Segregating Shelter: How Housing Policies Shape the Residential Locations of Low-Income Minority Families

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Individuals participating in the HUD Housing Choice Voucher program, formerly Section 8, can rent units in the private market and are not tied to public housing projects in a specific neighborhood. We would expect vouchers to help poor families leave the ghetto and move to more diverse communities with higher socioeconomic opportunity, but many voucher holders remain concentrated in poor, segregated communities. We use longitudinal qualitative data from one hundred low-income African American families in Mobile, Alabama, to explore this phenomenon, finding that tenants' limited housing search resources, involuntary mobility, landlord practices, and several aspects of the voucher program itself limit families' ability to escape disadvantaged areas. We also find that the voucher program's regulations and funding structures do not incentivize housing authorities to promote neighborhood mobility and residential choice. This combination of forces often keeps voucher recipients in neighborhoods with high concentrations of poor and minority residents.

Keywords: housing policy; poverty; neighborhoods; Section 8 vouchers; families

> Federal housing programs must be given a new thrust aimed at overcoming the prevailing patterns of racial segregation. If this is not done, those programs will continue to concentrate the most impoverished and dependent segments of the population into the central-city ghettos where there is already a critical gap between the needs of the population and the public resources to deal with them.
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> —Report of the National Advisory Commission on Civil Disorders, February 1968

Social scientists are by now all too familiar with the ways concentrated urban poverty harms families and children. Sociologists focus on the structural forces that unequally distribute advantages across the urban landscape and the cultural and behavioral adaptations of the poor minority families who live there. Policy

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scholars and economists evaluate government attempts to remedy these inequalities and emphasize the incentives and disincentives inherent in these programs. Yet scholarship rarely combines these approaches or simultaneously considers structural inequality, public policy, and the experiences of vulnerable families. When these connections are not studied, we overlook key parts of the process—especially how resources operate within organizations and how institutions can work toward different goals than those of the families they are meant to help. Through the lens of housing policy, this article focuses on these connections and uses fieldwork with poor families to get a better understanding of how concentrated poverty and segregation are maintained in inner cities.

Specifically, we focus on families participating in the Housing Choice Voucher (HCV) program, formerly known as Section 8. In contrast to traditional "hard-unit" public housing, where low-income tenants live in buildings that the U.S. Department of Housing and Urban Development (HUD) owns and that a local Public Housing Authority (PHA) operates, vouchers provide rent subsidies directly to families, assisting them with leasing a private market unit wherever they can find a willing landlord.[1] Since housing vouchers are not tied to specific residential developments, the HCV program could serve as a lever to deconcentrate poverty and reduce racial segregation by allowing low-income, minority families to live in more affluent and diverse neighborhoods while keeping their housing costs flat. However, the free market assumptions inherent in the voucher program are not always met in reality: minority voucher holders rarely escape poor, segregated communities. In this article, we explain why this is the case, using longitudinal data from families receiving vouchers and exploring the regulations and institutional context of the voucher program. These issues are

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especially pressing, given the rise of vouchers as the leading assisted housing policy and the unprecedented levels of housing burden facing the poorest families in today's rental market (Joint Center for Housing Studies 2011).

The HCV program has become increasingly important as a mechanism for understanding patterns of inequality in our urban areas, as it represents a major shift in the way the federal government provides housing for the very poor. The shift originated in 1974, after President Nixon declared a moratorium on public housing construction. Motivated by the escalating costs of public housing management and subsidized housing production, the moratorium provided a way to combat substandard housing and move toward market-based solutions.[2] One of these solutions was the provision of subsidies directly to tenants, allowing them to enter the housing market as consumers of privately owned and operated housing (cf. Landis and McClure 2010; Galster 2008). While the moratorium was short-lived, the production of "hard-unit" public housing has slowed since the 1970s (Goetz 2011). Beginning in the mid-1990s, this trend accelerated under the HOPE VI program, which tore down public housing projects in cities across the country, in many cases replacing them with mixed-income communities in an effort to deconcentrate urban poverty. After the 1998 Quality Housing and Work Reform Act repealed the requirement that all demolished public housing units be replaced on a one-for-one basis, approximately 260,000 units have been demolished across the country, about 40 percent under the HOPE VI program (Schwartz 2010). All told, nearly one in five (19 percent) of all public housing units in the United States has been lost since 1995. In the wake of these demolitions and reduced public housing stock, the government has turned to housing vouchers. Currently, the HCV program is the largest housing program in the country for low-income families. It subsidizes more than 2.2 million households, which is twice the number housed by traditional public housing projects, and accounts for 40 percent of all HUD assisted households (HUD 2010).[3]

Yet despite the potential for vouchers to provide access to more advantaged, mixed-race neighborhoods by opening up the private housing market for poor renters, in practice, minority voucher holders rarely escape disadvantaged, segregated neighborhoods, and are no more likely to enter low-poverty communities than poor renters who do not receive housing assistance (McClure 2008, 2011; Pendall 2000; Galvez 2010; Devine et al. 2003; Owens 2012). Racial differences among voucher holders are especially striking, as black and Hispanic families are significantly less likely than whites to be living in low-poverty neighborhoods (Julian and Daniel 2009; McClure 2008). The proportion of voucher recipients in less poor neighborhoods is even smaller when recipients are mostly black, and unassisted households in these neighborhoods are mostly white (Pendall 2000). Minority voucher holders also tend to be more concentrated in high-poverty, racially segregated neighborhoods than white households, both nationally and in cities such as Seattle, Chicago, Cleveland, Boston, and Nashville (Galvez 2010, 2011; Julian and Daniel 2009; Wang and Varady 2005; Owens 2012).[4]

At first, it would seem that the promise of the voucher program is structurally hampered by the lack of affordable rental units in low-poverty areas. Research confirms that this is the case to some extent, as only 30 percent of affordable rental units in U.S. metropolitan areas are in low-poverty (less than 10 percent poor) census tracts, and only 25 percent of HCV families live in such communities (McClure 2008). However, affordable rental housing can be found in almost all census tracts in the fifty largest metropolitan areas in the country, and at least one voucher holder can be found in more than 80 percent of all urban census tracts (Devine et al. 2003). Despite the availability of these units in most census tracts, voucher holders are not evenly distributed among these tracts, and minority voucher holders are generally underrepresented in suburban communities even when the supply of affordable housing is taken into account (Galvez 2010; Devine et al. 2003). This research suggests that understanding why families in the voucher program end up where they do requires going beyond housing supply to consider the dynamics of residential mobility and the institutional context of housing policy itself.

In this article, we ask, Given its potential, why hasn't the HCV program been more effective in helping minority families move into lower poverty, less segregated neighborhoods?[5] To answer this question, we examine the programmatic structure and regulations that govern the HCV program, and draw on fieldwork with low-income families in Mobile, Alabama, to understand how the voucher program works in the lives of the families it is meant to serve. Solving this puzzle requires us to examine how the voucher program is designed, the institutional challenges of implementing it, and how families engage with the program. Our interviews reveal that the "free market choice" assumptions behind the HCV program do not hold in reality. We find instead that families face limited housing search time, remain in substandard housing out of fear of losing their subsidy, are hindered by regulations that make mobility across jurisdictions difficult, and must deal with significant variation in landlord practices. We also find that some aspects of the program's regulations create administrative barriers for the housing authorities, including HUD's own method for assessing the success of the voucher program, which undervalues housing authorities' efforts to help voucher families relocate to less segregated, middle-class neighborhoods.

Background

The significance of vouchers as a means to help poor minority families escape high-poverty, racially segregated neighborhoods is underscored by decades of research demonstrating that these areas are harmful for child development and the economic prospects of inner-city families (Wilson 1987, 1996; Massey and Denton 1993; Brooks-Gunn et al. 1993; Brooks-Gunn, Duncan, and Aber 1997; Sampson, Sharkey, and Raudenbush 2008). Neighborhood-level disadvantage also contributes to environmental stressors that negatively affect the mental and

physical health of children and adults (Acevedo-Garcia et al. 2003; Aneshensel and Sucoff 1996; Sanbonmatsu et al. 2011; Turney, Kissane, and Edin 2011). Schooling opportunities and outcomes for children in inner-city neighborhoods are also limited relative to those of their peers in more affluent places, as they have fewer experienced teachers and larger class sizes and are more likely to be exposed to violence in their schools and communities (Frankenberg and Debray 2011; Loeb and Reininger 2004; Orfield and Lee 2006; Burdick-Will et al. 2011; Sharkey 2010).

