility programs assert that one of the principle benefits of moving to a higher income suburban area is the opportunity to expand the bridging type of social capital, thus increasing self-sufficiency.

In this dissertation, the term social capital draws on these definitions and signifies the way in which social networks both influence decisions and produce benefits for individual voucher participants. Additionally, following Putnam, the effects of two distinct types of social capital are examined. The section on coping capital will describe the way in which the decisions that voucher holders make about where to live are affected by the resources provided to them in their network of family and friends. The section on networking capital, on the other hand, will describe the way in which voucher

holders are affected by the new social resources that they encounter in their post-move neighborhoods.

### Coping Capital

One concern regarding the effect of housing mobility programs on the social resources of participants is their effect on the “coping” type of social capital that has been so widely documented as an essential survival strategy of the urban poor. Numerous researchers have documented the importance of kin ties in creating networks of social support, which often depend on close every day contacts with similarly situated individuals and families (Briggs 1997; Stack 1974). Thus, it has been suggested that the nature of housing mobility programs, with their goal on dispersal of urban poor and minorities, may leave people with less of this support dimension of social capital.

The question of the extent to which access to these social networks impacts the decisions that voucher holders make about where they chose to live has not been widely examined within residential mobility research. A few focus groups and interviews with Section 8 voucher holders, however, have suggested that many choose to use their vouchers in high poverty areas because they want to remain close to their family and friends (Varady 2001). Voucher holders report that these resources not only offer important moral and emotional support, but also provide essential services such as transportation and affordable child care (Turner 2000a).

Unlike some of the research discussed above, however, the findings in this study do not offer support to the idea that voucher holders are reluctant to move away from social supports that may be located in their current neighborhoods. Although some respondents

report utilizing social networks for meeting everyday needs such as daycare and transportation, when asked how important being close to this network of families and friends was to them, 70% reported that being close to friends was not important to them and 63% reported that being close to relatives was not important.

Respondents were also asked about the features of their neighborhood that most influenced their residential decision. For all three groups of movers, the quality of the neighborhood, (which included things such as good schools, good neighbors, low crime and quietness), was the most important feature in choosing their current neighborhood. As is shown in the Table 22, however, being close to family and friends was not the most important factor in choosing their neighborhood for neither local movers nor non-movers. Being close to family and friends was most important, however, for almost a third of the suburban movers, which casts doubt on current propositions that suggest that voucher holders remain within city limits in order to remain close to family and friends who may live there.

**Table 22 What Was Most Important To You In Choosing Your Current Neighborhood?**

| <b>What feature was most important to you in choosing your current neighborhood?</b> | <b>Type of Mover</b>        |                          |                               |
|--------------------------------------------------------------------------------------|-----------------------------|--------------------------|-------------------------------|
|                                                                                      | <b>Local Mover<br/>n=46</b> | <b>Non-Mover<br/>n=7</b> | <b>Suburban Mover<br/>n=9</b> |
| Good Neighborhood                                                                    | 78.3%                       | 71.5%                    | 55.5%                         |
| Convenient                                                                           | 13%                         | 0%                       | 11.1%                         |
| Familiar Neighborhood                                                                | 0%                          | 14.3%                    | 0%                            |
| Close to Family/Friends                                                              | 0%                          | 0%                       | 33.3%                         |
| New Area                                                                             | 2.2%                        | 0%                       | 0%                            |
| Other                                                                                | 6.5%                        | 14.3%                    | 0                             |

Qualitative findings provide some insight into the reasons that voucher holders do not consider being close to their families and friends important to them when deciding on where to live. A number of respondents pointed out that they appreciated the social

support offered to them by their families and friends and that moving outside of Pontiac would not impede their relationship. One respondent, for example, noted that her family “could always visit” her when she moved to a suburban area outside of Pontiac.

Similarly, the following respondent noted that even if she does not live close to her siblings, their relationship would remain strong.

*I: What about being close to relatives? Is that important to you when making your decisions about where you want to live?*

*R: Well, really, if you're not too close with your relatives, if you're some distance, that's pretty fine with me...It's okay because you know how you have some brothers, and you tend to sometimes disagree on stuff...Yeah, so, I don't have to be that close, but I will keep in touch, you know. We can talk every day or whatever.*

Thus, for these respondents, it was not necessary to live in the same neighborhood as their family and friends in order to receive benefits provided to them through the relationships. Instead, these voucher holders felt that moving away would not impede their relationship and would not produce hardship. This finding seems to lend some support to the view that communities may be more “unbounded” than they once were and that maintaining social ties no longer requires immediate proximity to social networks (Oliver 1986). Additionally, the fact that many of the voucher holders in the sample had their own cars (50%) or had access to a car may also decrease the necessity of families to remain in close proximity to sources of social support.

Although the respondents above expressed a desire to keep close contact with their social networks regardless of where they were living, a number of respondents reported that moving farther away from friends and relatives was a principle reason for wanting to move outside of the city. These respondents noted that for a variety of reasons, being close to their families was not in their own best interest. One respondent, for example,

reported that she deliberately moved away from her family because she felt like they were discouraging her from meeting her personal goals.

*I: Do you have any relatives that live in the neighborhood?*

*R: No. I have what we call play relatives, but that's it. I deliberately moved away from my family.*

*I: So you don't have any family within Pontiac?*

*R: No.*

*I: And you did that deliberately?*

*R: Mm eh. I come from a family, I'm the first one that graduated from college, and I don't mean to be racist, but I'm using a direct quote. "You think you're White. You think you're better than me 'cause you went to college." And I finally just got tired, and I said the following analogy. I said, "Life is like an elevator. You stopped yours at the second floor. I like the penthouse deal. Just because you stopped yours at the second floor, don't try to get me to stop mine before I get ready so leave me alone." And I said, "You know what? I don't feel like having this argument." I just moved away, and I said, "I'll find somebody that's more compatible with my way of thinking."*

Similarly, another respondent stated that she wanted to move away from her family in order to keep them from asking for favors or money.

*I: Is being close to your friends or being close to your relatives something that you consider to be important?*

*R: No, ma'am.*

*I: Not at all?*

*R: No, ma'am. 'Cause they haven't been knocking on my door. None of my family visits me or care about how we doing over here, and they never been, unless they want something, you know...I'm not, I don't have no lot of cash...So that's the only time anybody show up or call, when they want something.*

In these instances, because their social supports represented a draw on their upward mobility, instead of providing them with individual benefits, the social capital that the participant possessed could be considered a form of negative social capital. Portes describes four negative consequences of social capital (Portes 1998). He notes that first, the same strong ties that bring benefits to members of a group can sometimes increase isolation by preventing others from entering the group. The second negative effect of social capital occurs when group members are prevented from moving upward due to



continual demands from other members. Third, Portes notes that community or group participation creates demands for conformity, which may place constraints on individual freedoms. Finally a fourth consequence of social capital occurs when group solidarity is cemented by a common experience of opposition to mainstream society. In these cases, downward leveling norms may operate to keep members of a downtrodden group in place (Portes 1998). The interviews cited above illustrate examples of instances when social capital can in fact represent a negative force on an individual's upward mobility. It seems clear that in these instances, moving away from social networks is perceived to be in their own best interest.

It should also be noted, however, that although the majority of respondents felt that it would not be difficult for them to move away from family, a small number of voucher holders, particularly those with health problems or with a close family member with health problems, did report that remaining close to family was the principle reason why they chose to use their voucher in Pontiac. One respondent, for example reported that the reason why she chose not to move was because of her back problems. She went on to note how important it was for her to be spatially close to her relatives because of the assistance and company that they offered her.

*I: Well, how important is it for you to be close to your relatives or to your friends when making a residential decision?*

*R: Well, I would think my mother, my sisters, they not far from me...They call me every day or they'll stop in.*

*I: Okay. So would you say it's very important to be close to your relatives?*

*R: Yes, that's why I moved back to Pontiac*

*I: What about being close to friends? Is that something you consider important?*

*R: Yes. I have one, a couple friends, a couple girls, but they stay like on the other side, but they'll call me and they'll come over, or like we watched the game the other night together...They help me out a lot. If I need something from the store, and I don't feel like going out, they'll pick it up for me and bring it to me.*

For this respondent, being close to her family and friends did provide her with much needed social support. In general, however, those respondents who did not have health problems were not hesitant to move away from their families and the social supports that their families may have provided to them. In some instances, respondents felt that moving away from their family was in their best interest. In these cases, being close to their family seemed to operate as a “push factor” in their desire to move to a suburban area rather than a “pull factor” keeping them in the city. At the same time, however, for a number of voucher holders the decision to move farther away from their families and friends did not signify a decline in the importance that they placed on their relationships with their extended families. Instead, interviews suggested that voucher holders simply felt that it was not necessary to remain spatially close to their family and friends in order to maintain close social relationships. This finding casts doubt on propositions that suggest that moving families outside of inner city areas will deprive them of important social supports that they receive from their extended kin ties.

