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## INTRODUCTION

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A few months before I met Vivian Warner, she got the call she had been waiting for.<sup>1</sup> It had been so long that she'd forgotten to hope for it. After four years on the waiting list, Baltimore City Housing Authority (HABC)—the agency that oversees subsidized housing in the city—called to tell her that she had won the lottery entered by thousands of Baltimoreans. She would receive a housing voucher and could finally move off of her sister's couch and into her own home. A few weeks later, Vivian boarded a bus with the other lucky winners and drove around the city to visit eligible homes. At the last stop, the bus pulled up in front of a low-rise apartment complex. It was not quite what Vivian had imagined, but there was a two-bedroom available, and she would pay just \$55 a month out of pocket from her part-time income. Vivian signed the lease that afternoon.

The housing voucher Vivian waited years to receive is part of the federal government's most recent effort to house the poor. Since the 1930s, it has employed housing assistance as a key tool in its war on urban blight and poverty. But these attempts have often failed to help all the people they were meant to protect, and at times they have recreated the very inequality they hoped to dismantle.

Vivian is among the over two million families whose rent is paid for—in large part—by the government. She belongs to a generation of poor urban dwellers who left the high-rise buildings of public housing en masse, enticed by the chance to break off their own piece of the American dream. More than white picket fences, they yearn for a home to call their own and a yard for their children to play in safely. Housing vouchers, which families can use to pay their rent in an affordable home, offer men and women like Vivian—many of whom were born in public housing—their very first chance to choose where to live.

By untethering federal housing aid from the disadvantaged neighborhoods to which it was attached in the past, this system was meant to

offer the poor access to a new world: safe streets, good schools, and well-paying jobs. It marked a new housing regime, one built to create opportunity through choice. With vouchers in hand, policymakers promised, millions of poor Americans would be free to move to neighborhoods of their choosing. It was hoped that housing vouchers would be a ticket out of disadvantaged neighborhoods, and ultimately even be a tool in dismantling such neighborhoods. But what happened is more complicated.

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Vivian has lived in Baltimore all her life. Once a bustling metropolis—America’s sixth largest city in 1960—Baltimore was a classic “Rust Belt” urban center, built on industrial manufacturing, shipping, and transportation. But Baltimore experienced a dramatic decline beginning in the 1970s. The large steel plant located southeast of the city, Bethlehem Steel’s “Sparrow’s Point,” began slowing production in the early seventies and was eventually closed in 1997. Many jobs were lost over this period, and with them 34 percent of the city’s total population and almost 50 percent of the white population.<sup>2</sup> Baltimore remains a historically “Black-white” city, with a Black population share of 64 percent, a white share of 30 percent, and a Hispanic or Latino share of just 4 percent.<sup>3</sup>

Today the city is largely invisible to many Americans, who pass through with merely a glimpse from a passing Amtrak window. If they looked closer, they might see that inequality in Baltimore—like in so many cities across the country—is stark. There is a huge difference between the crumbling and vacant blocks of poor neighborhoods that fan out to the east and west sides of the city—and the serene, grassy lawns of the stately houses in Roland Park.

After visiting a number of homes around the city, Vivian moved to a neighborhood in the northwest, called Park Heights. Life expectancy for residents of Park Heights is fifteen years lower than in the white neighborhood of Roland Park, where people live to the ripe old age of eighty-four. While one quarter of Baltimoreans live under the poverty

line, close to a third of residents in Park Heights are poor<sup>4</sup> and unemployment is rampant.<sup>5</sup> Even though crime has drastically declined across the country, Baltimore is still frequently named in the top ten most dangerous U.S. cities, and Park Heights one of its more violent neighborhoods. Residents in Park Heights face unimaginable poverty and violence. It is to these types of neighborhoods that voucher holders in Baltimore—and in many cities across the country—are moving. With a ticket to rent in a wide range of Baltimore neighborhoods, why did Vivian end up in this one?

Over the past twenty years, changes in American housing policy have transformed the landscape of urban poverty. In cities like Baltimore, much of the high-rise public housing has been dismantled, but the poor families it housed have not disappeared. This creates an important set of puzzles related to housing the poor: when low-income renters are given the opportunity in the form of a voucher to afford a home in a wide range of neighborhoods, where do they end up and how do these neighborhoods matter for their futures? While vouchers may not be providing the mobility that was hoped for, what advantages *do* they offer families? How does a housing voucher impact a family's residential experience? What role does the receiving neighborhood play in their lives?

To answer these questions, I moved to Park Heights in 2011.<sup>6</sup> I spent more than a year there getting to know residents and learning about the story of housing vouchers. Residents welcomed me into their homes to eat meals, help with chores, and celebrate holidays. I accompanied families in their daily lives, attended church with them, and saw loved ones buried. I sat for hours on homeowners' porches where they regaled me with stories of the well-kept, tree-lined streets that greeted them when they first moved in. I went on housing searches with renters, visiting home after home, witnessing inspections and evictions. I also spent time with landlords in the neighborhood, learning about their business practices, watching them do repairs, paint and repaint, unclog toilets, show units to prospective tenants, and deliver eviction notices.

Through stories of the renting families, the homeowners, and the landlords I came to know, I document the reality of a new era of housing

policy, and how it operates within a particular neighborhood context. Policymakers hoped this policy might solve poverty by providing neighborhood opportunity in the form of jobs, social networks, education, and safety. Like their forebears, members of this generation of low-income families dream of living in their own homes, making their own choices, and raising children on their own terms. The reality is that no matter the shape of their desires and choices, the bounds of housing assistance shape their futures indelibly.

This book is the story of a housing policy, one that shows great potential as a key to addressing the affordable housing crisis, yet also faces critical limitations. In this newest chapter in America's housing history, the ghetto is not defined by walls or imposed with locks or gates. Instead, subsidized renters have been released from the confines of public housing and offered the choice of living in the private rental market. Vouchers offer a powerful tool to keep people from becoming homeless, as well as the flexibility to move when needed. But only a fraction of those who need a voucher get one. And of those who do receive one, many are unable to use it when and where they want to, if they are able to use it at all.

