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Low-Income Household Adults Sustaining Affordable Housing in Affluent Neighborhoods

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Walden University
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Abstract

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MPA, Long Island University, 1985

BA, Marist College, 1972

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

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Abstract

Public housing policy continues to exacerbate the concentration of poverty for low-income household adults (LIHA), preventing their mobility to achieve or sustain affordable housing in low-poverty affluent neighborhoods. Successful design and implementation of public housing policy for LIHA has been elusive for policymakers seeking to address socioeconomic self-sufficiency problems in the United States. Wilson's spatial mismatch theory on social transformation of the inner city was the theoretical framework for this study. This qualitative study utilized policy analysis and key interviews to explore the importance of public policy design and implementation in how the Moving to Opportunity (MTO) program influenced expected outcome for LIHA achieving socioeconomic self-sufficiency. Using a snowball sampling strategy, 4 in-depth semistructured interviews were conducted. The research questions addressed what policymakers learned from Mt. Laurel and Gautreaux programs outcomes. In addition to interviews, the study used questions that explored public housing policy affecting LIHA mobility choices. Data were managed by NVivo 12 Pro. The study found that additional research is needed on LIHA characteristic make-up and socioeconomic self-sufficiency to sustain affordable housing in affluent low-poverty neighborhoods. Evidence suggested MTO goals were not met. The study analysis suggests policymakers' focus should be on LIHA characteristic make-up, employment, income, and adult education that leads to job skill training, which can lead to positive outcomes for LIHA and their surrounding communities.

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Dedication

This dissertation is dedicated to my mothers: Mrs. Earline Garvin Hollingsworth (guardian, who raised me and 10 siblings) and Ms. Hermie Rae Starks (birth mother, who raised three siblings), who both supported and egged me on to complete my PhD. It was their hope that I use my education to help better the lives of others, as well as for myself and family. My love goes out to them both.

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Chapter 1: Introduction to the Study

Affordable public housing policy design and implementation in the United States has characterized housing for poor and low-income families (herein known as adult low-income housing) primarily among African Americans. Current literature suggests public policy design is complicated due to various federal, state, and local government (tripartite) involvement, which reduced responsibility and influenced a program's intended outcome (Birkland, 2005, p. 139; Graddy & Bostic, 2010, p. 14). Research by Martens (2009) and Hoffman (2005) indicated that public housing policy designs were variegated to where they do not resemble past policy designs for affordable housing for low-income household adults. Multiple studies have analyzed the impact public housing policy design has had on low-income household adults and their ability to sustain affordable housing in low-poverty high opportunity neighborhoods successfully (Comey, Popkin, & Franks, 2012, p. 88; Ludwig, 2014, p. 19; Sampson, 2008). In Chapter 2, I discuss the gap in the literature and provide overviews of other studies.

Background

Designing public housing policy has become critical for current and future policymakers when addressing low-income household adults and socioeconomic self-sufficiency (SES). It is essential policymakers comprehend the details needed to address these issues for low-income household adults allowing them the opportunity to achieve improvements in employment and earnings to sustain affordable housing in high opportunity low-poverty neighborhoods (herein known as affluent neighborhoods). For example, in 1966 the Gautreaux and 1971 Mt. Laurel court cases highlighted racial

discrimination and segregation in public housing (Albright, Derickson, & Massey, 2011),

whereas, Moving to Opportunity (MTO) program was promulgated by Congress

highlighted employment opportunities as a tool to achieve SES (Gill, 2012).

Wilson (2012), in the theory on spatial mismatch concerning the transformation of

the inner city, claimed that the moving of low skill manufacturing jobs combined with

middle-income African Americans and White flight to the suburbs had put affordable

housing, employment, and earnings, as well as child education opportunities out of reach

for low-income household adults. Wilson's (2012) theory gave birth to MTO programs,

highlighting the use of Housing Choice Vouchers (HCV) and Low-Income Housing Tax

Credit (LIHTC) to assist low-income household adults relocate to private rental markets

in affluent neighborhoods. Graddy and Bostic (2010) and Birkland (2005), concurred in

their research that the U.S. tripartite government system hampered policy design and

implementation processes. Both studies suggested government complicated policy

design, which still requires future work to resolve these issues.

Wilson's (2012) study on concentrated poverty developed the spatial mismatch

theory on social transformation of the inner city. Wilson radically changed the focus of

social scientists after 1987 by including qualitative data to provide a more vibrant picture

of individual corrections needed to remedy disparities observed in neighborhood contexts

(Casciano & Massey, 2012). Wilson argued that middle-class African Americans and

European Americans (White flight) moved to the suburbs, as did manufacturing low-

wage jobs leaving poor, unskilled African Americans with no way to access networks for

employment in the inner city. The flight to the suburbs exacerbated high unemployment

and reduced earnings for the poor inner-city African Americans and other minority groups. Following a debate on the problems of concentration of poverty, the MTO program of 1994 was considered a deconcentrating of poverty policy (Casciano & Massey, (2012).