To address these inequalities, scholars have explored the causes of concentrated urban poverty and racial segregation. While economic changes, housing market discrimination, and racial preferences loom large in the contemporary literature as explanations for hypersegregated, high-poverty neighborhoods (Wilson 1987, 1996; Farley et al. 1994; Krysan and Farley 2002; Krysan et al. 2009; Yinger 1997; Ross and Turner 2005), many argue that federal housing policy laid the historical roots of these urban inequalities (Massey and Denton 1993; Hirsch 1983). Public housing policy played a particularly important part in the creation of twentieth-century urban ghettos, and its legacy can still be seen in poor segregated neighborhoods across the country. Government officials often made decisions about where housing projects would be placed in response to white residents' uproar and their own interests in getting reelected, and the federal government has historically done little to prevent these outcomes (Polikoff 2006; Pietila 2010; Hirsch 1983; Sugrue 1996). In many cities, the wave of public housing construction that followed the Housing Act of 1949 placed the bulk of housing projects in very poor neighborhoods in the inner city (Polikoff 2006; Hirsch 1983; Massey and Denton 1993). This demolition of housing and displacement of residents in black neighborhoods led to issues of overcrowding, and many cities decided to build high-rise towers, which could house more families in the same structural footprint as the slums they replaced. Public housing placement patterns meant that many black residents were relocated within their original neighborhoods, rather than given the opportunity to find housing throughout the metropolitan area. Furthermore, restrictions on tenant incomes, established in the 1949 act, meant that public housing would be home to only the poorest of families. Construction in black neighborhoods also inhibited the integration of public housing, as tenant composition tended to mirror neighborhood racial composition. By the late 1970s, housing projects across the country were pockets of extreme poverty and hypersegregation (Bickford and Massey 1991; Flournoy and Rodrigue 1985).

Once touted as a potential solution to conditions in overcrowded slums, public housing was widely seen as having failed by the early 1990s. A federal report found "severely distressed" public housing projects in many cities, and reports of children falling out of the windows of high rises and residents dodging gang violence solidified the public image of high rises as toxic warehouses for the poor (Kotlowitz 1991). A national commission spent three years examining conditions in housing projects across the country and recommended major rehabilitation or

replacement of units in numerous family projects (U.S. National Commission on Severely Distressed Public Housing 1992). The commission's report eventually led to the creation of the Housing Opportunities for People Everywhere (HOPE VI) program, which provided federal funds to public housing authorities to demolish housing projects and replace them with mixed-income communities.

By 2004, HOPE VI had demolished 150,000 units operated by more than two hundred public housing authorities across the country (Landis and McClure 2010; HUD 2010). Quite often, mixed-income developments took the place of these units. Such developments were designed to ameliorate the negative effects of concentrated poverty by developing neighborhoods in which nonpoor residents would live side-by-side with assisted tenants (Khadduri 2001). Yet this policy also meant that there was less available housing for low-income families. Given the repeal of the "one-for-one" replacement rule in 1998, and the fact that many housing authorities instituted stricter tenant screening practices (such as family background checks or work requirements), new developments were out of reach for some families (National Housing Law Project 2002). Thus, in most HOPE VI sites, many of the original residents did not return (Popkin et al. 2004; Kingsley, Johnson, and Pettit 2003). Those that could not be accommodated in the new housing developments were given the option to relocate to another public housing project, receive vouchers to find rental units in the private market, or relocate without any form of housing assistance.[6] Thousands of families flooded the private rental market for the first time in their lives.

While public housing is deeply intertwined with the history of segregation in American cities, much research on the topic focuses on the construction of housing projects in the postwar era; less is known about how contemporary housing policies shape metropolitan segregation.[7] The fact that the tenant-based HCV program does not do more to promote geographic opportunity among participating families remains somewhat of a puzzle, considering that the subsidy is not tied to hard units and can be used anywhere a landlord will accept it. In this article, we examine why families receiving vouchers do not move to more affluent, less segregated neighborhoods. Specifically, we use the experiences that families shared with us during our fieldwork to examine the process through which they acquire the voucher, search for housing, decide which units to rent, and manage negotiations with landlords. A close examination of how the policy operates within the organizational context of local housing administration also reveals why this program rarely helps poor minority families to acquire quality housing in middle-class neighborhoods and instead creates barriers and challenges for families when trying to find housing.

Data and Methods

Our research site for this study was Mobile, Alabama. A city of just under two hundred thousand, Mobile contains pockets of affluence and deep poverty, with

antebellum mansions sitting along tree-lined boulevards and geographically isolated housing projects seated next to swamps and state docks. The city of Mobile and its metropolitan area are segregated, with majority black areas to the north and south of the downtown corridor that contain all the city's public housing projects. The city used HOPE VI funds to demolish and redevelop the Orange Grove family and elderly housing project north of downtown and has plans to revitalize other developments (the Albert Owens and Roger Williams Homes).

We believe it is important to study processes of segregation in smaller cities such as Mobile, which have historically been overlooked. While the story of housing and segregation is well known in larger, northeastern "rust belt" cities such as Chicago, Detroit, Philadelphia, and Baltimore, less is known about how these processes play out in southern cities, and still less is known about their impact in small cities. While the in-depth study of any single city has its limitations, the residential locations of black voucher holders in Mobile (discussed below) look similar to those of voucher holders in many other cities.

Our data come from four years of fieldwork and conversations (2009, 2010, 2011, 2012) with one hundred low-income African American mothers and fathers in the Mobile metropolitan area (which includes the cities of Mobile, Prichard, Chickasaw, West Mobile, and Saraland).[8] The households were sampled from the Mobile Youth Survey (MYS), a panel study of at-risk youth that started in 1998 and has been administered annually since (cf. Bolland 2003). The MYS began with thirteen of the poorest neighborhoods in Mobile and has followed 10- to 18-year-olds in these communities ever since. We stratified the MYS sample by neighborhoods, which comprised housing project developments and non–public housing communities, all of which were recognized as neighborhoods by the families themselves (i.e., we did not arbitrarily select census tracts, but rather groupings of tracts that fell into local communities, such as "The Campground" or "Toulminville"). We then randomly chose families from within those neighborhoods. As a result, our sample is heterogeneous with respect to housing tenure and assistance: 79 percent of our families have ever lived in public housing (or currently reside there), 45 percent have used or are currently participating in the HCV program, and about 19 percent have ever owned a home. This diversity is significant for understanding how families think about moving and the trade-offs they make between housing and neighborhood when using vouchers (cf. Rosenblatt and DeLuca 2012; DeLuca, Wood, and Rosenblatt 2011).

All of the families in our study had at least one child under the age of 18 living with them at the time of the first interview. Most of our households are female-headed, but fathers were primary caregivers in nine of our families. All but a few households had incomes far below $15,000 a year, or approximately what a family with one full-time federal minimum wage earner would bring into the household. Many earned no wage-based income, instead surviving on disability payments and food stamps. Those parents who did work found employment as cashiers at the local grocery store or fried chicken chains, as housekeepers at hotels in the city, as cooks at residential facilities for the elderly or disabled, as home health aides, or as shelf stockers at Wal-Mart.

Children almost exclusively attended the zoned schools in their neighborhoods, often the very same schools their parents attended years before. Most families lived doubled up with extended kin, either permanently or through the intermittent "stays" that frequently occur when family members are between homes.

Each year, we interviewed heads of household in depth about their family backgrounds, current housing, residential mobility history, income sources, experiences with assisted housing programs, landlords, housing costs, neighborhood characteristics, employment, health, and children. We asked respondents about why they moved, how they searched for housing, what attributes they sought when choosing housing units, and the constraints they faced when making such relocation decisions. In addition to our conversations, we shared meals; played with children and pets; accompanied respondents on housing searches; attended community meetings; visited them at their workplaces; and met and socialized with their neighbors, relatives, and friends. We visited some of the larger private rental properties they mentioned to us and asked about units, rent, and availability. We also went to the public housing authority in Mobile to pick up the listings for units leased by landlords participating in the HCV program. The longitudinal design of our study allowed us to ask not only about past moves but also observe families in the process of subsequent "real-time" moves.

Recorded interviews generally lasted between two and four hours. Respondents were paid $50 for their time. Using MaxQDA software, interviews transcribed verbatim were systematically coded to identify reasons respondents gave for previous residential relocations, their experiences with assisted housing, and the factors they weighted heavily in considering where to move. These categories were then recoded to identify emergent themes, which allows us to describe the factors that families consider when making relocation decisions, how they make ends meet and juggle housing costs, their experiences with housing programs and policies, and their interactions with landlords and other staff at PHAs.