There has always been a tension within the voucher program. While its explicit goal is to provide relief from raw poverty by making housing more affordable, policymakers have increasingly embraced a broader agenda of providing families with more choice in where to live.<sup>7</sup> The voucher program has had much success in the first goal, but it has largely failed in the second.

Despite lofty hopes of uprooting patterns of racial segregation and poverty, this new approach to housing the poor has instead mirrored those same patterns. While families who receive assistance through a voucher in theory have more choice than they would have in public housing, much like their unsubsidized counterparts, they face severe barriers to finding a home of their choice in the private market. In some cases, the stigma of housing assistance makes finding a home even harder.

It might seem paradoxical that a federal program that some imagined would be a tool to dismantle concentrated poverty and segregation would end up mirroring the very same patterns. But perhaps we

shouldn't be surprised. Given the policy decision to rely *by design* on the private production and management of rental housing to meet the housing needs of very low-income people, perhaps we might have expected that such a program would mirror the patterns of discrimination and segregation in the private market. And—without measures to counteract these private market forces—it will continue to do so.

## A SHORT HISTORY OF HOUSING INEQUALITY

A roof over one's head. A place to call home. These are quintessential markers of the American dream. Housing is inextricably linked to a wide array of social goods like stable employment, quality education, health and well-being, and the accrual of wealth. And, just as there is so much good wrought by a safe, stable home, the lack of one can inflict much harm. It is impossible to understand inequality in this country without first understanding the ways in which housing and the policies that surround it have made, unmade, and remade patterns of concentrated poverty and racial segregation. Housing lies at the nexus of pervasive poverty, rapidly rising inequality, and pockets of stubbornly entrenched racial segregation.

There is a recent return to studying housing itself, not just as a physical entity, but as a structure that shapes social relationships in important ways.<sup>8</sup> In fact, this tradition in sociology goes way back. W.E.B. Du Bois studied housing in Philadelphia's Seventh Ward in *The Philadelphia Negro* (1899), and Louis Wirth set an agenda for "Housing as a Field of Sociological Research." In the sixties, seventies, and eighties, sociologists such as Lee Rainwater and Herbert Gans studied how the physical setting of the home shaped social relations in the public housing complex of the notorious Pruitt-Igoe in St. Louis and in the "slum" neighborhood of the West End in Boston before they were torn down.<sup>9</sup> Since then, sociologists have shifted to focusing their attention more on the neighborhood context than on the housing itself.<sup>10</sup>

William Julius Wilson's *The Truly Disadvantaged* brought attention to the plight of the urban poor in the inner cities of Rust-Belt urban areas like Chicago, where manufacturing jobs had departed, and with them,

the middle class.<sup>11</sup> Wilson's attention to this population inspired decades of ethnographic work: Elijah Anderson's *Code of the Street*, examining the social code of behavior in urban neighborhoods; Mary Pattillo's *Black Picket Fences*, considering the plight of a middle-class Black neighborhood; Sudhir Venkatesh's *American Project*, looking at public housing residents as their homes were being torn down; and more recently, works such as Matthew Desmond's *Evicted*, looking at the process of eviction among poor tenants in Milwaukee, and Kathryn Edin and Luke Shaefer's *\$2.00 a Day*, documenting the survival tactics of the extreme poor.<sup>12</sup> However, more than an ethnography of a place, a community, or a group of people—though it is these things too—this book is an ethnography of a policy.

This book attempts to bring the physical nature of housing, the markets that govern it, and the social relationships to which housing structures give rise back into the study of neighborhoods in urban sociology. We are embedded not merely in our neighborhoods, but also in our homes. And the role of landlords—a key actor in the lives of poor Americans—remains largely unexplored. In this way, housing conditions are not just an outcome of poverty, but also a cause.

Across the history of this country, the right to a home has never been inalienable, and some Americans have always had more access to it than others. In order to understand the landscape of housing in Park Heights, it is important to understand the history of housing discrimination, which has affected the life chances and well-being of poor minority Americans throughout the history of this country. Even as the federal government has employed housing assistance as a key tool in its war on poverty and urban blight, and the legal system has been used to combat entrenched discriminatory housing practices, housing discrimination has remained deeply entrenched in both private and public practice, as well as in the law itself.<sup>13</sup>

In the private domain, this country has a deep and ugly tradition of excluding Blacks from white neighborhoods. As Black families migrated from the South during the Great Migration, many white communities reacted by enacting racially restrictive covenants, which were legally binding agreements among homeowners dictating that their properties



could not be passed on to African Americans.<sup>14</sup> These agreements were enforced by homeowner and neighborhood associations.

In a 1917 case, *Buchanan v. Warley*, the Supreme Court declared explicit racial zoning—ordinances barring those of certain racial backgrounds in certain neighborhoods—to be unconstitutional, an important win for civil rights. However, the case only applied to *explicit* racial zoning, and so economic zoning—enlarging lot sizes and prohibiting multifamily dwellings—became more commonplace. Private racial covenants also became even more widespread in backlash to the ruling.<sup>15</sup> In 1926, the Supreme Court upheld private racial covenants in *Corrigan v. Buckley*. It wasn't until 1948 in *Shelley v. Kraemer* that the court decided that private covenants were unenforceable in a court of law; and in 1968, the Fair Housing Act made writing racial covenants into home deeds illegal. However, because private agreements are attached to land titles in perpetuity until they are manually removed, they remained widespread, effectively keeping Black residents out of white communities across the country for years to come.<sup>16</sup>

Simultaneously, Blacks were systematically unable to access mortgage capital.<sup>17</sup> The Federal Housing Administration (FHA)—created in 1934 to regulate home mortgages and make homeownership more widely available—underwrote home loans for millions of white Americans, while systematically denying them to Black families. This process—called redlining, for the crimson lines drawn around the “risky” neighborhoods inhabited by African Americans—was a racially based color-coded mapping system that banks used to determine the provision of federally backed home loans. Excluding Black neighborhoods from access to the home loans that were extended to large swathes of the rest of the country starved these communities of much needed mortgage capital. It asphyxiated development, limiting residents' access to adequate civil services, public transportation, and even fresh food.