### Networking Capital

Another important question in social capital research relates to the impact that access to a diverse social network can have on the life chances of people living in poverty. Research on concentrated poverty has shown that while people living in high poverty areas tend to have high levels of the coping capital described above, due to their physical and social isolation, they also have poor levels of networking capital, which can have negative implications for their upward economic and social mobility (Briggs 1998). Researchers point out that lack of access to a social network that contains members of

different racial and economic groups can limit the options of families living in high poverty areas by limiting information about resources and opportunities available to them (Wilson 1987).

Housing mobility policies are based on the assumption that exposing poor families to higher income neighbors will increase levels of “networking” capital, thus increasing overall life chances (Briggs 1997). One of the stated goals of the HCV Program is to provide voucher holders with opportunities to expand networking capital by moving to more middle-class neighborhoods (Briefing Paper: Goals 2005). The degree to which people who participate in housing mobility programs actually do receive benefits from proximity to higher income neighbors, however, is not well established (Briggs 1997).

To help elicit information regarding the degree to which low income families may benefit from increased exposure to higher income and employed residents in suburban areas, all respondents were asked a number of questions relating to their interactions with their neighbors in their current environment. Respondents were first asked to rate, in general, their relations with their neighbors. Results showed that most respondents (68%) felt that they had either excellent or good relations with their neighbors. Approximately 20% of respondents reported having fair relations with their neighbors and 11% reported having poor relations with their current neighbors. Table 23 displays the data cross tabulated by the type of mover. Results from a one-way ANOVA report that any sample differences in the feelings that the three groups of movers have regarding their relations with their neighbors is not significant in the population.

**Table 23 Relations with Neighbors**

| How are your relations with your neighbors? | Total Sample | Local Mover (n=46) | Non Mover (n=7) | Suburban Mover (n=9) |
|---------------------------------------------|--------------|--------------------|-----------------|----------------------|
| Excellent                                   | 27.4%        | 28.3%              | 0%              | 44.4%                |
| Good                                        | 40.3%        | 43.5%              | 42.9%           | 22.2%                |
| Fair                                        | 21.0%        | 19.6%              | 42.9%           | 11.1%                |
| Poor                                        | 11.3%        | 8.7%               | 14.3            | 22.2%                |

Respondents were then asked if people in their neighborhood helped each other out (Table 24). Similar numbers of local movers and suburban movers reported having helped a neighbor in the past or having turned to a neighbor for help. When asked in what ways people helped each other out in the neighborhood, a variety of answers were given including borrowing food or other household items (20%), watching children (18%), assistance with yard work or shoveling (16%), assistance with transportation (14%) and offering general companionship (5%). In the sample, non movers were more likely to report that people in their neighborhoods did not help each other out. Results from an Oneway ANOVA test, however, revealed that this sample difference was not significant in the population.

**Table 24 Assistance from Neighbors**

| Do people help each other? | Local Mover (n=46) | Non Mover (n=7) | Suburban Mover (n=9) |
|----------------------------|--------------------|-----------------|----------------------|
| Yes                        | 82.6%              | 57.1%           | 77.8%                |
| No                         | 15.2%              | 28.6%           | 22.2%                |
| Don't Know                 | 2.2%               | 14.3%           | 0%                   |

Because moving to a suburban area is theorized to increase access to neighborhood resources and organizations, respondents were also asked whether any types of neighborhood events or neighborhood organizations existed in the area (Table 25). Once again, percentages among local movers and suburban movers are quite similar. More non-movers, however, responded yes to the presence of neighborhood organizations in

the area than either of the other two groups of movers. Results from an Oneway ANOVA reveal that these differences were not significant in the population. When asked what types of neighborhood organizations or events occurred in the area, responses included neighborhood watch/neighborhood meetings (54%), picnics and BBQ's (21%), children's programs (14%), newsletters (3%) and neighborhood sales (1%).

Table 25 Neighborhood Events

| Are there any neighborhood organizations or neighborhood events in the area? | Local Mover (n=46) | Non Mover (n=7) | Suburban Mover (n=9) |
|------------------------------------------------------------------------------|--------------------|-----------------|----------------------|
| Yes                                                                          | 40%                | 71.4%           | 50%                  |
| No                                                                           | 55.6%              | 28.6%           | 50%                  |
| Don't Know                                                                   | 4.4%               | 14.3%           | 0%                   |

To determine the amount of contact that respondents had with neighbors, respondents were asked how often they socialized with their neighbors (Table 26). Respondents placed in the "Very Often" category reported socializing with their neighbors more than once a week. Those in the "Often" category reported socializing with their neighbors at least once a week. Respondents in the "Some" category socialized with their neighbors at least once a month. The "Not Often" category included respondents who reported socializing with their neighbors less than once a month. Although more non-movers reported socializing more with their neighbors than local or suburban movers, ANOVA tests do not report any significant differences in the frequency of socialization with neighbors between the three groups of movers.

**Table 26 Socialization with Neighbors**

| How often do you socialize with neighborhoods? | <b>Local Mover<br/>(n=46)</b> | <b>Non Mover<br/>(n=7)</b> | <b>Suburban Mover (n=9)</b> |
|------------------------------------------------|-------------------------------|----------------------------|-----------------------------|
| Very Often                                     | 32.6%                         | 42.9%                      | 22.2%                       |
| Often                                          | 19.6%                         | 28.6%                      | 33.3%                       |
| Some                                           | 15.2%                         | 14.3%                      | 0%                          |
| Not often                                      | 32.6%                         | 14.3%                      | 44.4                        |

Taken together, this data seems to suggest that there is little difference between suburban and city movers in the relations that they have with their neighbors. Both local and suburban movers report similar quality of relations with their neighbors, similar amounts of contact with their new neighbors, and a similar presence of neighborhood organizations or events. Moreover, when this data was analyzed qualitatively, results suggest that the quality of contact that respondents have with their neighbors in either location is not very substantial. Instead, most contact consisted of simple greetings when passing in the halls. This finding is consistent with Rosenbaum's (see Popkin, Buron and Cunningham, 2000) study of a mixed income development in which he found that although there was interaction among low and high income residents, the interaction was superficial.

Results also suggest that people who moved to suburban areas did not receive substantially more benefits than people who moved within the city from their increased proximity to higher income neighbors. In this study, no respondents reported receiving any direct benefits from their neighbors, such as a lead on an employment opportunity. A few respondents, however, did mention some indirect benefits of being around different neighbors. Interestingly, however, none of the respondents who discussed receiving an indirect benefit from new neighbors had moved to the suburbs. One respondent who

moved within the City of Pontiac, for example, described how moving with the voucher helped her to find a location where she felt more comfortable due to the presence of more highly educated people like herself.

*R: It was, I'll be honest with the neighbors (in the previous neighborhood), I wasn't exactly fitting in. I'm a college graduate and everybody's like, "Well, what are you doing over here?" I like the current neighborhood better.*

*I: Okay, so you do like your current neighborhood better?*

*R: I like the current neighborhood better, yes.*

*I: Well, was there something about the where you are now that you liked in particular?*

*R: Well, the ambience. Initially, the Pontiac Silverdome was open, and you know, the way it was presented to me you know, this side of town was the Crème de le Crème. As versus the South side which was more working class. I said, "Well, I'm not moving into the Crème de le Crème neighborhood period, but I would like to be on the fringes of it at least if I could because I said, you know, having a college degree and whatever, I probably would find more people with a college degree or you know in this area versus, the South side.*

*I: Okay. So you just felt like, like you said before, you would fit in better and find people that you had more in common with?*

*R: Right, mm eh.*

Similarly, another city mover noted how being exposed to better neighbors was motivating her to go back to school.

*I: What is it about the surroundings that you like?*

*R: Um, the area, the quality of my life that I'm able to afford being on the voucher. Everyone is trying to do something and they are making me try to do more. I like the building itself too, it's clean, it's very clean. They do the yard everyday, they pick up stuff and there is a washer dryer in the building and I'm able too...Like I said, I'm motivated to go back to school.*

*I: Is there any reason why you like this home or that home more than the other?*

*R: I like this one better because of the quality of people.*

Although the city respondents cited above mentioned some indirect benefits from the presence of their new neighbors, it should also be pointed out that a much greater number of city respondents reported being unsatisfied with the quality of the neighbors that lived close to them than suburban respondents. The following city mover noted how even

though there was a great deal of crime in the area, the worst thing about his current home was the presence of bad neighbors.

*I: Well, if you had to rate the quality of your neighborhood, would you say it's excellent, good, fair or poor?*

*R: Poor.*

*I: So you're not satisfied?*

*R: Absolutely not!*

*I: Okay. Do you have any problems with drugs?*

*R: Yeah, there's that, too, but it's, the worst part about being here is I would have to again say it's the neighbors. The buildings are fairly spaced apart, maybe 150 feet, 200 feet. And the neighbors across on the building on the side of me, you know, they go all night. You know, in the summertime last year, they'd be out, have 15 – 20 people out in the apartment outside. Lots of noise at 12:00 while I'm trying to sleep. And even the apartment has a rule that after 10:00, it should be quiet. They also have a rule that you're not supposed to have any kind, any kind of stuff like that happening on the outside. If you have people, you're supposed to have 'em inside your house.*

Similarly, another mover who eventually utilized her voucher to move to a suburban area where she was more satisfied described the terrible quality of her neighbors when she was living within the City of Pontiac.