Housing Policy in the Context of Family Life

In this section, we share the stories of families as they described their attempts to find rental units with housing assistance. Through their accounts, we learn that while the HCV program provides relief for the heavy housing costs these families face, families rarely use their vouchers to find housing in lower-poverty, more integrated communities. Instead, families face a number of challenges when using their vouchers, some a direct function of the program regulations and housing authority practices, such as time limits and apartment listings.[9] To provide the context for this fieldwork, we show the distributions of neighborhood characteristics of where voucher holders live in the Mobile metropolitan area. As noted above, minority voucher holders enter lower-poverty neighborhoods less often than whites and are also far more likely to live in racially segregated tracts. We see here that Mobile is a stark example of this wider trend.

TABLE 1
Neighborhood Poverty Rates, by Race of Voucher Recipient (Mobile)

	Voucher Holders			Center City		Suburbs	
Tract Poverty Rate	All	Black	White	Black	White	Black	White
<10%	5.9%	4.1%	6.0%	4.9%	12.5%	1.2%	1.7%
10–20%	18.2%	15.2%	38.5%	13.4%	25.0%	21.5%	47.6%
20–30%	22.8%	23.0%	34.8%	18.5%	15.5%	38.6%	47.8%
30–40%	28.9%	31.2%	14.8%	37.0%	34.8%	10.8%	1.3%
40% or higher	24.2%	26.6%	5.8%	26.2%	12.1%	27.9%	1.6%

SOURCES: U.S. Department of Housing and Urban Development (2007b); U.S. Census Bureau (2005–2009).
NOTE: The population of voucher holders is predominantly African American.

Table 1 shows that relative to whites, black voucher holders in the Mobile metropolitan area are far less successful in using their vouchers to enter the lowest-poverty neighborhoods. Almost a quarter of the HCV households in the Mobile area live in the highest-poverty neighborhoods, and most of the voucher holders in these tracts are black. Slightly more than a quarter of black HCV families are in neighborhoods with poverty rates of 40 percent or higher compared to just 6 percent of whites—a pattern evident in both the suburbs and the central city. In Table 2, the race differences are quite striking. More than half (56 percent) of the Mobile-area HCV families live in hypersegregated tracts (those with black populations of more than 70 percent), but this aggregate number reflects the fact that 62 percent of black HCV families are in these neighborhoods, compared to only 13 percent of whites. The distribution is almost exactly reversed in the mostly white (less than 10 percent black) neighborhoods, where we see substantially more whites than blacks. The pattern is clearer in the suburban areas of Mobile, where 93 percent of white voucher holders are in neighborhoods that are less than or equal to 30 percent black, compared to only 37 percent of black voucher holders. Why? Our argument is not that the HCV program is promoting mobility for white recipients instead of blacks. Rather, our in-depth fieldwork with African American families helps to uncover the ways that the administration and implementation of the voucher program make it difficult for low-income households, particularly minority families, to overcome the existing structural and discriminatory barriers to geographic mobility.

"Time was running out!"

Most families' first encounter with the HCV program is one in which they are placed on an unpredictable and seemingly never-ending wait list. Unlike other means-tested social programs, voucher subsidies are limited, with fewer than one

TABLE 2
Neighborhood Racial Composition, by Race of Voucher Recipient (Mobile)

	All Voucher Holders			Center City		Suburbs	
% Black Residents in Tract	All	Black	White	Black	White	Black	White
<10%	5.7%	2.7%	20.9%	0.1%	6.8%	11.6%	30.4%
10–30%	12.8%	9.2%	44.2%	4.6%	16.8%	25.2%	62.6%
30–50%	15.3%	16.0%	13.9%	20.1%	33.8%	1.4%	0.6%
50–70%	10.0%	10.7%	7.8%	10.3%	14.7%	12.2%	3.1%
70–90%	23.3%	25.1%	10.2%	28.3%	22.7%	13.6%	1.8%
>90%	32.9%	36.4%	3.1%	36.6%	5.3%	36.0%	1.6%

SOURCES: U.S. Department of Housing and Urban Development (2007b); U.S. Census Bureau (2005–2009).
NOTE: The population of voucher holders is predominantly African American.

out of four eligible families currently served by the program (Rice and Sard 2009). As a result, tens of thousands of eligible families spend years waiting for a chance to win what amounts to a "national housing lottery" (Katz and Turner 2008; Quigley 2008). Housing authorities maintain lists that stretch from 2 to 10 years, and national estimates show that 20 percent of PHAs have wait lists that are three or more years long (Carlson et al. 2012; Newman 2005; Finkel and Buron 2001).

The wait list was a sore subject for many of the mothers we spoke with, who told us about their "number" on the wait list and how it would go "up and down" depending on how many homeless families apply for emergency housing at any given time. PHAs with the longest queues often close their lists to new applicants and abandon a first-come first-served policy, selecting families at random and making it difficult for families to plan for their housing search. This uncertainty led many respondents to feel helpless and others to reject the program as an option for them. No one really knew when the wait list would open or how to find out about it. Some said that you had to catch it on the radio; others mentioned that they thought it was on TV. Strong's story highlights some of these frustrations.[10] She currently lives in northwest Mobile with three of her adult children, helping to raise her grandchildren. Strong struggles to make ends meet, often seeking assistance from the local community action center to pay for her glaucoma medication. While living in public housing, she spent five years on the wait list for a housing voucher. She missed the call from the housing authority telling her that her number had come up because she was at work the day they called. When she called back the next day, she had lost her spot. Others also complained that the notification letters came so late that they did not have time to respond by going to the housing authority with their paperwork. Keisha, a mother of two, works part time as a housekeeper at a local hotel and attends community college

to learn how to do medical billing. Hoping to escape vermin and having to negotiate with a new landlord, she recently doubled up with her father and siblings. Prior to this move, however, she was on and off the voucher wait list for several years and described the long lines and uncertainty of the process: "Fill out an application, and they'll call you once you reach the top of the list. It may be one year, it may be four years. . . . It's hard because I woke up early, and got chairs to sit in the Section 8 line because it's long."

Because so many families want vouchers, PHAs are strict about the amount of time that voucher recipients have to locate a unit before their subsidy is rescinded and given to another family. According to federal guidelines, families are given a maximum of 60 days to locate a unit with their housing voucher. They can apply for an extension, but the PHA has discretion over whether to grant it. In our sample, the Prichard and Mobile PHAs almost never granted extensions.[11] This limited window of search time created a "crunch" among our respondents, a near panic about whether they could secure housing before their vouchers expired.

For families without cars, searching under those time constraints was especially unrealistic. Miss Jones, a mother of four boys, explained the time crunch to us at her kitchen table in 2010:

> *Miss Jones*: I had 10 to 15 days [left] to find a place from Sumac Drive, or my voucher was going to expire. . . . I was running out of time. So the last place that I had come to was 139 Locust Avenue. And the landlord was supposedly nice, give you an opportunity to move in, less deposit, you know. But it should have been a flag. A hundred dollar deposit? Red flag. So I took him up on it because I knew I had to get somewhere; if I didn't I was going to lose out on my voucher all together.
> *Interviewer*: How long did they give you, a month or two months?
> *Miss Jones*: Two months.
> *Interviewer*: And you're looking all this time.
> *Miss Jones*: Off of their listing, out of the newspapers, riding around burning gas, all of this. And it's not easy. Cause a lot of properties doesn't take Section 8.

Instead of gambling with more time, Miss Jones took a unit with which she was not entirely comfortable. She had experiences with "easy" landlords go terribly wrong in the past, but after almost two months of constant searching, she was afraid of losing her voucher and could not afford the time and money to keep looking, especially in the kinds of neighborhoods best suited for raising her boys away from the projects. We heard this story from a number of families. Veronica, who has previously lived in hotels to avoid shootings in her public housing neighborhood, told us plainly how she would advise HUD to improve the voucher program: "To HUD? Yeah, extend your program, like if somebody don't find something in the amount of time, could you extend it for like, longer than 30 days?" Parents also explained that time went by quickly not only because of the

difficulty of searching for units, but also because of the time it takes to hear back from a landlord to find out whether a unit is available to rent.