Redlining was curbed by the Fair Housing Act of 1968 and the Community Reinvestment Act of 1977 and is no longer supported by federal underwriting of home loans. However, real estate agents, property owners, and loan officers continue to discriminate against Black renters and homebuyers.<sup>18</sup> And policies to outlaw and remedy the discriminatory



practices of racial covenants and redlining were not sufficient to undo decades of disinvestment, underdevelopment, landlord abandonment, and even arson: the damage was done.

In the domain of federally assisted rental housing as well, both de facto and de jure discrimination have shaped opportunities for low-income Americans, especially minority groups.<sup>19</sup> Since its inception in the 1930s, federal housing assistance has offered housing to many who need it, in the hopes that a clean and safe place to live will lift the destitute out of the trenches of poverty. But today only one-quarter of those in this country who need housing assistance get it.<sup>20</sup> And even for those lucky enough to receive assistance, federal programs have not always worked the way they were meant to.

Housing policy in the U.S. has cycled through a series of attempts at dismantling poverty. Tenement housing in neighborhoods like New York's Lower East Side and Chicago's South Side were America's first ghettos. As immigrants came to the cities for work, they were housed in old buildings divided into small apartments that soon were teeming with families—and tuberculosis.<sup>21</sup> The federal government's role in housing the poor developed in response.

In the 1930s, when modern industry, urbanization, and the ills of the Great Depression brought hardship for the working class to a fever pitch in America's cities, the U.S. government sought to alleviate the misery of slums overflowing with immigrants from overseas and migrants from the south. In the decades of the midcentury, these tenements were replaced with low-rise garden-style public housing. In other areas, state-of-the-art high-rise towers were erected, with public funding and great fanfare, across the country.

These tall towers were gleaming celebrations of modern technology. In a new approach to housing the poor, these buildings promised health, safety, and efficiency. This high-rise housing—typified by buildings such as the Pruitt-Igoe Homes in St. Louis and Cabrini-Green in Chicago—was intended as a temporary solution for families from all walks of life, to keep a roof over their heads when they fell on hard times.

For the early residents of public housing, the immediate improvement was dramatic. The hazardous slum dwellings from which they had

moved were largely built in the nineteenth century and lacked basic services like electricity and running water. The new buildings, modeled after European designs, offered hot water and modern amenities such as washing machines, elevators, and large windows with good air circulation.

However, the gleam of the unblemished towers did not last long. Less than twenty years after Pruitt-Igoe opened, it was emptied out and demolished. In cities across the country, funding to maintain the buildings was hugely inadequate. The purported state-of-the-art design elements featured in many public housing complexes turned out to be urban nightmares in practice. Breezeways designed to provide airflow and access to the outdoors became wind tunnels in icy northern cities. Common spaces meant to foster community were instead monopolized by gangs. Buildings that faced inward rather than out, in order to foster a sense of community, instead walled off projects from their surroundings.

These problems were compounded in cities like Chicago, where the Department of Housing and Urban Development (HUD) withheld federal funding for maintenance in the face of gross local mismanagement. Buildings harbored long lists of unfinished repairs creating hazards such as lead paint, cockroach and rodent infestations, and un-repaired elevators, leaving residents to climb the poorly lit stairwells besieged by drug dealers. There were reports of children falling from windows lacking safety guards in high-rise buildings.<sup>22</sup>

The real problem was inadequate funding. As financial reserves dried up and maintenance flagged, the towers soon came to be seen as urban eyesores and created what historian Arnold Hirsch called the “second ghetto.” Families who lived in high-rise public housing—disproportionately African American—had no choice but to live in the racially segregated and poverty-stricken neighborhoods where it was built.

In 1967, broader patterns of racial residential segregation were laid bare in the Kerner Commission’s report. The commission was convened by the federal government to try to understand the riots of the 1960s in cities like Detroit, Newark, Los Angeles, and Chicago, and it famously warned of the pernicious effects of inequality. The report implicated

federal housing policy as complicit in the creation and maintenance of the ghetto.<sup>23</sup> Families who relied on housing assistance had no choice in where they lived. They likened the concrete walls of many public housing buildings to those of a prison. These two factors—the concentration of poverty and the lack of choice in a place to live—would come to dominate the conversation around housing policy solutions.

Scholars of the city have long argued that the geographic unit of the neighborhood and everything that it encompasses—housing structures and the built environment, social networks, the spatial distribution of resources such as schools, job opportunities, and transportation—have an important influence on life outcomes above and beyond individual characteristics.<sup>24</sup> In his seminal book *The Truly Disadvantaged*, William Julius Wilson argued that with the decline in manufacturing and the departure of the Black middle class from America's inner city, low-income Black residents of the urban core experienced a new sort of social isolation that was at the root of many of the problems associated with concentrated poverty. He argued that this lack of contact with members of the middle class and the institutions that serve them has profound effects for social networks, employment opportunities, educational achievement, family management, behavioral development and delinquency among adolescents, and nonmarital childbirth.<sup>25</sup>

Research that followed demonstrated that the presence of housing projects in predominantly Black neighborhoods had substantially increased the concentration of poverty in these areas.<sup>26</sup> Two features of public housing in particular shaped the deepening poverty in public housing.