*I: So you knew where you wanted to go before you even got your voucher?*

*R: Correct. Unfortunately, I picked a drug addict bin of people, but it looked nice.*

*I: But the neighbors were a problem?*

*R: Smoking dope out in the front yard until, you know, 1:00 in the morning.*

*I: Did you have problems with crime?*

*R: Oh yeah. They broke in... Well, actually they didn't break into mine but they broke in upstairs a couple of times. And they would throw stuff on my back patio, you know.*

Thus, while some city movers did seem to receive some indirect benefits from their new neighbors, many respondents reported that they were quite unsatisfied with the quality of the neighbors that they uncouncted in their city neighborhoods.

The findings on networking capital seems to suggest that while those who live in the city are less satisfied with the quality of their neighbors, suburban movers are not more



likely to report having better relations with their neighbors, having more interaction with their neighbors or experiencing greater benefits from closer proximity to higher income neighbors. While some suggest that one positive benefit of living in a higher income neighborhood is increased levels of socialization among residents, this data does not show that those who live in lower poverty neighborhoods outside of the city are more likely to socialize with their neighbors than city movers. Instead, although suburban movers are more satisfied with the quality of their new neighbors, this increased satisfaction does not necessarily translate into increased socialization among residents. The data, therefore, seems to support the views of some mobility analysts who point out that in order for people to create the social capital that they need to improve their situations, some degree of meaningful contact among neighbors is needed and that in many situations, simply moving into a higher income area will not create that type of interaction. While suburban movers are more satisfied with the quality of their new neighbors, this increased satisfaction does not necessarily translate into increased socialization among residents. As is noted by Popkin et al. (Popkin 2000a), “there is no empirical evidence that it is even possible to create a community where people interact rather than a development or neighborhood where people of different income levels simply share the same space.”

PART THREE:  
PERSONAL AGENCY IN THE SEARCH FOR HOUSING

Researchers and policy makers question the degree to which the various search strategies of voucher holders will influence their residential outcomes. It seems clear that factors such as the amount of effort extended in the housing search or the source of information utilized in the housing search could influence residential outcomes. Moreover, the degree to which voucher holders are familiar with the local housing market or with outside resources that can assist them in their search may also influence their success in finding housing.

Quantitative results from this study suggest that local movers and suburban movers put in similar efforts in their housing search. During the interview, suburban movers and local movers were asked a number of questions regarding their search experiences. First, movers were asked how long it took to find a new residence (Table 27). Percentages for the length of time it took respondents to find a home using their voucher are very similar for the two groups of movers. For both local and suburban movers, the category with the highest percentage of people is the 'over two months' category, which suggests that both local and suburban movers may have trouble finding places within the initial time given to them by the housing authority. An independent samples t-test reports that any sample differences between local and suburban movers are not significant in the population.

**Table 27 Length of Time to Find Residence**

| How long did it take to find a new residence? | Local Mover<br>(n=46) | Suburban<br>Mover<br>(n=9) |
|-----------------------------------------------|-----------------------|----------------------------|
| Less than two weeks                           | 21.7%                 | 22.2%                      |
| Two to four weeks                             | 23.9%                 | 22.2%                      |
| One to two months                             | 26.1%                 | 22.2%                      |
| Over two months                               | 28.3%                 | 33.3%                      |

Respondents were also asked questions about the number of homes that they considered in their housing search (See Table 28). First, respondents were asked approximately how many homes they had called about or drove by but did not actually visit in their search. Respondents were then asked how many homes they actually visited in their housing search. The percentages within each of the categories are quite similar for each type of mover. Interestingly the sample data suggests that more local movers than suburban movers call or visit over twenty houses during their housing search. This may be due either to a lack of homes in the suburbs that take vouchers, (thus limiting the number of places that suburban bound movers can inquire about), or to a greater number of dilapidated homes in the city, which makes it necessary for local movers to look at more homes before finding one that suits their needs. An independent samples t-test shows no significant differences in the number of homes called but not visited or in the number of homes visited between the two groups of movers.

**Table 28 Number of Homes Called and Visited During Search**

| How many homes did you call about or drive by, but not actually visit?       | Local Mover<br>(n=46) | Suburban Mover<br>(n=9) |
|------------------------------------------------------------------------------|-----------------------|-------------------------|
| One                                                                          | 10.9%                 | 11.1%                   |
| Two to Four                                                                  | 17.4%                 | 22.2%                   |
| Five to Ten                                                                  | 21.7%                 | 11.1%                   |
| Eleven to Twenty                                                             | 17.4%                 | 33.3%                   |
| More than Twenty                                                             | 32.6%                 | 22.2%                   |
| How many homes did you actually go visit before selecting your current unit? | Local Mover<br>(n=46) | Suburban Mover<br>(n=9) |
| One                                                                          | 10.9%                 | 11.1%                   |
| Two to Four                                                                  | 28.3%                 | 22.2%                   |
| Five to Ten                                                                  | 23.9%                 | 22.2%                   |
| Eleven to Twenty                                                             | 15.2%                 | 44.4%                   |
| More than Twenty                                                             | 21.7%                 | 0%                      |

The source of information that a mover utilizes when searching for a home might also influence their housing outcomes. Respondents were asked the main source of information that they utilized in their housing search as well as the source of information that they utilized to find their current home (Table 29). For both local movers and suburban movers, the main source of information used in the housing search was the newspaper. Interestingly, however, for local movers this method was not the way in which most movers ultimately found their home. Instead, local movers were likely to find their housing either by driving/walking around a particular area or through word of mouth. In addition to the newspaper, suburban movers also reported finding their homes through driving/walking around or through word of mouth.

**Table 29 Source of Information Utilized in Housing Search**

| What was the main source of information that you used throughout your housing search? | Local Mover<br>(n=46) | Suburban Mover<br>(n=9) |
|---------------------------------------------------------------------------------------|-----------------------|-------------------------|
| List from PHA                                                                         | 10.9%                 |                         |
| Newspaper                                                                             | 45.7%                 | 66.7%                   |
| Drive/Walk Around                                                                     | 10.9%                 |                         |
| Word of Mouth                                                                         | 15.2%                 | 11.1%                   |
| Apartment Guides                                                                      | 2.2%                  |                         |
| The Internet                                                                          | 2.2%                  | 22.2%                   |
| Housing authority Staff                                                               | 10.9%                 |                         |
| Church                                                                                | 2.2%                  |                         |
| What source of information did you use to find your current home?                     | Local Mover           | Suburban Mover          |
| List from PHA                                                                         | 2.2%                  |                         |
| Newspaper                                                                             | 6.5%                  | 33.3%                   |
| Drive/Walk Around                                                                     | 32.6%                 | 22.2%                   |
| Word of Mouth                                                                         | 30.4%                 | 33.3%                   |
| The Internet                                                                          | 2.2%                  |                         |
| Housing Authority Staff                                                               | 19.6%                 |                         |
| Church/social worker                                                                  | 6.5%                  |                         |

The amount of assistance that a voucher holder receives when looking for a home may also impact their residential outcomes. Respondents were asked if they received any type of formal housing counseling when looking for their home. Three quarters of the entire sample reported never receiving any counseling. Of the local movers, eleven out of forty-six (24%) respondents reported receiving some form of counseling during their housing search. Of the suburban movers, 4 of the 9 respondents (44%) reported receiving counseling (Table 30).

**Table 30 Formal Housing Counseling**

| Did you ever receive any type of formal housing counseling during your housing search? | Local Mover<br>(n=46) | Suburban Mover<br>(n=9) |
|----------------------------------------------------------------------------------------|-----------------------|-------------------------|
| YES                                                                                    | (n=11)<br>23.9%       | (n=4)<br>44.4%          |
| NO                                                                                     | (n=35)<br>76.1%       | (n=5)<br>55.6%          |

Respondents reported receiving counseling from various sources including the housing authority, social workers, churches, non-profit agencies and real estate agents. Although an independent samples t-test produced no significant differences in the extent to which the two groups of movers received assistance in their housing search, this sample data does suggest that a greater proportion of suburban movers seem to be utilizing some type of outside help during their housing search. This finding lends additional support to current research which suggests that housing counseling may be one of the most important aspects in producing successful residential outcomes among voucher holders. In their study of voucher holders in Chicago, for example, Cunningham and Sawyer (2005) find that after controlling for background characteristics, participants who receive mobility services are 52% more likely to move to lower poverty neighborhoods than those who do not receive assistance. While the voucher holders in this study did not participate in any formal type of residential mobility assistance program, the findings suggest that even informal assistance from nontraditional sources may assist in the production of successful residential outcomes.

Although quantitative data suggest that the search experiences of voucher holders are similar in many ways, qualitative analysis suggests that having successful outcomes does require certain knowledge, skills and levels of motivation. As the following interviews will display, voucher holders who were successful in finding satisfactory housing, (whether located in the city or in the suburbs) displayed a great deal of agency in overcoming some of the barriers that they encountered in their search. Those who were successful in finding satisfactory housing displayed their agency through a multitude of creative strategies they used to find appropriate housing. The successful search strategies

utilized by voucher holders who were happy with their residential outcomes are explored below.