Before moving to Mobile, Keoma lived in the Bronx, where she battled with drug addiction and incarceration most of her life. She followed family members to Mobile, who helped her to enter a rehab program and stop using drugs. Fleeing an abusive husband, she sought refuge in an apartment in a public housing project. She had been on the wait list for a voucher for seven years when we first spoke to her. A few weeks before we interviewed her for the second time, she got her voucher. To understand the process in more detail, we took Keoma and her boyfriend out to search for housing with her voucher. Her current apartment was located in one of the most crime-ridden housing projects in Mobile, in a unit that flooded constantly. Her job made it difficult to look for housing, so she was very thankful for the transportation help the fieldworkers gave her that day. However, our experience made it clear why families react so desperately when they get their vouchers. Despite driving around all day, looking at the outside of many units on the "Section 8 list," visiting the rental offices of six other apartments and calling the landlords of ten others as we drove by, she discovered that most of the apartment complexes themselves had wait lists (ranging from four months to four years). Even in the face of an unusually lucky transportation break, and an entire day dedicated to looking for housing across the city, our team could not even get Keoma a lead on an available unit, let alone one in a nonpoor neighborhood. When we talked to her again in 2011, she had lost the voucher when she failed to find housing in that time window. Her job barely covered the rent from a relatively flexible landlord. However, the cost of housing left her with no money to buy beds or any other amenities—she was sleeping on two lawn chairs (one for her upper body, one for her feet), and her brothers slept on the floor. Getting a housing voucher is almost like winning the lottery for these families, but finding housing under short time constraints with a lack of information about other options often leads them to take the first unit they can find or, as in Keoma's case, bounces them into the low-income rental market without assistance. These are desperate choices that more often than not land them in the poorest and most racially segregated tracts in the area (cf. DeLuca, Wood, and Rosenblatt 2011).

To make the housing search more efficient, voucher holders may have good reason to exclude wealthier neighborhoods from their search. In each metropolitan area, HUD calculates a Fair Market Rent (FMR) limit, which determines the maximum amount of rent that a PHA is permitted to subsidize. Simply put, the least segregated communities are also the most expensive, and are sometimes out of the range of what voucher holders can get with their subsidy. FMRs generally equal "the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented" (HUD 2007a).[12] This means that within a given metro area, somewhere between 50 and 60 percent of rental properties will not be eligible housing options for voucher recipients. While some affordable units exist in nearly all census tracts (Pendall 2000; Devine et al.

2003), there are more affordable rentals in lower-income neighborhoods, making lease-up easier in areas with higher poverty rates. Furthermore, in the majority of jurisdictions, it is legal for landlords to discriminate based on source of income, putting voucher holders at a disadvantage in some neighborhoods. While some of this "source of income discrimination" may be based on landlords' assessment of voucher recipients as problem tenants, some of it also stems from FMR limits that act as a disincentive for landlords to accept vouchers in high-rent areas. A landlord whose unit is renting at or near the FMR might simply forgo the administrative and inspection burdens of the HCV program if he or she is confident that he or she can get the same amount of money from a tenant paying out of pocket.

The list

To save time in the search for a unit, families also used the "list" that Miss Jones refers to—the list that the housing authority provides to show units available from landlords who participate in the HCV program. Alia used her voucher to move many times, and when we asked her how she finds housing, she explained that "they have a list and you kind of go on the list or look in the paper and you only have so long to do it, like 30 days, so it be kind of like you have only so much time. And if a lot of people tryin' to move at the same time it's kind of hard." While the list made it somewhat easier to locate housing units under the time pressure, this was not always the case. One respondent anticipates the difficulty in finding a unit by starting a search three months before her lease is up, just in case. Miss Jones told us that the staff at the housing authority cannot show families apartments that are not on the list, which while untrue, demonstrates the lack of information available. Sierra, a warm and chatty mother who used her voucher to find a single-family home in a semirural part of Prichard, noted that the list at the housing authority is not always up to date, a frustrating reality we confirmed ourselves by calling numbers up and down the list:

> The only thing about that [list] is that like if this house was on the list and I got the house, next year this house would still be on the list. You have to call and see and they don't take it off the list once somebody move in it. They don't, the list just stays the same and I don't. . . . They very seldom take it off the list.

Strawberry, a resourceful woman who has moved many times to keep her children in the same school, described moving as a job and the process of finding housing with a voucher as all-consuming:

> You're constantly digging, you're constantly on the phone, you're constantly driving around. I think the housing board changes their list every week, so you're constantly picking up lists, trying to see if the house is available, because sometimes the house isn't even available. The house ain't been fixed up yet. I'll call people, wait on people two or three months, to fix on the house, and they haven't fixed it. So you have to really keep up. You have to be like on this with it. Constantly.

A number of families were also confused about how the vouchers worked, and believed that you could not use your voucher in mostly white, low-poverty areas and that housing staff could not show units that were not on a list kept by the PHA. Red Gal shares the small, rundown house she rents with her voucher with anywhere from seven to ten family members at any one time. Although she told us about drug activity and recent burglaries on her street, she claims that it is still much safer than her previous public housing unit. When we asked her where she could move with her housing voucher if she wanted to leave the neighborhood, she told us, "All the good places they ain't gonna let you on Section 8." Although voucher holders can theoretically rent anywhere a landlord will accept the voucher, including more affluent areas, PHA staff are often reluctant to encourage families to seek housing in higher rent areas, in part because the more time-consuming searches in affluent neighborhoods can depress lease up rates if families do not find housing (which contributes to a lower assessment rating for PHAs and threatens their funding levels).

While the PHA list sometimes helped to narrow the search for available units, it also served to limit the kinds of neighborhoods that families would explore for housing, a fact that was exacerbated by the nonexistence of housing counseling at the voucher office. When we geocoded the voucher lists maintained by the Mobile and Prichard housing authorities, virtually all (182 out of 191) of the listed properties were in mid- to high-poverty areas and located almost without exception in the most segregated neighborhoods in the city.

"If I complain to Section 8, I'm going to have to move."

The time crunch is not the only aspect of the voucher program that leads families to make panicked decisions about housing. We asked our families in detail about why they moved from one house to the next. When we first interviewed Miss Jones, she pulled out a box of colorful folders, including receipts and carbon copies of her lease agreements and rental assistance payment information, one for each unit she and her four boys had lived in over the last few years. There were more than twelve folders in the box. Originally, she got her voucher to escape the projects, after being beaten repeatedly by one of her children's fathers. For four hours she detailed how she moved with her voucher from one place to the next, because each time she found a new place, it could not pass the inspection process required by the voucher program.

> *Miss Jones*: But what made me have to move from Sumac Drive is he couldn't pass the inspection. . . . And we stayed there until '08, and actually six months after we hadn't supposed to been. Because we didn't have anywhere else to go. And we was still lookin'—it was around February when it failed, and then we moved out in June or July, another summer of moving. And that's when we went to 139 Locust Avenue. Locust was only a six-month stay as well. Because they had to come out and reinspect.
>
> *Interviewer*: What was going on with it?

Miss Jones: The stove, it was a gas unit. Where you couldn't turn the stove [gas] all the way off . . . cause if you did, the pilot would go out and you'd have to go back underneath the stove to light it again. Not only that, you have your bathroom, the toilets, everything just leaking around. And it just was a house that should have never passed.

Interviewer: But you had to take it?

Miss Jones: I *had* to take it because I only had 10 days left on my voucher. . . . And this landlord was upset about me talking to the Section 8 people, so he then never came in to make the repairs.

When we visited Miss Jones the following summer, she was in yet another unit, in a mostly white neighborhood in Saraland, a suburban area north of Mobile. The house was very large and comfortably accommodated her four sons. They loved the local school, and she was especially pleased that her oldest son could play sports with some white friends for a change. The living room was beautifully decorated, with framed art from her children on the walls and a used couch she spruced up with colored pillows. However, plumbing problems caused pipes to burst in the unit and flood it with water. Mold began to form on the walls in the back portion of the house and one of the bedrooms. Disputes with her landlord also led him to shut off all power to the house. She contacted the housing authority about the problems with her landlord, but in the meantime, to make her house livable in the summer for her asthmatic son, she bought a generator to run an air-conditioning unit.

> I have *no* power. I have no way of cooking. I have no way of keeping food cool. I have lost a lot of food because I was thinking I can go to the store and keep the generator [on]. Well, if I run the generator when I leave throughout the day, I still have to turn the generator off [later] to burn less gas. So that means you're leaving your *food* in the refrigerator that's going to be getting hot and cold, hot and cold. And you going to lose. So we have been living like scavengers. Like refugees. In this house.