The first took effect in 1969, after Congress passed the Brooke Amendment mandating that rental payments would be proportional to a family's income rather than a fixed sum.<sup>27</sup> The more a family earned, the higher their rent. While this may have been fairer to the poorest families, economists argued that the adaptive payment standard created perverse economic incentives, for example disincentivizing work and even potentially altering family structure. It could be advantageous for a working husband, father, or partner to live elsewhere, or to live in the home in secret.<sup>28</sup> A man working formally would have to report wages, affecting

the amount rent owed to the housing authority. A man working informally in the drug trade, for example, risked putting his entire family at risk of eviction if he were to be caught, due to HUD's "one strike" rule, which went into effect in 1996 and was upheld by the Supreme Court in 2002.<sup>29</sup>

Meanwhile, a 1981 amendment to the U.S. Housing Act of 1937 gave the poorest households—those earning below 50 percent of the area median income—priority in assigning housing units. This effort to help the most needy did achieve the important goal of helping more families,<sup>30</sup> but due to the reduced rent collected it also had the effect of reducing operating budgets to unsustainable levels.<sup>31</sup> What's more, it resulted in concentrating the most disadvantaged families in federally assisted housing and contributed to neighborhood concentrations of poverty never before seen in American cities.<sup>32</sup>

Nor was concentrated poverty limited to the projects. The already poor and segregated surrounding neighborhoods only became poorer once public housing was erected.<sup>33</sup> A third of public housing units were located in neighborhoods where over 40 percent of residents lived under the poverty line, while less than 10 percent of public housing was located in "low-poverty" neighborhoods, or those where under 10 percent of the population was poor.<sup>34</sup> The location of much of public housing in blighted neighborhoods meant that jobs were scarce for tenants. Rates of unemployment and public assistance among residents were astronomical.

Families were structurally isolated from jobs, public services, quality schools, and adequate transportation to other areas of the city. With few prospects for upward mobility, and excluded from many homeownership opportunities, families ended up staying in public housing for generations rather than just temporarily. The neighborhoods surrounding public housing, which had been poor to begin with, deteriorated even further. Even though public housing only ever housed a fraction of the poor who might have qualified for housing assistance, its negative effect on the neighborhoods in which it was located reached well beyond those housed within it.

Even when the fair housing act outlawed segregation within federally funded housing, this would not eliminate the effect of the decisions

made years earlier to erect public housing on inexpensive land located in neighborhoods that already suffered from segregation, underinvestment, and decline.<sup>35</sup> These neighborhoods were predominantly Black—in many cases, deliberately so—and became even more segregated over time. Many federally owned buildings were segregated by race until well into the mid-1980s.<sup>36</sup> This would serve to simultaneously fuel the departure of middle-class whites to the suburbs and keep low-income Black Americans in poor segregated neighborhoods.<sup>37</sup>

The legacy of this de jure segregation—segregation by law—led to several important fair housing lawsuits over the years: for example, Chicago's famous *Gautreaux* case in 1976, the *Walker* case in Dallas in 1985, and a lawsuit known as *Thompson v. HUD*, brought by the American Civil Liberties Union (ACLU) in 1995 against the HABC and HUD. In all three cases, the plaintiffs alleged that these housing agencies had failed to desegregate their public housing buildings, in violation of the Fair Housing Act (1968).<sup>38</sup> These lawsuits resulted in consent decrees that compelled housing authorities to desegregate their publicly funded housing programs. They also cemented the idea that racial segregation in federal housing programs was unacceptable, based on the principles of the Fair Housing Act.

Public housing policy faced a crisis. Across the country, it had become synonymous with the notoriously derelict Pruitt-Igoe, Cabrini-Green, and Lexington Terrace projects that towered over the skylines in cities like St. Louis, Chicago, and Baltimore. Sociological theories of concentrated poverty and social isolation made clear the dangers of isolating the poor from the rest of the city. Due to mismanagement and lack of adequate funding, much of the public housing stock had reached a deplorable state of physical deterioration, and many spoke of its failure.<sup>39</sup>

## **FROM CONCENTRATED POVERTY TO HOUSING CHOICE VOUCHERS**

By the 1990s, policymakers again began to take notice, setting the stage for a government inquiry examining the conditions in the nation's dilapidated public housing structures<sup>40</sup> and for an overhaul of federal housing assistance.<sup>41</sup> Congress established the National Commission

on Severely Distressed Public Housing to assess the state of public housing and devise a new nationwide strategy and plan of action. The Commission's 1992 report documented extreme physical disrepair in the national stock of public housing: about 86,000, or around 6 percent, of the 1.3 million public housing units nationwide were in fact "severely distressed."<sup>42</sup> More than 80 percent of public housing residents lived in poverty, many earned under a fifth of what their unsubsidized neighbors earned, and there was an alarming increase in the proportion of the poorest families in public housing over the previous decade.

In response, the HUD secretary, Henry Cisneros, called for the "end of public housing as we know it," echoing the dismantling of welfare that Clinton had called for just a few years earlier in an attempt to squelch concern over dependence among the poor on government aid.<sup>43</sup> Cisneros identified "the concentration of very low-income families in dense, high rise housing" as the central problem with government-funded housing, and proposed reforms to convert all public housing subsidies into tenant-based vouchers. After receiving pessimistic projections from a case study in Baltimore, he backed down from this extreme solution.<sup>44</sup> But the idea of an overhaul of federal housing assistance that would make local public housing authorities (PHAs) learn to operate under market discipline stuck.

The acknowledgment that housing quality was deteriorating and an increased understanding of the perils of concentrated poverty spurred a dramatic change in housing policy. The commission recommended a comprehensive plan should unfold over the next decade, with two main components aimed at promoting the deconcentration of poverty. First, it entailed the demolition and redevelopment of large public housing complexes and their replacement with mixed-income developments through a program called HOPE VI.<sup>45</sup> Many public housing buildings across the country, including Lafayette Courts and Lexington Terrace in Baltimore—by then crumbling from the dual effects of poverty and neglect—were torn down. Second, with this substantial reduction in the amount of available public housing units, policymakers turned to an existing program to solve the problem of housing the poor: housing vouchers.<sup>46</sup>

In the wake of what many consider the “failure” of public housing, the federal government made an abrupt shift toward investing in housing vouchers. The voucher program was not new. The Section 8 Certificate Program, as it was originally known, was created under the Housing Act of 1974 and provided federally funded vouchers to make housing more affordable for low-income families. In the early years of the program, politicians and researchers touted it as an economically efficient way to provide housing aid.<sup>47</sup> Economic evaluations of voucher experiments showed that public funding would be more efficiently used by giving the poor money to find housing in the open market than by rebuilding existing housing stock.<sup>48</sup>