#### Ability to “Sell” the HCV Program and Themselves to Potential Landlords

When asked what they did when they encountered a landlord who would not take their voucher, some respondents simply said that they hung up and moved on to the next landlord. More successful respondents, however, reported trying to convince an unwilling landlord or a landlord who was not familiar with the program to take their voucher. Instead of hanging up, the following respondent attempted to explain the program to unfamiliar landlords.

*I: How did you find out where to go?*

*R: I just looked in the newspaper and called them and asked them.*

*I: You would call if they took the voucher?*

*R: Yes.*

*I: Were there any landlords that were unfamiliar with the program?*

*R: Yes, a lot of people was unfamiliar with the program.*

*I: And what did you do?*

*R: I tried to explain it to them and I said, “If you want some more follow up, I can have my worker send you some papers.”*

*I: Do you feel like people were interested?*

*R: Some people was and some people wasn't.*

In addition to “selling” the program to landlords, interviews also suggest that it is important that voucher holders “sell” their own personal characteristics to a potential landlord. Respondents that had credit or criminal background problems that may have deterred landlords from renting to them, for example, found that being upfront about these problems was essential in convincing landlords to rent to them. The following respondent reported that being up front with her landlord about her bad credit helped to convince him to allow her to rent the unit.

*I: What about a credit history? Was that ever a problem for you?*

*R: No, and I don't have good credit. I was honest and I told him, you know, the situation, and he didn't hold it against me. I was honest with him from the get go, I told him my credit is not good at all, you know, so I explained to him everything, you know, and he was willing to work with me.*

Similarly, another respondent reported getting past the credit check by convincing her landlord that although she had bad credit, she would be a stable and responsible tenant.

*I: Okay. Do you know what kind of background checks your landlord did on you when you moved into your home?*

*R: Well, the landlord didn't do the background check. When you consider he voucher, it was automatically understood that the background check had been done. Otherwise you wouldn't have the voucher.*

*I: He didn't do a credit check then or rental history?*

*R: No 'cause I told him I had bad credit, you know, and I said, "If you check the rental history, every landlord I've had has always gotten paid his rent."*

*I: Okay. So even though you told him you had bad credit, he said it was okay?*

*R: Mm eh. His basic words were, "The last people that had stayed here had sold drugs, and he was gonna lose his property because of someone selling drugs and so on. And he just said he wanted a stable tenant that wouldn't be moving, you know, or selling drugs.*

*I: So you were able to talk to him and convince him that you were a stable person not selling drugs and that kind of thing?*

*R: Yes. I don't sell drugs.*

Another respondent reported that being upfront with his landlord about his criminal record helped to convince the landlord to rent him the unit.

*I: Now do you know what type of background checks your landlord did on you when you moved in?*

*R: Yes, actually at the time I moved in, I did, I don't remember if I had a felony or not. Yes I did.*

*I: Okay, so he did a criminal history?*

*R: Absolutely! I had a very minor felony. I used somebody's credit card that I wasn't supposed to. And it was like credit card fraud for a couple hundred dollars and they didn't care.*

*I: They didn't care? But they did find it?*

*R: Yeah, I definitely told 'em up front.*

*I: You told them before they even did the check themselves?*

*R: It's on every application. On every application, Section 8 or not, is "have you been convicted of a felony." And when you're looking for a place, and you're under time restriction, you don't have time to screw around. You have to give 'em*



*all the information that you need so that last minute they don't say, "Oh! You didn't tell us you had a felony!"*

Some tenants were also able to convince landlords to rent to them by showing them pictures of their current homes or inviting them over to see the places where they were currently living. Respondents felt that if landlords could see that they were keeping up their homes, they would be more willing to rent to them.

*I: So do you feel like one of the ways that you overcame trying to find a landlord was by just sort of, like you said, you'd take your pictures and try to convince him that you would be a good tenant?*

*R: Yes, and then also I would also offer to let him come to my home that I was living in at the time.*

*I: Do you feel like the landlords were responsive to that approach?*

*R: Oh yeah.*

In addition, some voucher holders who had trouble coming up with a security deposit were able to convince their landlords to rent to them even if they were unable to pay the full deposit upfront. A number of respondents reported getting on payment plans with landlords so that they could pay their deposit off in weekly or monthly payments.

*I: What about the security deposit? Was that hard to come up with?*

*R: Yeah, well, they prorated. I would have to pay \$1500 to move in here. But by the time they prorated it, I only had to pay \$900. I had been saving so I had \$300, and then my boyfriend gave me \$100. She said, "At least give me \$400." And then she said, "You can just take the other \$500, pay, pay, pay, pay, pay until you pay it off." She worked with me.*

These interviews suggest that one of the keys to success in utilizing a Housing Choice Voucher rests in the ability of a voucher holder to "sell" themselves and the HCV Program to potential landlords. Voucher holders who are able to talk with landlords and convince them to accept a rental subsidy may have more opportunity to utilize the voucher in higher income and less racially minority concentrated areas which are not already occupied by voucher holders. Thus, the extent to which voucher holders have the

ability to explain and “sell” the program to potential landlords may not only increase the amount of choice that they have in deciding where to live, but may also have implications for the ability of the program to reduce concentrated poverty and disperse voucher holders among various communities.

### Finding Good Information

Another strategy that was employed by respondents who had satisfactory results using their voucher included trying to find out as much information as possible about the neighborhood where they were thinking about moving *before* they moved. Respondents went about gathering this information in a number of ways. For example, one respondent called local organizations when trying to find out information about a particular area. Because transportation was something that was very important to her, she called the local transportation department to find out about available transportation before moving to her apartment. Similarly, because she did not want to live in a high crime area, she called the local police department to inquire about crime rates. The information that she received from these sources greatly influenced her decision about where she wanted to live.

*I: How did you find out about the places that you wanted to move?*

*R: I kept on asking questions. I'm a good resource person. If I talk to one person, I get information and I mark it down and then I keep on asking questions over and over and I get answers. I'm on a voucher, but I'm not stupid. One doesn't correlate with the other one.*

*I: ...So public transportation is something that you consider when you are thinking about where you want to live?*

*R: Correct, I called and found out what type of public transportation they had first in this area before I even consider coming out here and looking at the place.*

*I: And what did you find out when you called?*

*R: I found out that there's Greater Northern Transportation and then I called them and they told me that once you move in here to the place they would come out an interview me and then I would be OK to get my bus transportation.*

*R: Well, most of my looking was done on the internet, so I looked to see what area it was and then I would call the police department and ask them, you know where was a good neighborhood and you know how do you rate the neighborhood.*

*I: And how would they respond?*

*R: Well, for Clarkston, which is part of this place of where I'm at now, they said that there was a lot of break-ins in the apartment complex where I was going to move. So I chose not to go there. I went over there to physically see the Clarkston place. But then I came home and called the police and that's when they told me. And that's when I came over here and saw this and that's when I called the police and that's how I made my decision.*

*I: And the police were receptive to you in terms of answering their questions?*

*R: Oh sure.*

Additionally, in order to determine if the area where they were considering moving was a good area, some respondents reported touring the neighborhood before moving there.

The following respondent reported making multiple visits to the neighborhood during different times of the day.

*R: So when I moved over here, you know, I would come and visit at different times of the day and night, and it seemed okay. I was really looking and trying to be really picky.*

Instead of using just one source of information, some successful voucher holders reported utilizing multiple sources of information when trying to find landlords that would take their voucher. The number of sources that the following respondent utilized in trying to find a home illustrated her high level of motivation to find satisfactory housing for her family.

*I: So what was the main source of information that you used when you were doing your housing search? Was it, you know, the Housing Authority listings or was it the newspaper or friends or Internet or...?*

*R: All the above.*

*I: Everything?*

*R: Yeah. I looked in the newspaper, I went to Pontiac Housing and looked in their housing book, I went on the Internet, I networked with other people, you know, in the street, whether I knew 'em or not, "Do you know anyone that has a three bedroom", you know, blah, blah, blah? Anyone I came in contact with*

*because I was really trying to find something. When I went in stores, I would look on the bulletin board.*

*I: Did you use any type of Real Estate Professionals or anything like that?*

*R: No. That's the only one I didn't use. They charge. Want to avoid those.*

The following respondent also reported utilizing multiple techniques in trying to find landlords to take her voucher. She was eventually successful in finding a landlord by utilizing somewhat untraditional sources of housing information.

*I: Then after that, I tried to use the newspaper, and what else did I do? I did a lot of just, if I'd see an empty house, put a note in there that said "Will you accept a voucher? My voucher pays \$750. Call this number." I did a lot of that.*

*I: So how did you end up finding the place where you are right now then?*

*R: One of those notes and going up to a church and just saying, "Look, you know, how it is here." I went to a Black church and said, "You know what they do out there, and you know, you're supposed to be people of God. I need some help." So they said, "Well, we know a lady that takes vouchers. Let us call her for you." And that's how. I went to a church, 'cause I mean, I was like, nowhere to go...*

These interviews suggest that voucher holders who have the knowledge and skills to research their communities and to utilize multiple sources of information during their housing search are more successful in finding satisfactory housing. Because the neighborhoods located within a larger metropolitan city generally have higher crime rates than those in the suburbs, this may be especially important for voucher holders who do not want to move to suburban neighborhoods. For those that lack these skills and knowledge, the availability of a housing counseling program may be essential in ensuring that they can succeed in finding satisfactory housing in the private market.