A month after we saw Miss Jones in her Saraland house, she told us by phone that the unit did not pass inspection because of the mold and utilities. She had recently found a landlord who would be willing to take her family, but the inspection process was going to take another month or so, and she and the boys were living out of her car, in the Alabama heat in July. Two landlords and an apartment brokerage company later, the family moved into a dry, clean home where we saw them a year later. Unfortunately, the boys all had to switch schools after this move, the ninth school change for her oldest son since first grade.

The stories about unit failures such as these were pervasive in our interviews and were the most common reason that voucher holders reported moving from one unit to the next.[13] Our respondents shared alarming stories about waking up with large rats sitting next to them in bed, eating their food, or jumping out of cabinets. Roaches crawled up and down the walls of a number of homes that we visited, and respondents reported a wide variety of techniques they employed to try to keep vermin away, many of which left the residue of poison in the air and

on the surfaces in the house. Kiera, an unemployed mother of three, was renting a dilapidated single-family home when we first met her. In the year that followed, her family had grown with the arrival of a grandchild, but she was still living in the house, and the conditions had worsened. We were warned to walk around collapsed portions of the floor and shown evidence of water damage from a leaky roof and small fires from electrical problems. She was also suspicious that the landlord was bribing the Section 8 housing inspector to pass inspections. She was constantly keeping unwanted creatures at bay, telling us, "I killed so many [rats] now, I done killed like thirteen I know of in the past two, three months." Kiera's unit also had lead-based paint in several rooms, and after the landlord's many attempts to paint over the lead, the unit failed inspection and she moved once more. A year later, we interviewed Kiera again in a new apartment, but this one was also full of vermin and on the brink of not passing the next inspection.

Sug is a mother of three who suffers from a heart murmur and asthma. Her recent housing history involved several unanticipated moves—she left one apartment complex because a young boy was shot outside by a stray bullet. She had to leave the next house because the landlord was selling the property and was going to evict her. The last house she lived in before we talked to her for the second time was so infested with mold and rats that it aggravated her already difficult breathing problems. One night her breathing became so difficult that she slept outside with her daughter. In her previous unit, Sug came home from the grocery store and put her food away in the cabinets; a minute later, one of the cabinets fell on her head. A month later, her sink fell off the wall mounting. When the landlord failed to fix these problems, she doubled up with her sister temporarily until she found another place. While a few renters welcomed the inspections that they perceived kept their landlords in line, many said that if they complained to the housing authority, they would have to move—a prospect that seemed less desirable than putting up with the substandard conditions they were already enduring.

There are inherent tensions built into the HCV program for landlords (Mallach 2006; Been and Ellen 2011; Newman 2005). While a potential protection for families and a way to preserve vulnerable rental housing stock, the housing quality standards and other code enforcements are perceived by some owners to be burdensome, and in some cases can make it economically unfeasible for the owners to participate in the program or adequately maintain their properties. With such a shortage of affordable housing in some cities like Mobile, this tension can lead to a process of accommodation, where desperate tenants will make some of the repairs themselves to prevent their units from failing inspection. They would rather spend the little money they have on replacing loose doors and appliances than risk losing their vouchers. Molly spent years battling a heroin addiction, and although she is now clean and working as a nursing aid, she must manage HIV and diabetes. After living in a public housing unit that was broken into several times, she finally got her voucher. She tried to convince the landlord over the phone to rent her a

four-bedroom house immediately, sight unseen, once he said that other potential tenants had visited that day.

> *Molly*: We came out here and looked at the house. It was awful. The carpet was flooded, it had a bad odor, lots of bugs in it. But I looked through the house, it's a nice house, it had four bedrooms, two baths and I told him I wanted it. What I did is I had a social worker and he had brought some children, they were volunteers, they came in here and pulled all the carpet up. And they had to put me down new carpet.
> *Interviewer*: So the landlord provided that for you? Or you had to pay for that?
> *Molly*: No, he put down new carpet. But he wasn't putting down everything. That screen there that was $250. I put it in the front and in the back. But they ended up getting another man that was over fixing up the apartment. He put me in a new air-conditioner system, he was really nice. But the first people [property manager], they wanted to give me back my $500 deposit, they told me they were fixing nothing. I had to do it all.

This "do it yourself" approach was common, as Tyra told us, "I try to fix myself because . . . if he don't fix and fix it right, they go make me *move*!" Tyra was so worried that she would have to move after reporting housing problems that she preemptively packed up all her family's belongings—only to end up staying in the house. Tupac, a grill cook at Ruby Tuesdays, says he and his wife have moved repeatedly because of Section 8 inspections failing. He has taken to doing repairs to help his landlord eke by come inspection time to keep the unit. Some frustrated tenants decide to withhold rent in exchange for doing the repair work themselves, or as a way to force the landlords into doing the work before the inspector arrives. Unfortunately, this strategy can backfire if landlords do not cooperate. Candy and her two youngest children pool resources to make ends meet: her daughter works at McDonald's, her son works at a fried chicken restaurant, and Candy gets supplemental security income (SSI) from injuries she suffered doing hard labor at the shipyard years ago. When she tried to hold rent from her landlord for nonrepairs, he called the police on her for nonpayment and tried to "put me and my kids out. . . . I said when you fix whatever you suppose to fix, that's when I start paying you rent." Marie lost the battle with her delinquent landlord who refused to fix the electricity in half the house; despite explaining to the housing inspector that he "ain't never come and fix nothing," she was terminated from the voucher program for nonpayment. Now she pays three times as much in rent on a part-time salary as a certified nursing assistant.

"All the neighborhoods are bad."

The assumption behind the HCV program is that it gives families a subsidy to move anywhere they want, pending housing availability and cooperative landlords. However, as others have noted, poor families do not necessarily have

adequate information or experiences with low-poverty neighborhoods and, as such, do not necessarily view them as part of the "choice set" from which they select where to live (DeLuca and Rosenblatt 2010; Rosenblatt and DeLuca 2012; Krysan and Bader 2007). For the most part, our respondents expressed a strong desire to get or keep a voucher, driven by the high costs of rent relative to their meager earnings. Others understood the additional power of the subsidy to help them "get out of the projects" and access neighborhoods with mixed-race families and better-quality housing.

Big Pun, a hulky former football coach, left the notorious Orange Grove projects well before they were torn down in 2005. He had been given a chance to attend a mixed-race high school to play football when he was younger and wanted to give his children the same opportunity to experience a diverse environment and safer neighborhood:

> Johnson High School is white so when I got Johnson, I got a chance to see outside of my black culture and the way I was raised and brought in to see another way and something else with life and I was determined to come out of that ghetto mode and you know, when I had my children, my family, we're not gonna live in the projects. We gonna be this. So when I finished high school in '77, I went to Section 8. . . . And I'm like, after I went and everything is seen and learnt and it was another life outside of that life I wanted out. So I found out about Section 8 and I went and applied for it. . . . So I'm like, wanna get out of projects. Wanna get out of the house with all these, you got like four sets of family in one household. . . .

While some of the families in Mobile recognized that neighborhoods are different, depending on where in the city and county you can find housing, a few expressed the belief that it did not matter much where you lived. Ms. Blues, a janitor at the local Catholic school, has spent the past 30 years either in or near public housing in Mobile. As she puts it, "All neighborhoods are bad."[14] In part, this belief reflects a lifetime of residing in the city's poorest and most violent neighborhoods, with virtually no experience with neighborhoods more conducive to family well-being. The lack of exposure to better neighborhoods convinces families that such communities are not realistic options for them. Families also come to expect very little from their communities and accept the omnipresence of violence and drugs. It is important to recognize that with this backdrop of limited information and experiences, families are not necessarily inclined to seek housing in more affluent, less segregated areas. At present, PHAs are not required to provide direct counseling to help families understand the benefits of low-poverty neighborhoods, thus making it less likely that they will seek them out in their housing searches.

Families using vouchers must juggle a number of serious constraints. Not only do they face difficulty finding housing where landlords will take their voucher in the first place, with the loud ticking clock on their voucher, they are often forced into desperate and last-minute choices about where to live. Other families endure substandard living conditions to secure their housing. Under these conditions, they often end up in other poor, segregated neighborhoods (cf. DeLuca,

Wood, and Rosenblatt 2011). The absence of housing counseling virtually ensures that these families would not seek housing in the middle-class neighborhoods of West Mobile, Daphne, or Fairhope across the bay.