“Section 8” remained small for many years, but was expanded and renamed the Housing Choice Voucher (HCV) program in 1998. This moniker reflected a new attitude about the purpose of the program and the new goal of promoting geographic opportunity through residential choice.<sup>49</sup> Policymakers thought that given the choice, families would select a neighborhood environment with lower poverty concentration, spurring the deconcentration of poverty.<sup>50</sup>

By the end of the 1990s, vouchers would become the largest housing assistance program in the country. Over the past two decades, the federal government has closed many large public housing developments across the country in its quest to combat concentrated poverty. Since the height of public housing in the mid-1990s, over 250,000 of the 1.4 million units have been demolished (see figure 1).<sup>51</sup>

The demolition of public housing was especially pronounced in Baltimore, where almost all of the high-rise units were torn down in the 1990s and early 2000s. Many of them were replaced with HOPE VI mixed-income developments and scattered site housing, but there has not been one-for-one replacement—in which each unit of demolished housing is replaced with another hard unit.<sup>52</sup> Since the eighties, the total number of public housing units has decreased by almost half.<sup>53</sup> Baltimore is at one end of the spectrum in terms of the scale of demolition: cities like Chicago and Atlanta have had similarly large proportions of their public housing stock razed; however, this is less true of other cities, such as those in the Sunbelt.



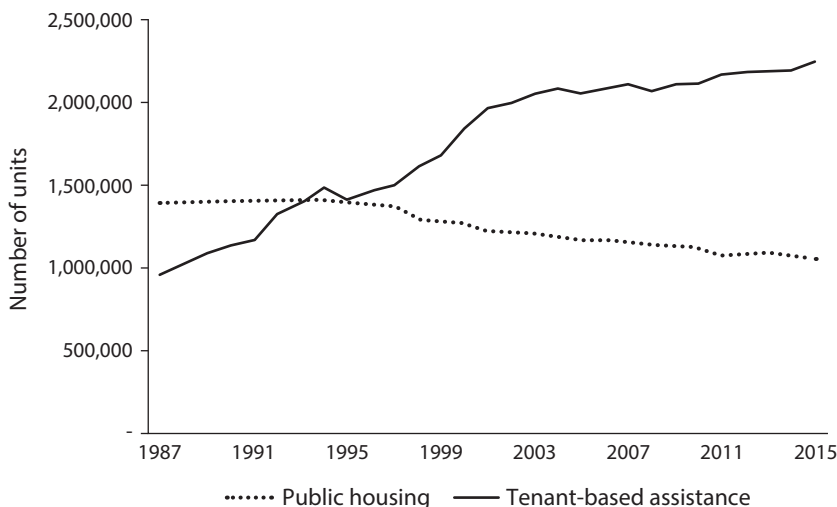


FIGURE 1: The Number of Units in Public Housing and the Housing Choice Voucher Program, 1987–2015. *Source:* Vale and Freemark (2012).

As public housing was torn down, many former residents were “vouchered out,” or given a housing voucher to replace their public housing subsidy, and there soon was an unusually large voucher population in Baltimore City. Housing voucher subsidies increased from 5,966 vouchers in 1990<sup>54</sup> to over 17,000 in 2011,<sup>55</sup> and at over 14 percent of the rental market, the city’s voucher rate is one of the highest in the country.<sup>56</sup> Even so, given its high poverty rate, there are many low-income families that qualify for housing assistance but do not receive it. It is estimated that there are over 16,000 families on the HCV waiting list, which has been mostly closed since 2003.<sup>57</sup>

Of course, public housing still exists; there are now approximately 1.2 million households living in public housing units.<sup>58</sup> In contrast, from 1993 to today, the number of voucher holders rose from 1.2 million to 2.4 million.<sup>59</sup> Today, 10.4 million people receive some form of federal rental assistance.<sup>60</sup> Alongside the Low-Income Housing Tax Credit (LIHTC)—which provides financial incentives for developers to invest in low-income housing—the expansion of these two programs means that the burden of housing the poor has been transferred to the private market:

out of the five million households across the country that receive some form of federal housing assistance, over half now live in privately owned properties.<sup>61</sup> HUD's programs reach a nontrivial portion of the American poor; however, the need far exceeds the supply: only one in four eligible households receives housing aid.<sup>62</sup>

The voucher makes up the difference between what a needy household can afford and the cost of a unit in the private market. The payment standard—the highest amount that a landlord can charge for a voucher property—is typically set at or around Fair Market Rent (FMR), a measure defined as the 40th to 50th percentile of the area rent, adjusted for number of bedrooms.<sup>63</sup> Families are responsible for paying 30 percent of their household income in rent.<sup>64</sup> The voucher covers the remaining portion of rent, and is paid directly to the landlord by the government.

This demolition and vouchering out of public housing is a significant feature of Baltimore. The city has a lot of vouchers compared to other similarly sized cities, and these vouchers are unevenly spread throughout the metropolitan area, concentrating in neighborhoods such as Park Heights and Belair-Edison.<sup>65</sup>

The country is now formally in a period of purportedly “race-blind” housing policies that no longer explicitly separate housing aid recipients on the basis of race. Nevertheless, there are countless policies—for example, zoning laws based on lot size or single-family dwellings—that have differential impacts on poor and minority residents and function to maintain segregation both intentionally and unintentionally.<sup>66</sup> Furthermore, federal housing programs do not operate in a vacuum. These programs rely, increasingly, on the private market to house the poor, which has a tendency to stratify housing voucher recipients. Instead of being race-blind, the scaffolding of the private housing market is reproducing decades-old patterns of racial segregation.

## **UNDERSTANDING MOBILITY: MOVING TO OPPORTUNITY**

Beyond the goal of making housing more affordable, policymakers and housing policy experts increasingly see vouchers as a tool to promote

residential mobility, allowing poor families to rent homes in more affluent neighborhoods.<sup>67</sup> Since vouchers are not tied to a particular building or housing project in the way that public housing subsidies were, they can be used in any affordable rental unit that passes an inspection. This offers—at least in theory—tremendous potential for poor families to leave the disadvantaged neighborhoods to which they were tied when public housing was the only game in town.<sup>68</sup> The possibility that vouchers might be used more explicitly to promote residential mobility raises an important question: What happens when a low-income family moves out of a poor neighborhood and into a more affluent one?