### Security Deposits

One important search strategy that some voucher holders were able to employ related to their ability to find money to pay for the security deposit on their new homes. Some

respondents reported having to plan ahead and save in order to get enough money for the security deposit.

*I: What about the security deposit? Was it hard to come up with that?*

*R: It was only \$250, no.*

*I: So did you just have that already saved up?*

*R: No, I knew it was coming so I saved it from that point.*

In addition to saving for a security deposit, many respondents mentioned that they were careful to take good care of their previous homes so that they would be sure to get back their full deposit. This money could then be used to help pay the deposit in a new home.

*I: What about security deposit. Was that hard to come up with?*

*R: No when I decided I wanted to move I saved it.*

*I: How much was it? Was it expensive?*

*R: No, it was \$800. And see I've been living here for what? This will be my second or third, second year and you know I moved from one house on the corner to two houses down. I moved to a bigger house. I moved from a three bedroom to a four bedroom because I have a disabled daughter. And they gave me back all my deposits because I take care of my house. What section 8 does is they give you a move-in check list and a move-out checklist and so if there is anything wrong with the house, it would be written down. That's one thing that's a good thing.*

As noted above, the amount of outside assistance that a voucher holder receives may be an important factor in producing a successful residential outcome. One way in which some voucher holders reported getting assistance was in paying their security deposits. Respondents who were unable to come up with their security deposits on their own were sometimes able to find organizations that would assist them in paying their deposits.

*I: What about security deposit? Was that hard to get?*

*R: It was because it came up so quickly. You know if I had been better prepared...but what I did was go to The Lighthouse, which is a nice place in Pontiac, they have one in Pontiac and one in Clarkston, and they paid my security deposit.*

Thus, having the foresight to plan ahead to save for their security deposit or to ensure that they will get their current security deposit back was an important asset in successfully

utilizing the voucher. Additionally, being knowledgeable about outside organizations that could help them to pay their security deposit also helped many families to successfully utilize their voucher.

### Placing Children in Better Schools

One of the principle goals of the voucher program is to provide parents with the opportunity to send their children to better schools than those that are located in the low income communities where they were previously living (Briefing Paper: Goals 2005). Although a few respondents were able to move to the suburbs and send their children to better schools, the majority of respondents reported that moving did not make it easier for them to send their children to better schools. Instead, one of the principle ways in which respondents revealed a great deal of agency was in ensuring that their children received high quality education regardless of where they lived. Even parents who were not able to move to areas that they were satisfied with were very proactive in finding their children good schools. For example, one mother reported immediately moving her children out of the school district where she moved to with her voucher.

*I: Okay. Now, do your kids go to school?*

*R: Yes.*

*I: Okay. Well, how important is the quality of the school to you when you're deciding on where you want to live?*

*R: Very important.*

*I: Okay. Now what about distance to school? Is it important to you to be close to the school where your children live or not that important?*

*R: It is important, but not important as quality. Except my kids don't go to the school in our neighborhood anyway.*

*I: Okay, so do you take them to another school?*

*R: Yeah, they go to another school.*

*I: Okay. Why don't they go to the neighborhood school?*

*R: Oh no. I'm not liking the school. Like our first day over*

*here, and it was time to register them for school, they had like already two people that brought in guns And stuff, so...nn eh.*

*I: So did they ever go to that school?*

*R: No.*

*I: You just immediately took them to another school?*

*R: Yeah.*

*I: So how do they get to school?*

*R: We drop them off. My mother comes and gets some of 'em, I take some when I go to work, and my husband takes some when he goes*

*I: Okay. So are you satisfied with the quality of the school that they are going to?*

*R: Yes.*

Another mother described how she was able to keep her children in their schools even after she moved to a different school district with her voucher. She stated that she was not satisfied with the school district that she moved to and was thankful for her ability to keep her children in a better district.

*I: So do your two older sons, do they go to school?*

*R: Yeah, they do.*

*R: Yep. I: Now, how far away is the school's from your home?*

*R: Well, they catch the bus. It's great! And my daughter is like two blocks away so I walk her.*

*I: So is school quality something that you really take into account when you are moving?*

*R: Yeah because even though I'm in the same area, my kids would have had to go to a different school. But I got 'em what's called a referral to where they could still go to their school. They didn't have to change schools,*

*I: Okay, great! Are you satisfied with your child's school?*

*R: I love my kids' school. But it's elementary and one is in middle school. And, I'm hoping to keep 'em there as long as I can.*

*I: Why do you like it so much?*

*R: You know what? Great teachers, Principals. They have activities, you know, they even have like, for parents, like a homework night if you don't understand 'cause you know, math nowadays is hard. At both of my kid's school, they have a parent's night where they can kind of go with the teacher and explain the new math and stuff. It's a good school. But like I said, that's a better neighborhood over there.*

*I: Okay, so you're glad that you didn't have to put your kids in to the school where you are living now?*

*R: I'm so glad, and you know what? I wouldn't have because I see the kids around here...I see how the parents just don't care. I really wouldn't want my kids to be playing with them and going to school, you know what I'm saying?*

Other parents reported that even before they moved, they chose to drive their children to a school outside of their district. After moving, many of these parents continued to drive their children to the same district. One woman described how she is currently unsatisfied with the schools that her children are attending and that she plans on taking advantage of “open door policies” that allow parents to send their children to a school of their choosing. If these parents have transportation, moving is not necessary to get their children into better schools. Instead of moving into an area with a better school district, therefore, this mother plans on transporting her children to a better school.

*I: Well, how important is school quality to you? Is it important for you to be living in an area where the school quality is good?*

*R: Yes, and if not, I take them and put them in a different district.*

*I: And what about distance to the school? Is it important to live close to the schools?*

*R: They go to academy.*

*I: How do they get there?*

*R: Oh, I have to drop them off and pick them up.*

*I: So is distance to school not that important?*

*R: No, because most of these schools aren't far away.*

*I: Well, so how satisfied are you with the quality of the schools that they are going to now?*

*R: Well, this is going to be their last year there. This coming year, I'm going to find a different school. I'm going to take them to Waterford to go to school cause I don't like...I feel that in any school there should be music, there should be art in any school. Along with other academic, there should be music. You should never take the music away or the art away. You never know, you might have a Picasso or a Kenny G.*

*I: Are you planning on moving to Waterford?*

*R: You don't have to because the kids can go there. From my understanding, there's going to be quite a few schools on the chopping block because they don't have the money so that's going to send the kids to another city.*

*I: Well, would you consider moving out there or no?*

*R: No. I would just have them go to school out there.*

*I: OK. Well, how far would that be for you then?*

*R: Like three miles, four miles.*

Thus, in some cases achieving some of the goals of the voucher program does not necessarily require successful utilization of the program itself. Instead, voucher



holders who are not successful in finding high quality neighborhoods with their voucher utilize their personal knowledge and skills to find alternative ways to meet their diverse needs.

These findings provide additional insight into a key question in urban research regarding the relative influence of neighborhoods and families on the outcomes of children. While most researchers believe that growing up in high poverty neighborhoods can produce poor child outcomes, some question the role that the family may play in mediating some of the negative effects of poor neighborhoods. These scholars note that even in poor neighborhoods, families play a vital role in helping to maintain stability, thus mediating the negative influence that neighborhoods might have on the outcomes of their children (Anderson 1990). By displaying the ways in which mothers living in Pontiac ensure that their children attend high quality schools, this research displays the process by which the family is able to mediate some of the negative consequences of growing up in a poor neighborhood.

As portrayed in these interviews, many voucher holders display a great deal of agency in ensuring that they achieve positive outcomes for themselves and their families. Being successful in finding quality housing on the private market with the voucher does require a certain amount of knowledge, skills and motivation. Those who are successful in finding good housing were highly motivated to find homes that would meet their needs. These respondents were also quite aware of how to approach private market landlords and convince them to take their vouchers. Findings suggest, therefore, that possessing an understanding of how to search for homes may play an important role in determining



whether a voucher holder will be successful in finding satisfactory housing. Moreover, research also suggests that in some cases, if a voucher holder is ultimately unable to move to a higher income area with their voucher, alternative strategies can be employed to ensure that children are receiving a high quality education. As will be discussed in the concluding chapter, providing voucher holders with this type of practical information about successful search strategies upon entering the program may help to produce more successful residential outcomes.