Institutional Barriers to Mobility

The individual stories of families using the HCV program tell us about the resource juggling and trade-offs that they face as they try to secure housing within the constraints of the program rules and the challenges of the private rental market. However, these stories also occur in the context of the organizations that administer the HCV program—the PHAs. Many of the problems identified above would be familiar to the men and women who work as intermediaries between needy families and the federal program meant to help them. Part of the explanation behind the difficulty families have in finding housing in less poor neighborhoods stems from the organizational challenges faced by the housing authorities, who are tasked with contradictory goals and given too few resources to carry them out. Like all organizations, PHAs must prioritize certain services in the face of limited funding and mission creep. For authorities interested in helping families find housing in better neighborhoods, these trade-offs could be difficult, as efforts to increase spatial integration demands financial and temporal resources that might otherwise be used to serve more families (see Quercia and Galster 1997). Without clear mission guidance about on which goals to focus, PHA staff presumably respond to the criteria on which they are evaluated. As it turns out, poverty deconcentration and racial desegregation are not emphasized in the tool that HUD uses to evaluate their performance: the Section Eight Management Assessment Program (SEMAP).

Each year, HUD collects data from all PHAs and uses SEMAP to rate the performance of each authority and apply appropriate corrective action for PHAs found insufficient generally or in specific categories. A close examination of the SEMAP scoring strategy suggests that desegregation and poverty deconcentration are not strongly incentivized for the PHA staff. The maximum score on this assessment is 155 points. Of those total points, 30 relate to housing quality inspections and 100 relate to administrative performance (e.g., rent payment calculations, client income verification, voucher utilization rate, wait list management). Ten to 15 points are available in categories related to housing mobility and deconcentration of poverty and race. PHAs with scores of 90 percent (131 points) or above are considered high performers; those with scores of 60 to 89 percent (87–130 points) are standard performers; and those with scores of 59 percent (less than 87 points) or below are troubled. Given this system, a PHA could be considered a high performer even if it earned none of the points associated with helping families move to low-poverty or nonsegregated neighborhoods. In fact, a PHA is awarded twice as many points for maintaining a wait list as it is for deconcentrating poverty (*Code of Federal Regulations* 2001).

Hidden within this highly technical reporting process are institutional disincentives that slow the process of poverty deconcentration through federal housing programs. Recent meetings with HUD staff drive home the point, as PHA directors tell the voucher program officers that they see no point in trying to send families to higher-income neighborhoods, as they have no additional resources to do that and have to focus simply on making sure families lease up.[15] The extra time and energy a staff member would spend on a family interested in making a move to a more affluent city or suburban neighborhood would take away precious administrative resources from other families; as noted above, the extra time the family spends on searching in these areas could also compromise their chances of leasing up within the allowed search window. The lack of funding and organizational reward helps to explain how the promise of the HCV program to help families relocate to communities of higher opportunity is severely diminished.

These disincentives are also embedded in the institutional structure of voucher administration itself, with thousands of individual PHAs operating semi-autonomously and in competition with one another for limited resources (Katz and Turner 2001). This administrative structure serves to limit interjurisdictional cooperation and has profound effects on one of the most powerful tools for poverty deconcentration: voucher portability. For voucher recipients who are dissatisfied with the housing options in a central city, or any jurisdiction with a concentration of poor neighborhoods, one recourse is "porting out"—moving out of a city to a suburban jurisdiction (or vice versa). As a result, the portability option has been shown, on average, to decrease the level of racial and income segregation in voucher recipients' neighborhoods (Climaco et al. 2008). However, the compartmentalized nature of HCV administration and finance, combined with cumbersome reporting and bureaucratic requirements (Tegeler, Hanley, and Liben 1995; Greenlee 2011), has limited the potential impact of portability.

In most jurisdictions, the portability process is initiated by a voucher holder who first notifies her or his PHA of an intention to move. That PHA's staff must then contact the staff at the receiving PHA to process the paperwork. The receiving PHA can either absorb the subsidy by providing the recipient with one of their vouchers or administer the subsidy from the originating housing authority. If it chooses to administer the subsidy, the voucher recipient continues to receive her or his rental payments from the initiating PHA, but the initiating PHA pays the receiving PHA 100 percent of the administrative funding (in 2012, this was increased from 80 percent). In exchange, the receiving PHA provides the necessary administrative oversight, inspecting the unit and determining rent reasonableness, for example (HUD 2001).

This means that despite the additional administrative burdens associated with a portable voucher, no new funds or vouchers are provided to PHAs who receive incoming voucher holders from outside their jurisdiction, or to those original sending PHAs to encourage their voucher holders to port out (Basolo 2003; Greenlee 2011).[16] Recent convenings with staff and PHA directors suggest that the portability option is made difficult because of sending PHAs who submit late

payments, confusion over jurisdictional boundaries, different rent payment standards across areas, and the fact that PHAs that absorb many families wanting to "port-in" causes problems for the original PHA's utilization rates.[17] Since the program creates work while providing no additional benefits, it is hardly surprising that PHA administrators do not look favorably on the portability option (Greenlee 2011) and may do little more than fulfill HUD's basic requirement that voucher recipients be told that their vouchers are portable and provide materials about portability (HUD 2001).

The process can also be discouraging for the families trying to port out; some are told that they cannot do it if the rents in the new areas are higher, and almost all families interested in moving out must provide information to different PHA offices with varying requirements, locations, hours, and staff (Tegeler, Hanley, and Liben 1995; Marr 2005). A few of our families confirmed the difficulty in trying to port out. Miss Jones tried for years to use her voucher to leave Alabama, and Sierra was in Atlanta looking for units when we talked to her in 2011. Both women told us that the process was almost impossible to navigate, as they tried to juggle the information and applications from multiple PHAs.

The assessment policy and portability limitations serve as lessons in the critical importance of administrative systems in the effectiveness of housing policies to deconcentrate poverty. As noted above, the HCV program is administered by thousands of PHAs, generally serving only one municipality, in little or no communication with one another (Katz and Turner 2001). In the days of unit-based subsidies and public housing construction, this local oversight allowed each municipality to provide housing uniquely suited to its needs. But as housing policy increasingly turns toward allowing tenants to select their unit in the private market, this balkanized system now serves to restrict mobility by enforcing unnecessary geographical limits on eligible units. This, in turn, contributes to the typical geography of inequality, with a poor black central city and its more affluent whiter suburbs.

Conclusion

It is clear from the analysis and discussion above that in their current form, policies to house low-income minority families will almost certainly not help most of them to find rental units in less poor, more integrated neighborhoods with more social and institutional resources. Administrative barriers to portability and the weak incentives associated with poverty and minority deconcentration in the SEMAP assessment tool give PHAs little encouragement to structure the voucher program in a way that would help families to avoid moving among disadvantaged neighborhoods. Our interviews reveal additional burdens with which families struggle. Years spent on the wait list make for a seemingly random initiation of the housing search for families who have no time to prepare. This is followed by a limited search time, with hard-to-come-by extensions, which means that many

families settle for units that they know are subpar out of fear of losing their voucher. Families also face a lack of true options when using their voucher. Metropolitan-wide FMR limits make it difficult to find available housing in more affluent neighborhoods, and an incomplete knowledge of neighborhood options derived from a lifetime spent in high-poverty, segregated areas further complicates this affordability constraint. Housing authorities' lists of units available for rent by landlords participating in the HCV program also work to channel families into more disadvantaged contexts—we found that such lists are often out of date and contained virtually no listings in low-poverty neighborhoods. Taken together, these stories of institutional context and individual adaptation illustrate the limitations behind the assumption of "free market choice" that underlies the HCV program.

Changes to the basic operating structure of the HCV program could make a significant difference in the lives of families trying to use the subsidies to find a place to live. First, the federal government could require PHAs to extend search time for families, especially those who have demonstrated concerted efforts to find housing in higher-income areas. Right now, fair housing and legal advocacy groups are engaged in efforts to push HUD to consider changes that could help to increase access to low poverty, less segregated neighborhoods, but these measures have not yet been enacted. Such measures include clarifying and streamlining portability procedures across PHAs; encouraging the regional administration of voucher programs; strengthening the "deconcentration" factor in the SEMAP rule; experimenting with administrative fee changes and carrying out a "Small Area FMR" demonstration to set voucher rents by smaller geographic units, such as zip codes, instead of using metropolitan area median rent.[18] Some advocates and researchers are advising PHAs and HUD to modify the indicator of neighborhood opportunity in the voucher assessment score, so that PHAs can be rewarded when families lease up in neighborhoods with good schools.