In order to answer this question, scholars turn to several significant mobility interventions in recent U.S. history. In one of the most notable of these mobility interventions, the Gautreaux program, moved over 7,000 low-income families into subsidized private housing in more integrated, lower-poverty neighborhoods between the years of 1976 and 1998. Gautreaux was the result of a class-action lawsuit charging that the Chicago Housing Authority (CHA) had contributed to racial segregation by building housing developments in predominantly African American neighborhoods. *Gautreaux v. CHA* was initiated in Chicago in 1966, and in 1976 the case went to the Supreme Court when HUD was introduced into the suit.<sup>69</sup> While research on Gautreaux offered promising findings for the advantages of moving to new neighborhoods, conclusions were ultimately limited due to the nonexperimental design of the intervention.<sup>70</sup>

In the 1990s, a team of researchers, supported by the federal government, embarked on an ambitious experiment. If where you live matters, then what would happen if you offered families who lived in the most disadvantaged neighborhoods the chance to move somewhere with better schools, a safer neighborhood environment, economic opportunities, and services such as police, parks, libraries, sanitation?<sup>71</sup> The Moving to Opportunity (MTO) experiment, authorized by the U.S. Congress in 1992, was a unique effort to understand how moving to a new neighborhood could improve the life chances of very poor families with children.

MTO was engineered with lessons from Gautreaux in mind: designed as an experiment, random assignment allowed for comparison

between the treatment and control groups. Across five U.S. cities—Baltimore, Boston, Chicago, Los Angeles, and, New York—HUD offered families living in public housing the chance to enroll in a special voucher lottery. Those who enrolled were randomly sorted into one of three groups. As in a medical experiment, there was a control, or “placebo,” group who received nothing but kept their public housing subsidy. There was also the Section 8 group who got a regular voucher. The third group, the “experimental” group, got a special voucher, which could only be used in a low-poverty neighborhood, where less than 10 percent of the residents were poor. This group also received special mobility counseling to help participants find a place to live in a low-poverty neighborhood.

Results from MTO have been mixed. On the one hand, results showed that moving to lower-poverty neighborhoods had a positive impact on physical health, mental health, and subjective well-being.<sup>72</sup> There were some important gender differences: while girls benefitted from moving, as measured by psychological well-being, boys showed no difference in mental health and demonstrated negative outcomes in risk behavior relative to those in the control group.<sup>73</sup>

When it comes to adult employment outcomes, for many years no significant impacts were found. New research, though, shows something different. Economist Raj Chetty and his team realized something that no one had been able to consider with earlier data: What if the age at which a child moved—and thus the child’s exposure to the disadvantaged environment—was a key factor? Indeed, he found that thirteen was the magic number: children who leave disadvantaged contexts before the age of thirteen experience tremendous benefits later in life, including increased college attendance and earnings and decreased likelihood of single parenthood.<sup>74</sup> The research offers support to the idea that longer durations of exposure to disadvantaged neighborhood contexts may be dangerous for children. However, Chetty’s results also pose a conundrum for policy: policymakers need to think carefully about the negative outcomes associated with moving families with adolescent children, who—this research suggests—may be harmed by such a move.

Policymakers look to MTO for important lessons in how mobility might work in the voucher program more broadly.<sup>75</sup> But as earlier

analyses from MTO made clear, even the families who received housing counseling and a special voucher that could only be used in a low-poverty neighborhood had trouble successfully doing so.

## A SECONDARY GOAL

By implementing the shift toward vouchers, policymakers hoped that the government could rely on an existing supply of private housing stock and outsource some of the costs of maintenance that have plagued public housing. Perhaps the private market would be better able to provide homes free of lead paint, crumbling walls, mold, and vermin infestations, and could maintain better-quality homes for poor households.

In terms of the most basic goal of the program—providing adequate shelter by making a modest home more affordable to those with low incomes—much evidence suggests that the voucher program is succeeding. Vouchers offer a powerful tool to keep people off the streets and stably housed. Evaluations have consistently found that the program improves affordability, reduces homelessness, and alleviates overcrowding.<sup>76</sup> These successes should not be understated, especially in an era when many government programs for the poor are being cut. A housing voucher is one of the largest subsidies a poor household can be lucky enough to receive, often worth over \$7,000 a year. Housing vouchers lift over a million people out of poverty every year.<sup>77</sup>

The question is, can the voucher program do more? Should it do more? Policymakers have come to hold a secondary hope for the program: social mobility “out-of-place” and “out of poverty.” While this was not part of the explicit original intent of the program, the potential for the program to offer households “locational attainment,” i.e., the chance to move to a higher-income neighborhood, has increasingly become an expectation.<sup>78</sup> By relying on the private market, policymakers hoped, the system would give recipients access to units in a wide range of neighborhoods, including many low-poverty, resource-rich neighborhoods. And by allowing families to make a choice about where to live, they hoped families would disperse to new homes in safer neighborhoods, go to better schools, and find better jobs, possibly providing a pathway

out of poverty.<sup>79</sup> And they hoped it might even remedy the concentrated poverty and segregation that previous policies had helped to create.

On this secondary front, the program has been less successful. Unlike the subsidy attached to public housing, families with vouchers can take their vouchers to a new home across a range of neighborhoods. But where do they go? Many, in fact, don't go anywhere. A significant portion of new voucher holders—around one-quarter—lease in place.<sup>80</sup> Overall, voucher households are living in neighborhoods that are less poor than those where public housing was located, but they are subject to the same marginalizing forces that create disparity and segregation in the unassisted housing market. As public aid has become increasingly privatized, the mechanisms of residential segregation by race and income have extended from the private market to the publicly subsidized market.