### Conclusion

The research in this chapter illustrates that like all low income families, the residential decisions of voucher holders are influenced by a variety of factors including their personal circumstances, needs, desires and abilities. While the majority of the families in this study report wanting better access to some of the benefits of living in suburban areas, interviews indicate that the decisions that they make about where to live are complex and are influenced by the particular needs and circumstances of their family. The respondents in this study continually assessed the changing needs of their families and made their residential decisions based on how they could best meet these needs within the structural context that they encountered on the private market. Thus the residential outcomes of voucher holders cannot be understood solely with an examination of the structural challenges that they face in using their voucher on the private market. Instead, understanding residential outcomes requires an in-depth examination of the ways in which voucher holders actively work to best meet the needs of their families within the structural context that they may find themselves.

The research in this chapter also displayed the many creative ways in which voucher holders responded to the structural challenges that they faced in meeting their needs on the private market. Although the housing market in the Pontiac area provided many problems for potential voucher holders, (including lack of landlords willing to take their voucher and lack of decent quality homes and neighborhoods), respondents in this study cannot be characterized as passive victims of a difficult housing market. Instead, voucher holders displayed a great deal of personal agency and utilized numerous creative strategies to find housing that would be satisfactory to themselves and their families. Moreover, in many circumstances, mothers actively worked to mediate some of the negative effects that living in poor neighborhoods might have on their children, particularly in ensuring that their children were able to attend high quality schools regardless of where they resided.

## **CHAPTER NINE**

### **CONCLUSION AND RECOMMENDATIONS**

This chapter begins with an overview of the study's purpose, methodology and findings. Research findings are then utilized to make recommendations for more effective implementation of the HCV Program. Following the recommendations, a discussion of the sociological contributions that the study makes to our understanding of urban poverty solutions is presented. The chapter concludes with suggestions for further research.

#### **Purpose**

During the past decade, policy makers have come to rely on tenant-based housing vouchers as an important tool for decreasing the concentration of poverty plaguing many urban areas across the country. By providing low income and minority residents with housing vouchers that can be utilized in higher income and more racially integrated areas, residential mobility programs such as the Housing Choice Voucher Program have been successful in providing opportunities for some families to escape high poverty areas and the troubles that accompany them. At the same time, however, many families who participate in these programs do not utilize their housing voucher to move to areas that may provide them with better opportunities. Instead these families utilize their voucher to move to areas that are not significantly different from the high poverty and racially segregated areas from where they came. Because neighborhood quality is in most instances not improved, these short distance moves fail to produce many of the economic

and social benefits that are thought to come from living in higher income and more racially integrated neighborhoods.

The purpose of this study was to explore the reasons why some families are unsuccessful in utilizing their voucher in higher income and more racially integrated areas. Findings provide important information to housing administrators, scholars and policy makers regarding more effective ways to produce better neighborhood outcomes for program participants.

### General Methodology

This study was designed as an instrumental case study, which allowed for an in-depth examination of the Pontiac Housing Voucher Program utilizing multiple data sources. Data collected in this study came from a variety of sources. The primary source of data came from personal interviews conducted with families currently participating in the Housing Choice Voucher Program. In order to uncover the diversity of experiences of families participating in the program, the sample of voucher holders was stratified to include families with three different neighborhood outcomes. The final sample of voucher holders included: 1) Suburban Movers-Families that utilized their housing voucher to move to higher income and more racially integrated suburbs surrounding Pontiac; 2) Local Movers-Families that utilized their voucher to move to neighborhoods located within the City of Pontiac; and 3) Non-Movers-Families that did not move and instead utilized their voucher in the same location they were living before receiving the voucher.

In addition to interviews with program participants, a second source of data came from interviews conducted with landlords located in and around the Pontiac area. Interview data was also collected from informants familiar with the HCV Program and the local housing market.

A fourth source of data came from the U.S. Census Bureau. This data was utilized to analyze the characteristics of the current neighborhoods of voucher holders as well as the neighborhoods that they were living in before receiving their voucher. This analysis helped to determine if voucher holders were experiencing significant differences in neighborhood quality due to their participation in the voucher program.

The final source of data came from windshield surveys conducted on rental properties located both in and around the Pontiac area. These surveys supplemented interview data collected from landlords and were intended to help determine whether rental units that take the voucher are of similar quality as those that do not take the voucher.

Data was analyzed utilizing qualitative and quantitative techniques. Analysis of neighborhood outcomes of voucher holders was primarily analyzed utilizing a dependent samples t-test. Closed-ended interview questions with voucher holders were also analyzed quantitatively, which allowed for detection of any significant differences between the three types of families. In order to uncover the rich and detailed experiences of families utilizing their voucher on the private market, this quantitative data was then complemented by qualitative analysis of open-ended interview questions both with voucher holders as well as with landlords.

## Findings

The successful dispersal low income families who participate in the voucher program rests on the assumption that poor families *want* to move to outlying areas. The extent to which this assumption is true, however, is largely unexamined in current residential mobility research (Goetz 2003a). The results of this research show that upon receiving their voucher, most program participants report a strong desire to move to a suburban area and do not express fears of leaving their extended families or fears of encountering racial discrimination in the suburbs.

Despite the fact that families do have a strong desire to move outside of Pontiac, however, the large majority of voucher holders do not utilize their voucher to move to one of the higher income and more racially integrated suburban areas located around the City of Pontiac. Because many Pontiac neighborhoods are concentrated by poverty and racial minority populations, failure to move to a suburban area often does not produce substantial improvements in neighborhood quality.

Findings suggest that the process by which low income families make their residential decisions is complex. While many of the factors influencing residential outcomes are structural in nature, and are thus largely out of the control of the voucher holder, the individual needs and circumstances of voucher holders also influence residential outcomes.

One structural barrier that voucher holders face in finding housing using their voucher is meeting private market requirements. Because the voucher program operates within the private market, landlords who participate in the program are permitted to establish requirements for tenancy in their units. However, because people who participate in the



voucher program are low income, they often have trouble meeting the financial requirements that are required by private market landlords, including credit checks, security deposits and moving expenses. The inability to meet the requirements set by private market landlords limits the ability of voucher holders to find safe and sanitary housing located in higher income neighborhoods.

Research also shows that voucher holders face discrimination in their housing search, which also limits their ability to find housing, particularly in higher income suburban areas. The discrimination that voucher holders face is multidimensional and is based on factors such as race, HCVP status, and location of prior residence.

Voucher holders also face structural constraints stemming from policies within the HCV Program itself. Policies such as time limits and requirements on where they can look for housing limit the ability of voucher holders to find housing in higher income areas. Moreover, poor inspection procedures and the failure to prohibit irresponsible landlords from entering the program also limit the ability of voucher holders to find housing that can adequately meet their needs.

Housing outcomes are not solely determined by structural barriers, however. Instead, the locational outcomes of voucher holders are also influenced by a number of individual forces. Respondents in this study are continually assessing the needs of their families and make their residential decisions based on how they can best meet these needs within the structural context that they face on the private market. The housing decisions of low income families, therefore, are dynamic and are influenced by a complex combination of structural and individual factors.

## Policy Recommendations

These findings have a number of implications for policy recommendations that may help housing administrators, city officials and policy makers to produce more effective housing outcomes for voucher holders. Producing positive neighborhood outcomes for voucher holders will require multiple interventions, addressing both structural and individual barriers to mobility.

1. This research suggests that it is not likely that many low income families will utilize their voucher to move to higher income and more racially integrated areas without support to meet the demands of both finding housing and living in these areas. Producing successful residential outcomes among voucher holders will require both pre and post move support. Pre-move support must address the numerous search barriers that families face in finding housing in suburban areas.
  - First, in order to produce successful housing outcomes, HCVP participants must be encouraged to look for housing in the areas surrounding the City of Pontiac. Many families report that one of the principle reasons that they do not look for housing in these areas is because they are not familiar with these areas. To help familiarize participants with the areas surrounding Pontiac, participants should be provided with better information about these communities. Search assistance should include information not only about landlords that will accept their voucher, but also about resources and amenities such as schools, stores and services available in each community. Some housing authorities accomplish this by establishing resource rooms located within the housing agency that

provide information on low-poverty communities. Interviews suggest that voucher holders are quite interested in receiving information from the Housing Authority about local communities and that if it was available, this type of resource would be widely used by voucher holders in their housing search.

- Secondly, pre-move support should help voucher holders learn how to search for housing that will most adequately meet their needs. This research found that voucher holders who were more satisfied with their new homes utilized a number of techniques to ensure that their needs would be met in their new community. Some families, for example, called police departments and transportation authorities to inquire about crime and other resources in prospective communities. Others reported visiting a potential community multiple times both during the day and the night to ensure that the area was safe for themselves and their children. Additionally, successful movers reported utilizing various strategies to “sell” both themselves as well as the voucher program to potential landlords. This research has identified a number of successful strategies that participants use to convince landlords to take their voucher including being up-front with them about their credit or criminal backgrounds, showing pictures of current homes and explaining the program to landlords who are unfamiliar with it. Search assistance should help voucher holders to deal effectively with landlords, especially when they encounter landlords who are not familiar with the program. These and

other tips can help voucher holders find satisfactory housing and negotiate effectively with landlords and should be provided to voucher holders before they begin their housing search.