There are also lessons to be learned from a number of important assisted voucher programs that have been implemented to facilitate families' moves to lower-poverty neighborhoods. Known broadly as "mobility programs," these efforts have assisted thousands of low-income minority families with a move from high-poverty, segregated neighborhoods to communities of higher socioeconomic opportunity. Most of these programs have been born out of remedies and consent decrees from housing desegregation lawsuits that recognized the limitations and segregative consequences of federal public housing programs (e.g., Chicago's Gautreaux program; Baltimore's Thompson program; and other programs in Minneapolis, Yonkers, and Dallas).[19] The Moving to Opportunity experiment was developed as a federal research demonstration to test the effects of offering mobility counseling and requiring families to lease up in low poverty neighborhoods (Orr et al 2003; Sanbonmatsu et al. 2011). Generally, these programs couple rental vouchers with some kind of housing counseling, landlord outreach, and other financial assistance. This approach is designed to address the economic burden of housing and also broker between families and important institutional agents, such as housing counselors, landlords, and the

underresourced staff at the PHAs. As others have noted, for housing programs to help families access social opportunity, there must be an "extraordinary chain of cooperation, running from tenants through landlords, housing agencies and in some cases, support services and community institutions" (Briggs, Popkin, and Goering 2010, 236).[20]

To accomplish their goals, mobility programs have had to focus significant attention on overcoming the barriers that keep minority families out of more affluent, less segregated areas. Gautreaux's approach was the most direct, and focused explicitly on racial desegregation, with housing counselors assigning families to units in less segregated areas as housing became available through significant outreach to encourage suburban landlords to participate. In the Baltimore Thompson program, families are supported through move readiness counseling, suburban community tours, security deposit assistance, and housing counselors who have been trained to educate the families about the school opportunities in the suburbs and to support them if they have to relocate a second time.[21] The fact that Gautreaux and Thompson were able to help poor African American families lease up in significantly less poor and less segregated neighborhoods suggests that such residential outcomes are possible but may require intense targeted efforts to overcome the structural barriers and additional efforts to educate and support these families during the process.[22]

Despite providing promising relocation results, there has been some debate about the cost and feasibility of implementing these programs to scale (Polikoff 2006; Clark 2008). At present, there is little indication that HUD will expand this kind of housing counseling or the programmatic requirements that allowed for the success seen in earlier housing assistance programs. Although some of HUD's current initiatives allow for residential choice for assisted households, there is minimal support for families who want to relocate to nonpoor, nonsegregated neighborhoods (HUD 2010). However, our analysis (and the past few decades of research on subsidized housing programs) suggests that if we do not implement programs to support or enhance the potential of the HCV program, minority families receiving these subsidies will continue to move between poor segregated neighborhoods, and many will also suffer the consequences of housing instability and substandard housing quality.

In addition to the possible policy changes at HUD, it is important to note the larger context within which decisions about rental housing are made in the United States. One third of U.S. households rent their homes, and about half of these renters are poor enough to be eligible for housing subsidies (Rice and Sard 2009). But because housing assistance is not an entitlement, less than a third of eligible households receive any form of subsidy (Rice and Sard 2009; Quigley 2008), resulting in extremely high housing burdens for many families renting in the private market (Green 2011). Superficially, this gap appears to be a result of limited funding for housing assistance. However, once tax deductions are accounted for, it appears that this shortage stems from a much larger issue—a national budgetary strategy that has historically prioritized homeowners over

renters (Shlay 2006; Krueckeberg 1999; Glaeser 2011). Some scholars claim that this "property bias" has relegated renters to second-class citizens and denies them the ability to be true stakeholders or beneficiaries in their communities (Mallach 2006; Krueckeberg 1999).[23] Currently, the tax benefits associated with homeownership cost the government more than $100 billion per year, more than three times the amount that HUD spends on all its affordable housing programs (Downs 2008; Pitcoff 2003).

The national focus on homeownership has resulted in a scarcity of funding to support rental housing. The sad reality is that even if the HCV program were designed to deconcentrate poverty and provide broader access to integrated neighborhoods, its impact would be limited by the sheer number of unassisted renters. With this in mind, it is especially troubling how little research attention has been paid to unassisted low-income renters and the housing markets in which they operate. Very little is known about how low- to moderate-income renters select their housing and make trade-offs between various aspects of the housing bundle, such as neighborhood safety, local school quality, and housing amenities. Such research on this policy vacuum is desperately overdue if we hope to prevent further concentration of poverty in inner-city communities.

Rental housing is also a two-sided coin, with outcomes based on the joint and often contradictory motives of both tenants and landlords, and the latter has not been adequately studied (Briggs, Popkin, and Goering 2010). Now that housing vouchers, project-based units, and other private market–assisted housing compose three-quarters of the U.S. assisted housing programs, it is critical to understand the role landlords play in shaping the geography of opportunity. PHAs have been sued in the Gautreaux and Thompson cases for the segregative consequences of their projects' site selections. However, as some of these decisions about the location of public housing are increasingly left to private actors, housing advocates will have to watch developers and landlords for similar tendencies to construct affordable housing in poorer, mostly minority neighborhoods. For landlords already involved in the HCV program, we must understand how the structure of subsidized programs may lead to the perverse incentives and moral hazard our Mobile families described. As noted earlier, landlords have discretion over credit checks and application fees, factors that can make or break a tenant's ability to successfully lease up, or lease up in a safe, nonpoor area. We need to understand the prevalence of these practices and why they happen when they do. Who landlords are, whom they choose to rent to, where they decide to invest, and when they decide to renovate all have implications for where voucher recipients and poor unassisted renters live. This work cannot be left solely to the realm of housing economics; the few studies of low-end landlords we have suggest that this housing market is dominated by "mom and pop" owners who manage one or two small properties. These amateur investors rarely base their decision on careful discounted cash flow statements and internal rates of return (Mallach 2006; Newman 2005). Their motivations, then, remain something of an enigma, as are the policy levers available to incentivize particular behaviors.

Following this, we also need to know more about the organizational dynamics of PHAs. In particular, it would be useful to know what kinds of changes in administrative fee structures or program supports would allow their staff to more effectively administer the vouchers in ways that support the desires of families who want to move to neighborhoods of higher socioeconomic opportunity. We have a few promising studies of these dynamics (Climaco et al. 2008; Greenlee 2011; Marr 2005), but there is much to learn about how the PHA staff understand the goals of the voucher program, which aspects of the private rental market constrain their ability to help families lease up, and what kinds of changes in the regulations they face or resources they receive could help them maximize unit and neighborhood quality for voucher families. There is immense value in studying the organizations and actors that interface with families using the HCV program, such as landlords and PHAs. First, it helps us to understand what kinds of policy and program improvements can help families to leverage the subsidy in ways that are most likely to improve their lives. Second, it prevents us from assuming that when programs fall short of expectations, it is because the policies can never work, or because the outcomes we observe are solely the result of families making "bad choices."

Let us be clear: we are not claiming that the HCV program fails poor families or is responsible for concentrating poverty in urban areas. In fact, part of our story could be construed as spinning the HCV program in a positive light, especially if we consider the stories of families desperate for help with nonexistent housing budgets and tired of living in high-crime housing projects (cf. Ross, Shlay, and Picon 2012). However, it is clear that the program falls short of what it could be doing to overcome the existing economic and racial segregation in America's cities. Our findings and the lessons from mobility demonstrations suggest that a combination of policy revisions designed to help housing authorities administer the program more effectively alongside concerted mobility counseling for families could open entire metropolitan regions for the more than 2 million households who use this program to secure housing for themselves and their families.

Notes

1. The Housing Choice Voucher covers the difference between 30 percent of the household's monthly income and a locally determined reasonable rent (see http://www.hud.gov/offices/pih/programs/hcv/about/factsheet.cfm).

2. It has also been argued that the moratorium was motivated by Nixon's desire to stop Secretary Romney's use of HUD housing programs to desegregate suburbs in response to the affirmative mandate of the new Fair Housing Act (Bonastia 2008).

3. The Low-Income Housing Tax Credit Program (LIHTC), funded through the Department of Treasury, in partnership with HUD, has subsidized the construction of another 2.2 million housing units and is the largest producer of affordable housing. Yet many of the units built through the LIHTC are intended for families that are slightly less poor (with incomes 50–60 percent of a metropolitan area median income) than those in the HCV program, which generally have incomes below 30 percent of area median income (McClure 2011).