In terms of the poverty level of neighborhoods in which voucher recipients reside, the story is mixed. As compared to the types of neighborhoods in which public housing was located, voucher holders live in less-poor neighborhoods overall.<sup>81</sup> This is in part because the numbers of neighborhoods of “extreme poverty” (over 40 percent poor)<sup>82</sup> were dramatically reduced during this time period, even given the reverse progress of the 2000s—many were artifices of high-rise public housing, and therefore disappeared with its demolition. Voucher holders are less likely to live in “extremely” poor neighborhoods than are their low-income counterparts without housing assistance, as well as compared to those who still live in public housing.<sup>83</sup> Voucher holders today are also less likely to live in “high-poverty” neighborhoods (over 30 percent poor) than they were at the beginning of the program in the 1970s.<sup>84</sup> However, voucher holders are *more* likely to live in “moderately” poor neighborhoods, or those that are 20 to 30 percent poor. While this is an improvement in pure numerical terms, anyone who's set foot in a neighborhood where a third of the residents live under the poverty line can see that this is still a very poor neighborhood indeed.<sup>85</sup>

There simply is not as much improvement in low-income families' neighborhood contexts as policymakers had hoped. In theory, the

voucher allows recipients access to a wide range of neighborhoods, including many low-poverty, resource-rich communities. Yet voucher holders are underrepresented in such neighborhoods, and patterns of economic and racial segregation continue.

Many voucher holders have not been able to find places to rent in mixed-income neighborhoods, the kind of move shown to have long-term positive impacts on health and economic well-being.<sup>86</sup> Rather, a great many voucher holders are concentrating in poor neighborhoods. This is especially true for Black voucher holders, whose neighborhoods are poorer and far more racially isolated than those of white voucher holders. Of particular concern, given the long history of socioeconomic and racial segregation in housing in the United States, housing vouchers seem to be mirroring long familiar patterns.<sup>87</sup> White voucher holder families are about twice as likely as Black and Latino or Hispanic families to live in low-poverty neighborhoods.<sup>88</sup> Some research also suggests the emergence of voucher “hot spots” in certain metropolitan areas.<sup>89</sup> The location of affordable housing, renters’ social networks, their access to information and resources, and landlords’ influence all play a part.<sup>90</sup> Recent research clearly demonstrates that voucher holders are realizing far less locational attainment than their vouchers would, in theory, allow them to afford.

This concentration of vouchers in poor neighborhoods matters for a reason that social scientists like William Julius Wilson have long known to be true, but finally have the hard numbers to prove: where you live matters. It matters for your quality of life, for how much money you make in your lifetime, and for your children. Chetty’s work shows that a child growing up in a city like Baltimore will make 14 percent less over his lifetime than one in a typical American county, even after accounting for individual factors like income and education.<sup>91</sup> Yet, we have so much more to learn about how and when neighborhoods matter, for whom, and what role housing vouchers can play.

What’s more, these residential patterns raise an important puzzle that I will address in the coming chapters: Why do voucher holders like Vivian end up in moderately poor neighborhoods such as Park Heights, rather than in the neighborhoods with more resources that their



voucher should give them access to? Researchers ask why families are not using the full value of their voucher by moving to the lowest-poverty neighborhood possible. Why don't they move to lower-poverty, less-segregated neighborhoods when the voucher would appear to provide the opportunity to do so?

## **A YEAR IN PARK HEIGHTS**

To explore these puzzles, I needed to have a better picture of the history of Park Heights. I began by talking to older homeowners like Terrance Green, now seventy-eight, who settled in the neighborhood in the late sixties. Mr. Green was the first Black homeowner on his block. During this time, when real estate in Park Heights first opened up to Black families who had been previously confined to other areas of the city, existing white families left in droves. In the following decade, the entire neighborhood flipped: one by one, each of Terrance Green's white neighbors moved out, and African American families moved in.

At the same time, things were changing in Baltimore: manufacturing left the city, and with it, jobs. In the years after, the stable neighborhood that these working-class families had bought into began to decay around them. Many older residents on Mr. Green's block moved into nursing homes, or in with family, or passed away. Today, the Park Heights neighborhood remains predominantly African American, at around 96 percent, and its poverty is much higher than when the homeowners who live there now bought their homes. Mr. Green and his son are concerned about the renters getting closer and closer to his doorstep, who they fear bring with them crime and instability.

Many of these renters struggle to make ends meet with no housing assistance at all, and their experiences illustrate the extreme housing affordability and stability challenges that vouchers do seem able to address. Unassisted renters, many of whom had been on the voucher waiting list for years, lived in housing conditions that were generally much worse than those lucky enough to have gotten off the list. Destiny lived with her husband and two sons in one bedroom of a three-bedroom house, in which five adults and two children shared the same bathroom.

She hoped to get off the waiting list so she could have more space for her older daughter to come live with the family. Raven, who has been on the list for years, was facing eviction with her husband and nine kids, since her landlord's property was recently foreclosed on. Barbie grew up in a home that her parents owned, tried to buy a house of her own, but when she couldn't afford to fix the roof, had to give it up. These renters experienced residential instability in ways that affected their health, mental health, and employment opportunities in significant ways. And like three out of four poor renters in the U.S., they don't benefit from what the voucher has to offer, since they haven't gotten one yet.

What do vouchers offer families that the unassisted do not have? How does the voucher shape daily life at home? The stories of those who have won the voucher lottery illustrate the power of this policy. The lives of the voucher holders I met were indelibly changed when they received a housing voucher. Vivian was able to move off her sister's couch and get her twin boys back to live with her for good. For Tony Young, a fifty-five-year-old man with HIV, it meant getting out of a homeless shelter, or out from under the bridge where he slept when it wasn't too cold. Joann Jones, a young mother of two, started shopping at the natural foods store where she could get fresher fruits and vegetables for her seven-year-old. It is abundantly clear that access to housing subsidies improves lives, often dramatically. The families I got to know in Park Heights benefitted in tangible ways when they finally moved off the long waiting list and into subsidized housing.

But beyond the tremendous resources the voucher offered these families, I wondered, why weren't families using their vouchers in the kinds of well-resourced neighborhoods that policymakers expected them to? Why use the voucher in Park Heights? Finding a place to rent with a voucher, it turns out, is not as easy as it may seem. There are a number of barriers, including the availability of qualified homes, recipients' social networks, transportation to visit homes, access to information about properties, and landlord discrimination.