- A third pre-move supportive service needed by voucher holders is assistance with security deposits, application fees and moving expenses. While a number of voucher holders reported receiving outside help from community agencies for their security deposit, acquiring enough money to pay for application fees was a significant problem for some voucher holders and limited the housing options available to them. Similarly, a number of voucher holders reported that although they were unsatisfied with their current housing situation, they were unable to leave because of the expenses associated with moving. These expenses may be even greater when moving longer distances. Thus, providing voucher holders with loans or grants to help them cover application fees and moving expenses may expand the housing options available to them and result in more moves to lower poverty areas surrounding the city.

2. Interviews with voucher holders that have moved to the suburbs suggest that producing successful outcomes will also require post-move support.

- Some families in this study reported having problems adjusting to their new environment. Children, for example, experienced problems adjusting to their new schools both socially and academically. Additionally, respondents reported having problems with transportation and with additional expenses incurred by living in higher income area. Although

most families were actively working on overcoming these problems, the difficulties did cause some families to move back into the City of Pontiac. Assistance should be provided to these families to help them get past these initial adjustment difficulties. Linking families with social networks such as churches and other social services that can provide resources to help them address transportation, childcare and other challenges may help families to overcome initial adjustment problems. Service providers can also help families to get to know their area by introducing them to schools and other local community organizations. Providing families with these services may not only help to encourage more families to move to the suburban areas, but will also help to prevent suburban movers from moving back into higher poverty and minority concentrated neighborhoods in the city.

- Interviews also suggested that those who had successful moves to the suburbs were employed and had higher incomes. Although a number of families in the sample were unemployed due to disability, some families reported not being able to find or keep a job as their primary reason for unemployment. Increasing the self-sufficiency of families will require more than simply moving families to higher income areas. Instead, families will need assistance in finding and keeping high quality employment that will allow them to remain in their suburban homes. This assistance should be provided both pre and post move. The Housing Authority may wish to partner with job training programs that can prepare

voucher holders for local jobs that pay a good wage. Upon entering the voucher program, families who are unemployed should be linked to these services to help them prepare for and find employment. Additionally, research has shown that participation in the Family Self-Sufficiency (FSS) Program, which allows families to save any increases in income for education and work related expenses, has positive results on participants' income and employment outcomes (Gibson 2004; Sard 2001). At the same time, however, fewer than 5% of families with children in public housing and voucher units participate in these programs (Housing Vouchers: A Review of Empirical Literature Between 2000 and 2004 2005). One interview with a representative of a housing organization working in the Pontiac area noted that although the FSS program has helped some families to save for education or homeownership, many families that he comes in contact with are not familiar with the program and are not encouraged to enroll. In this research, only one family in the sample of voucher holders mentioned participation in the FSS program. If this program produces successful employment and income outcomes, families should be encouraged to participate in it upon their entry into the voucher program.

3. Interviews with voucher holders who were successful in moving to higher income suburban areas suggest that finding landlords who will take their voucher is the most significant barrier that they face in their searches. Thus, increasing outreach to landlords in the suburbs is an important factor in helping families to utilize

their voucher in higher income areas. Outreach efforts should increase awareness of the program among landlords and should also provide information that may help to quell fears that landlords may have about renting to families who are participating in a housing assistance program. Additionally, because many families participating in the voucher program are interested in renting houses rather than apartments, outreach should include a broad cross section of landlords who own various types of rental units. The Pontiac Housing Authority can utilize outreach techniques proven successful by other Housing Authorities which have included calling potential landlords, writing letters, meeting with landlord associations, and developing special brochures targeting suburban landlords. The PHA may also try to recruit landlords who are already participating in the program to speak positively about it to other landlords (Turner 2000b). Interviews with landlords in and around the Pontiac area suggest that many landlords and managers who participate in the program have had positive experiences and thus may be willing to share their experiences with other landlords.

4. Voucher holders are also inhibited from moving by a number of rules set by the housing authority. First, many voucher holders report feeling pressured by the time limits placed upon them to find housing. Some respondents report settling for housing that they were not satisfied with because they were afraid that they would lose their voucher if they did not use it in the time allotted to them. Because many voucher holders are not familiar with the areas surrounding the city of Pontiac, finding housing in one of these areas may require more time than

finding housing within the city. If families suggest an interest in moving to higher income area surrounding the city, the housing authority should be sure to give them extensions if they need extra time for their search.

Another rule established by the housing authority that seems to inhibit movement to suburban areas is the requirement that voucher holders remain within the jurisdiction of the Pontiac Housing Authority for the first year after receiving their voucher. Many voucher holders expressed confusion regarding this policy and interpreted it to mean that they must remain within the City of PONTIAC for the first year after receiving their voucher. The Housing Authority must clarify this policy and make voucher holders aware of the many higher income areas where they are eligible to use their voucher. In addition, interviews suggested that some voucher holders have problems utilizing the portability feature of the program, which limits their ability to move to higher opportunity neighborhoods. Some recent research has found that successful administration and cooperation between housing authorities can improve portability, thereby decreasing concentration in poor and minority neighborhoods (Basolo 2003). Thus, fostering relationships with housing authorities located in suburban communities in the area may produce greater options for deconcentration.

5. Although the majority of families did not report experiencing discrimination in their housing search, discrimination did limit choice for some families in this study. None of those who experienced discrimination reported the occurrence to the housing authority or to any other fair housing organization. Instead, voucher holders were more likely to simply move on and look for other housing. To



confront landlord discrimination, voucher holders should be encouraged to report their experiences and cooperate in legal action against discriminatory landlords.

6. Interviews suggest that although some families increase their housing satisfaction by moving with their voucher, many families are still living in low quality housing that does not meet their own housing quality standards. A number of voucher holders raised questions regarding the adequacy of the home inspections done by the housing authority. This finding raises questions about the extent to which HUD's housing quality standards are being enforced. Allowing poor quality housing to enter the program has multiple consequences. Not only does it fail to provide low income families with safe housing, which is a principle goal of the HCV Program, but it also contributes to the perpetuation of a stigma among landlords and community members about rental units that do participate in the program. Interviews with landlords confirm that a negative perception of the places that participate in the HCV Program does exist among some landlords and community members. Eliminating this stigma requires that rental units admitted in the program are not significantly different in quality from those in the same price range that do not participate in the program. To address this problem, the Housing Authority should enforce maintenance standards of landlords already in the program and should be careful to enforce housing quality standards when allowing new landlords to enter the program.

## Contribution to Sociological Understanding of Urban Poverty Solutions

The role of the neighborhood in perpetuating poverty has received great attention among urban researchers. Although it has been difficult to separate neighborhood and family effects in empirical studies, many argue that living in neighborhoods concentrated with poverty can have negative effects on outcomes which extend beyond the negative effects of individual family poverty (Wilson 1987). Early research that was done on neighborhood effects offered support to this view. One well known study on the educational outcomes of African American students, for example, found that minority students who lived in economically and racially mixed neighborhoods showed higher levels of achievement than those living in racially and economically homogenous residential tracts (Jencks 1990b; Jencks 1972). This research contributed to the development of a principle contention within urban research and policy that the best way to produce better long term outcomes among those living in concentrated poverty is to move them to middle income suburban communities.

Residential mobility programs are theoretically based on this belief and operate under the assumption that it is the inadequate financial resources of low income families that constrain their choices and force them to live in neighborhoods concentrated with poverty. It follows that by increasing financial resources through the provision of a housing voucher, low income families will move to higher income and more racially integrated neighborhoods. The research in this dissertation, however, offers some important qualifications regarding the situations under which this occurs. While some families may be successful in utilizing residential mobility programs to move to higher income and more racially integrated areas, for a variety of reasons, others have less

success. This dissertation illustrates that the residential outcomes of families are complex. Understanding these outcomes requires in-depth analyses, such as that exhibited here. As shown above, the findings provide important insights to policy makers interested in improving the residential outcomes of voucher holders. In addition, the analysis also makes important theoretical contributions to our understanding of the residential outcomes of low income families living in concentrated urban poverty.

### *The Role of Discrimination in Housing Outcomes*

Researchers continue to question the extent to which racial discrimination persists in keeping minority families from moving into more racially integrated areas (Darden 1997; Farley 1994; Krysan 2002; Massey 1993; Wilson 1987). The findings in this research suggest that while many families do not report feeling any discrimination when looking for housing on the private market, a significant number do report instances of racial discrimination. Furthermore, although these same families report strong desires to move to higher income and more racially integrated urban areas, they are sometimes kept from moving to these areas due to the discrimination that they face. This suggests that racial discrimination in the housing market continues to operate as a major barrier for minority families hoping to move to more racially integrated areas.

In addition, families who participate in residential mobility programs face additional sources of discrimination, which are often not considered in research on housing discrimination. Much of the literature on housing discrimination conceives discrimination as a one-dimensional concept, based primarily on race. The findings in this study, however, find that housing discrimination is multidimensional and goes

beyond race to include things such as participation in a housing assistance program, family size, and location of prior residence. Thus understanding how discrimination - in its totality - impacts the housing outcomes of inner city families will require going beyond a singular understanding of discrimination and will instead require an examination of ways in which multiple forms of discrimination intersect to produce specific outcomes for low income families in search of housing in higher income areas. By proposing a more complete model of housing discrimination, this finding has the potential to enhance research on urban housing outcomes.