4. The authors calculated these distributions for Chicago, Nashville, Boston, and Cleveland. We also ran them for Dallas, but because Dallas has had a housing desegregation remedy in place for more than

15 years, the black-white segregation in suburban areas is not nearly as stark as it is in other cities (Julian and McCain 2010).

5. We focus our attention in this article on black families in the voucher program and do not examine the geographic mobility of white or Hispanic families, which represent almost as many voucher families nationally. Other research has suggested that Hispanic voucher holders are also in poorer, higher-proportion-minority neighborhoods than whites (Galvez 2011; Varady and Walker 2000; Basolo and Nguyen 2005). We believe it is equally interesting to understand how it is that white voucher holders manage to use the housing voucher program so effectively. In summer 2010, our colleague Holly Wood attempted a pilot study to do just that; she interviewed black and white voucher holders in Baltimore City (Wood 2011). One striking finding from her study was that it was very difficult to find white families that used the HCV program, as they are so dispersed across the city as to be almost seamlessly integrated into low- and higher-income white areas. The white families Wood did talk to managed to leverage their vouchers to be closer to good Catholic or public schools. A new study to be launched in 2013 by Stefanie DeLuca and Kathryn Edin will hopefully add to this knowledge base by examining how white, Hispanic, and black families in two metropolitan areas find housing, with and without voucher assistance.

6. Families that moved with vouchers tended to move fairly short distances but into neighborhoods that were less poor and less crime-ridden than the housing projects they had left behind (Kingsley, Johnson, and Petit 2003; Popkin, Levy, and Buron 2009; Popkin and Cove 2007). Remaining families—those that moved to other housing projects, residents who were coping with physical or mental illness or substance abuse, or those with large families (the so-called "hard to house")—were less likely to experience individual or neighborhood benefits (Popkin, Levy, and Buron 2009).

7. Our aim in this article is to examine how contemporary housing policy affects where poor families live, with a focus on their neighborhood poverty rate and racial composition. Our findings should not be taken as evidence that we believe that other forces, such as residential preferences or housing market discrimination, do not factor into the residential mobility of low-income minority families. Instead, we believe that the factors we outline here also play a significant role in explaining how segregation and concentrated poverty are perpetuated in our cities.

8. For more details on the Mobile sample selection and family characteristics, see DeLuca, Wood, and Rosenblatt (2011).

9. Although the data for this article come from Mobile, very similar results have been found in two other Baltimore-based field studies with voucher recipients. One study focused on poor renters and HCV families in Baltimore (see Wood 2011), and the other was a study of the residential relocation patterns of MTO families in Baltimore (see Rosenblatt and DeLuca 2012). We found striking similarities across both cities, especially in families' descriptions of search time crunches, unit failures, landlord practices, search methods, and the focus on dwelling unit over neighborhood. We describe these similarities along with families' neighborhood survival strategies, parenting practices, and mobility experiences elsewhere (DeLuca, Wood, and Rosenblatt 2011).

10. Respondents are referred to by a pseudonym that they chose. Names of streets, children, and schools have been changed.

11. It is also noteworthy that almost all of our Section 8 recipients mention that the Mobile PHA allows only a 30-day search window, which violates minimum federal standards.

12. If the metro area does not contain sufficient units renting below this figure in at least 70 percent of its census tracts, and there is evidence that voucher recipients are clustering in particular tracts as a result, HUD will raise the FMR floor to the 50th percentile rent (HUD 2001). After the FMR is set regionally, PHAs are free to set their individual payment limit anywhere between 90 and 110 percent of FMR (and up to 120 percent with special exceptions). Moreover, PHAs in 40th percentile metro areas can request an increase to the 50th percentile if they can prove that voucher holders are struggling to find units. This formula results in remarkable variation both between and within metro areas. The value of an HCV ranges from $491 per month for a two-bedroom apartment in Adair County, Kentucky, to $1,905 per month in San Mateo, California (HUD 2011). Within a metro area with an FMR set at $1,000, individual PHA's payment standards could vary anywhere from $900 to $1,200 per month, a 33 percent difference.

13. The significance of unit failures has also been described by scholars studying voucher programs in cities across the country, including Boyd et al. (2010), Turnham et al. (2006), and Smith et al. (2002).

14. This belief was echoed by respondents in our Baltimore-based studies as well—our Baltimore-based sample of Section 8 renters (cf. Wood 2011; DeLuca, Wood, and Rosenblatt 2011), interviews that we conducted with MTO Baltimore participants in 2003–2004 (in Rosenblatt and DeLuca's 2012 article in *City and Community*), and interviews that we conducted in 2010 with young adults who were children when they moved with MTO.

15. DeLuca meeting with the director and staff at the Office of Housing Choice Vouchers, March 2011.

16. Tegeler (2010).

17. This information was gathered from the first author's attendance at a meeting of HUD staff who run the voucher program (March 2011), as well as notes taken at another meeting held at HUD to discuss the Section 8 Assessment and Management Program (March 2010, via personal communication with Barbara Samuels, who was in attendance).

18. Personal communication with Philip Tegeler, Poverty and Race Research Action Council, December 2011. Information also gathered from public comments made by HUD policy directors at the Fifth National Conference on Housing Mobility, Urban Institute, June 12, 2012.

19. For more information on mobility programs across the country, such as Minneapolis, Denver, and Dallas, see Goetz (2002, 2003); Popkin et al. (2003); Turner (1998); Briggs (1997); Fauth, Leventhal, and Brooks-Gunn (2004); DeLuca and Dayton (2009); DeLuca et al. (2010); DeLuca and Rosenblatt (2009); Julian and McCain (2010).

20. To date, two mobility programs have been studied in depth (Gautreaux and MTO), and a third is currently being studied by the authors (Baltimore's Thompson program). Longitudinal research on the Gautreaux desegregation program demonstrates that it was indeed successful in helping public housing families relocate to less poor, safer, more integrated neighborhoods (Keels et al. 2005; DeLuca and Rosenbaum 2003). By the late 1990s, 15 to 20 years after they first moved, Gautreaux mothers continued to live in more affluent neighborhoods that were significantly less segregated (Keels et al. 2005; DeLuca and Rosenbaum 2003). Another striking finding was a "second generation" of Gautreaux effects, as research on the children of the Gautreaux families has demonstrated that the neighborhoods where they eventually lived as adults were substantially more integrated than their overwhelmingly minority-origin neighborhoods (Keels 2008). In part, to provide a more rigorous test of the promising Gautreaux results, the Moving to Opportunity (MTO) program was legislated and funded in the 1990s; it gave public housing residents in high-poverty neighborhoods in five cities (New York, Boston, Baltimore, Chicago, and Los Angeles) the chance to apply for a housing voucher. An experimental group was provided with an HCV they could use only in census tracts with 1990 poverty rates of less than 10 percent. This group also received housing counseling to assist them in relocating. Families who moved with MTO vouchers relocated to neighborhoods with poverty rates more than three times lower than those in their original public housing neighborhoods (Feins and Shroder 2005). Four to seven years later, experimental families were still in less poor neighborhoods, but many had moved back into economically disadvantaged areas. MTO was not a desegregation remedy like Gautreaux and, as such, families both began and ended up in neighborhoods with high minority concentrations (Feins and Shroder 2005; Orr et al. 2003). The most recent housing mobility program in place is the Thompson program in Baltimore, also born out of the partial remedy of a class action desegregation lawsuit. As of February 2012, more than eighteen hundred families have moved to low-poverty, mostly white neighborhoods with these targeted vouchers, and recent research suggests that most families remain in these new neighborhoods well after the one-year lease-up requirement (DeLuca and Rosenblatt 2011).

21. Information about the Thompson program comes from meetings the authors have had with the staff of Metropolitan Baltimore Quadel, the agency administering the vouchers and counseling, from September 2005 through the present. We also attended the briefings that families were required to attend before they received their vouchers, as well as the sessions held for families right after they received their subsidies and before they started the housing search.

22. It is important to note that while it is quite likely that program design differences contributed to the differences in the residential outcomes seen when MTO is compared to the Chicago and Baltimore desegregation programs, there is also evidence that the MTO families were significantly more economically disadvantaged than the families in the other two groups. Unlike the Gautreaux and Thompson

families, who were current or former public housing families or those on the wait list for public housing, all MTO were recruited from public housing projects. There are also significant differences in the historical and policy contexts in which the programs occurred (DeLuca et al. 2010).

23. Shlay (2011).

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