As I inquired about why and how voucher holders ended up in Park Heights, I learned that landlords played an important role in this process that not very many academics or policymakers were talking about.<sup>92</sup>

I learned that landlords have all kinds of incentives to keep voucher holders out of some neighborhoods, while enticing them to others. In predominantly white and affluent Baltimore neighborhoods like Federal Hill or Canton, landlords have plenty of eligible private market renters who are likely to pay their rent on time and whom neighbors won't object to because of their race. But in poor, minority neighborhoods, landlords are drawing from a pool of renters who have more unstable incomes and can't always pay their rent on time. In these areas, voucher holders offer landlords a viable solution to the volatility of the low-income housing market, because the majority of a voucher holder's rent is paid directly to the landlord by the HABC each month. I found landlords like David, who was so desperate for the reliability of voucher tenants that he waited outside the voucher office to catch new recipients on their way out the door, offering them a ride up to see his vacant property in Park Heights. These same landlords offered move-in incentives like new appliances, or even cash bonuses to move voucher tenants into their properties as quickly as possible. While these voucher tenants are able to find homes, they end up exercising very little choice in where they end up living. Landlords play an important role in shuttling voucher holders to neighborhoods like Park Heights, where there is the most profit to be made.

While policymakers have imagined vouchers to operate in an idealized market that provides information and choice to tenants, in fact, landlords and tenants alike scramble to stay afloat and make ends meet amidst chronic financial insecurity. In a complete reversal of the stated policy goals of the program, a program meant to provide a safety net to tenants ends up acting as one for landlords.

Once voucher holders move into Park Heights, what is their experience? While this isn't the type of higher income, integrated, "opportunity" neighborhood that policymakers might hope voucher holders could get into, the stable homeowners do have a strong community that could, in theory, make room for newcomers. Yet this is not what happens. Homeowners—who face their own challenges and precarity in the fragile neighborhood—are not always ready to welcome voucher holders with open arms.

Finally, how do low-income residents cope in poor and violent neighborhoods, and do vouchers provide a chance to exit these contexts? The evidence regarding the dramatic negative costs of living in poor and violent neighborhoods suggests that there is a role for vouchers as a stop-gap measure to get poor families out of disadvantaged environments. Research clearly shows how life-altering it can be to move to a neighborhood where children are not dodging bullets and avoiding gang activity on their way to school, where women are not afraid to walk to the bus on their way to work, and where fathers are not arrested while walking down the street to the grocery store. Yet even when vouchers don't get recipients to more resourced neighborhoods, and even when they face heavy stigma from their new neighbors, housing vouchers do something quite powerful: they offer flexibility.

Vivian, Tony, and Joann are part of a generation of poor urban dwellers who left the concentrated poverty of high-rise public housing towers, which by the 1990s were crumbling from neglect. Housing vouchers now offer men and women like Vivian, Tony, and Joann their very first chance to choose where to live. This book highlights the deep value families place on feeling they have a choice in their own futures. These choices—while sometimes reproducing the poverty and disadvantaged neighborhood contexts that some hoped the voucher would help them escape—nevertheless have valuable meaning for the families who make them. Moving can solve problems—whether it is bullying at school, violence in the neighborhood, disruptions at work, or housing quality issues—and families need the flexibility to take their voucher and make a proactive change in their lives. These improvements do not always show up in the statistics, but they can leave indelible marks of positive change on the ground.

The simple economic relief that the voucher provides cannot be understated, but it also provides families with something more: a flexible solution in times of crisis. Unlike the rental assistance provided by public housing, which was attached to a fixed unit with little opportunity for neighborhood choice, vouchers can be used—at least in theory—in any affordable unit in the city. And they can be ported to other housing authorities. This allows families the flexibility to respond to the demands

of their jobs, their children's needs, and even the whims of landlords. This is a flexibility that many middle-class families take for granted. What's more, vouchers offer residents a sense of control over their lives, the ability to realize their own dreams of a place to call home.

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These dreams, though, are unmistakably circumscribed by the voucher program which, as it currently functions, does little to operate outside of the forces that regulate the private housing market. Where African Americans live in America is no accident. Market forces—catering to the underlying discriminatory impulses of those who hold the reins of power—have long shaped who can live where and for how much money. These forces are a thread linking together disparate housing practices and policies, and outlining the blueprint for who lives where in the urban environment.

African American residents of public housing were relegated to the poor neighborhoods in which it was built, absent many formal institutions and jobs. Middle-class Black Baltimoreans were historically denied mortgages across the city, stifling their wealth, and kept out of neighborhoods like Park Heights through discrimination and racial covenants. These same forces undergirded the predatory blockbusting that later opened up Park Heights and sparked the flight of white residents as Blacks moved in. These forces, too, are not unrelated to demographic shifts of the 1970s in response to deindustrialization and the shift of jobs to the suburbs, leaving neighborhoods like Park Heights bereft of resources and a tax base. With few jobs, drugs came to the neighborhood, crime rose, whites avoided the area, and housing prices plummeted. Residents who could leave, left, and their homes remained empty, leaving Park Heights with one of the highest vacancy rates in the city.

It is this confluence of historical factors of exclusion and predation that makes the neighborhood ripe for the entry of a voucher population: available housing stock, tenants desperate to find homes, and landlords made willing (even eager) with the right financial incentives. The forces that once undergirded redlining in home mortgages, racially

restrictive covenants, and blockbusting are the same ones now pushing voucher holders into neighborhoods like Park Heights. And the same ones keeping them on the social margins of the neighborhood. Housing policy is part of social structure, and the voucher program is a function of these social processes over time. By relying on the private market to house the poor, we are throwing subsidized renters onto an uneven chessboard. Vouchers are a powerful tool to help people, but if we don't find a way to understand and unravel the forces that corrupt them, we risk recreating residential racial segregation in the very program policy-makers have tasked with unraveling it.

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