### *The Role of Class in Housing Outcomes*

In addition to race, a number of scholars suggest that the class status of poor families is a principle factor keeping them from moving to higher income areas (Wilson 1987, 1996). The findings in this study suggest that class plays a role in the residential outcomes of families. Although the financial assistance offered to low income families by the voucher is intended to provide them with the economic support that they need to find housing on the private market, the lack of other forms of financial resources prevent some families from moving to higher income areas. For example, a lack of financial security (i.e. assets) or a poor financial history was shown to severely inhibit some families from renting housing on the private market. While obtaining housing in a public housing development would not require that a family possess these types of financial resources, renting on the private market often requires that a family have assets to pay for security deposits, application fees and moving expenses as well as the ability to pass credit checks required by private landlords. Thus, understanding the limitations that low

income families face in moving to a higher income area requires a broader conception of financial resources and requires that scholars and policy makers consider the effect that a poor family's lack of longer term financial security will have on outcomes.

This research also illustrated the way in which class status is one predictor of the type of people who will be successful in moving to a higher income area. Statistical analyses on the demographic characteristics of voucher holders showed that those who had higher incomes and were employed were significantly more likely to use their voucher in a suburban area. Scholars suggest that one of the factors leading to increased concentrated poverty is the out-migration of more advantaged recipients from these areas (Wilson 1987, 1996). In this light, academics and policy makers worry about the tendency of residential mobility programs to “cream” more advantaged participants, thus leaving more disadvantaged participants, (for whom the program can arguably benefit most), with less favorable outcomes (Goetz 2002). Because those who were more advantaged were more likely to move to higher income areas while those less advantaged resided in lower quality neighborhoods, the findings in this study suggest that creaming does occur within the program. Instead of reducing concentrated poverty, therefore, by failing to provide opportunities for less advantaged families to move out of these areas, the program may be inadvertently causing increases in concentrated urban poverty.

The reasons that more advantaged populations are more successful in moving to higher income areas has not been widely examined within the residential mobility literature. While their success may simply relate to an increased access to resources with which to look for housing, it may also involve more complicated factors such as a tendency among higher income participants to be more comfortable entering a different

class culture present in a middle class environment. The difficulty of entering a new racial/class culture was seen in this research particularly in the experiences of children who had difficult times adjusting to higher income and majority white schools. Much of the research on the impact of residential mobility on family outcomes focuses on the economic outcomes of families who move to suburban areas. Findings in this study suggest, however, that more research on the social and cultural experiences that low income and minority families have in moving to more affluent and largely white suburban areas will be needed in order to determine the degree to which these moves can produce positive long term outcomes.

#### *Reliance on the Market to Solve the Housing Needs of the Poor*

The question of whether relying on the private market can effectively serve the housing needs of the poor is heavily debated among policy analysts. As noted in the literature review, utilizing a market-based approach to solve the housing needs of the poor has many advantages. Not only is it thought to be less costly than other approaches, but it is also thought to provide more flexibility for low income families to choose the homes that they feel will best meet their individual needs. At the same time, however, some scholars worry that programs that rely on the private market will fail to serve the more disadvantaged members of the low income population (Popkin 1999).

The finding that more advantaged families are more successful in moving to higher income neighborhoods has implications for whether the housing needs of the poor can be met through private market approaches. While families who have more financial assets are able to find housing utilizing a private market approach, some of the more

disadvantaged families are unable to find healthy living environments. Because reliance on the private market requires that program participants meet landlord requirements, disadvantaged families that are unable to meet these requirements may be underserved by the program. Serving these families may require greater intervention or a return to a more public-oriented approach to solving the housing needs of the poor.

In addition, findings in this also research suggest that if the program is not implemented correctly, families may end up in homes that do not meet basic quality standards. Research found that a lack of available homes on the private market that met the basic standards of participants limited the degree to which they could have positive residential outcomes. Unless policies to improve the quality of homes on the private market are implemented and enforced, families will be forced to reside in poor quality homes. Furthermore, although the majority of low income families reported that they did wish to move to higher income areas, many find that the amount of choice that they have in these areas is severely limited by the failure of program policy to recruit more suburban landlords into the program. Thus, these findings suggest that until these and other limitations within the HCV policy are addressed, reliance on the private market to solve the housing needs of the poor may not produce successful outcomes for many families.

#### *Agency*

Perhaps the most important finding in this research is that although the residential outcomes of voucher holders are limited by structural constraints such as race, class and policy, the residential outcomes of voucher holders cannot be understood solely in terms

of these constraints. Instead, like all families, voucher holders take into account their own needs and desires when making their residential decisions. While some voucher holders, for example, are willing to live in an apartment located in a higher quality neighborhood, others are willing to sacrifice neighborhood quality in order to live in a house that they feel will better meet the needs of their families. Similarly, while some parents believe that moving their children to a higher income suburban area will best improve the outcomes of their children, others believe that the disruption caused by the move would negate any benefits that might be gained from living in a suburban area. The decisions that voucher holders make, therefore cannot be understood solely in terms of the structural constraints that they face on the private market. Instead, voucher holders consider both the needs of their families as well as the structural constraints that they face on the private market when making their housing decisions.

In addition, this research also displayed that voucher holders are not simply passive victims of the structural constraints that they face. Instead, voucher holders utilized many creative strategies to find housing on the private market. Although not always successful, voucher holders displayed great agency in overcoming the structural constraints presented to them in order to produce successful outcomes for their families.

### *Gender and the Spatial Perpetuation of Poverty*

The voucher program represents an effort by policy makers to help poor families rise above the poverty line and ultimately become self-sufficient. By moving participants out of high poverty neighborhoods and into suburban areas where jobs may be more abundant, it is theorized that families will find higher quality employment and improve



their economic circumstances. However, because the majority of voucher holders both nationally and within this sample are single mothers, the failure of the policy to address the specific needs of these women raises questions about the extent to which it can decrease the number of families living in poverty. While increasing accessibility to jobs may improve the employment options of some voucher participants, single mothers face significant obstacles to work in addition to accessibility. Some mothers, for example, are prevented from working due to a lack of adequate daycare options. Others lack skills that can enable them to acquire higher paying employment. Moreover, because a disproportionate number of single mothers are African American and Latino, failing to recognize the barriers that minority women face in getting jobs in largely white suburban areas can also hamper the program's ability to increase employment levels. Thus, even if single mothers who participate in the voucher program are successful in moving their families to higher income suburban areas, failing to address the multiple barriers that these women face in finding and retaining employment decreases their ability bring their families out of poverty. By not addressing the obstacles to work that single mothers face, moving these families to a new location will simply change the spatial location of poverty, without improving their economic circumstances.

### Further Research

Given that tenant-based housing vouchers have become the principle tool that policy makers use to provide housing to low income families, more research is needed to determine the degree to which these programs are meeting their intended goals. While current research has made a number of contributions to our understanding of residential

mobility programs, there are some ways in which this research has been lacking. For example, much of the current research on the search barriers faced by families focuses on the ability of public housing residents involved in the HOPE VI program to utilize their housing voucher to move into the private market. While this research is important, it fails to include the experiences of the large number of voucher holders who do not come from public housing and who are attempting to utilize their housing voucher on the private market. Although these people may have some experience in finding and renting housing on the private market, it is important to identify and understand the barriers that they experience when utilizing their voucher to find housing. In addition, current research on barriers faced by families in using their voucher on the private market can also be informed by additional research on families who are not successful in utilizing their voucher and are instead forced to return their voucher to the housing authority. Understanding the factors that contribute to their decision to give back their voucher may help to increase successful residential outcomes for voucher holders.

Research on the effects of residential mobility programs have largely focused on the educational and employment outcomes of families that have moved from high poverty areas into better neighborhoods. While much of this research finds positive effects of moving, it does not examine any potential disadvantages that families may face when moving to a higher income area. Findings in this study suggest that families who move to higher income areas do face some social and economic challenges in their new homes. More research on the challenges that families face when they move to higher income and more racially integrated areas will help to identify interventions to ensure that families

who move to better neighborhoods have the supports that they need to take advantage of the benefits that come from living in these areas.

One of the unanticipated findings in this study relates to the way in which participation in the voucher program sometimes empowers participants to demand better housing from their landlords. Respondents described feeling an increased sense of power from knowing that landlords were required to maintain their homes up to certain quality standards. Moreover, having the backing of a federal agency seemed to increase the extent to which voucher holders were willing to express their concerns to their landlords. Because empowering residents to demand better housing from their landlords may represent an important step in decreasing the supply of slum housing on the market, factors which lead to an increased willingness to confront irresponsible landlords should be examined further in future research.

Finally, some findings in this research suggest that both community members and landlords hold a negative perception of the HCV Program and its participants. Understanding the roots of this stigma will require more research on the views of landlords and community members. Additionally, more research on the effects of this program for local communities can help to address potential concerns that community members may feel regarding the introduction of HCV Program participants into their neighborhoods.

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