Problem Statement

The problem according to social and economic scientists was that U.S. public housing policies continued to exacerbate concentration of poverty for low-income household adults, preventing them from moving or sustaining affordable housing in affluent neighborhoods (Briggs, Comey, & Weismann, 2010; Goetz, 2012; Gill, 2012; Martens, 2011; McClure, 2008; Wilson, 2012, 2013). Historically, developing affordable housing policies for low-income household families (herein known as low-income household adults) has been challenging for public policymakers in the United States. Scholars such as Comey et al (2012), Ludwig et al (2012) and Sanbonmatsu et al (2012) considered MTO to be a unique program allowing low-income household adults to move without waiting on long lists for affordable housing. This new policy approach granted low-income household adults the ability to move to affordable housing in the private housing market in the suburbs (Comey et al., 2012).

Most important, this study used vital SES outcomes from the MTO Intervention 15-year longitudinal case study from 1994–2009, arguing that policy design based on the Gautreaux (1966) and Mt. Laurel (1971) programs did not match MTO participants' characteristics to achieve expected outcomes in employment (income, earnings) opportunities for low-income household adults (Albright et al., 2011; Gill, 2012). The

MTO tested Wilson's (1987) theory on spatial mismatch and social transformation of the inner city. Studies by Comey et al. (2012) and Sampson (2008) showed the MTO also tested the hypothesis that moving low-income household adults to affluent neighborhoods in the suburbs (predominantly European American neighborhoods) would improve employment opportunities. Even though MTO offered a rare chance for low-income household adults to improve SES, outcomes of the program performance was less than satisfactory (Aliprantis, 2011; Briggs et al., 2010; Clampet-Lundquist & Massey, 2008; Ludwig et al., 2012; Wilson, 2013, p. 139).

Researchers have known since the beginning of the 18th century that people living in poverty would experience stress, high crime, and unemployment, as well as poor education and health disabilities (Ludwig, 2012, p. 1). Public policymakers addressed various affordable housing issues with a one-size-fits-all design and implementation process, which continued to perpetuate a *de jure* segregated approach (Rothstein, 2017). However, recent research has provided new data for public policymakers to examine the importance of including participants' characteristic make-up to design policy that fits low-income household adult needs (Aliprantis & Kolliner, 2015; Briggs et al., 2010, P. 419; Casciano & Massey, 2012, p. 813; Clampet-Lundquist & Massey, 2008; Smith, Popkin, George, & Comey, 2014, p. 20). I used Wilson's 1987 spatial mismatch theoretical lens to better understand what constitutes participants' characteristic make-up in designing future affordable housing policies for low-income household adults.

The Gautreaux and Mt. Laurel polices prepared the way for major political, social, and economic shifts in the late 1980s and early 1990s (Albright et al., 2011).

Based on Wilson's (2012) spatial mismatch theory HOPE VI (1992) and MTO (1994) were authorized by Congress to resolve the issues surrounding concentrated poverty, affordable housing, unemployment, youth education, and revitalization of inner-city neighborhoods. Criticism from other researchers (Manzo, Kleit, & Couch, 2008) argued that HOPE VI was a policy of demolition, while MTO did not meet the expected outcome hypothesized in its 15-year study. Recent studies (Gennetian, Ludwig, McDade, & Sanbonmatsu, 2013; Wilson & Roscigno, 2016) had begun to criticize previous approaches or interpretations of theories that would reduce poverty and provide better living conditions for those in need. Consequently, the 2007 to 2009 housing and financial "Great Recession" reignited the demand in the United States to address affordable housing. This urgency came from the U.S. Department of Housing and Urban Development's (HUD, 2011b) report to Congress on housing needs showing poverty rising from 7.2 million in 2007 to 15.1 million in 2009. Most importantly, these increases were due to middle-income families slipping into poverty from loss of jobs and massive residential foreclosures.

Purpose of the Study

The purpose of this study was to explore how the essential public policy design and implementation influenced a program's expected outcome, preventing low-income household adult participants from achieving SES to sustain affordable housing in affluent neighborhoods. With this study I hoped to highlight the importance of public policy design and implementation, allowing policymakers to understand better that one policy does not fit all situations, and in turn enabling them design policies to better meet the

clients' needs. For example, hypotheses by scholars suggested that affluent neighborhoods with low-poverty (< 0.10 percentage) can enhance low-income household adult's employment opportunities due to proximity to better jobs, increasing their SES (Aliprantis & Kolliner, 2015; Casciano & Massey, 2012; Sanbonmatsu et al., 2012; Turner et al., 2012) despite a lack of consensus among some scholars in determining what is considered a high-rich community neighborhood.

The MTO (1994) program design was to replicate the Gautreaux (1966) program to achieve a similar outcome according to HUD and public policymakers (Orr et al., 2003) and test Wilson's (1987) spatial mismatch transformation of the inner-city theory (Ludwig, 2008; see also Clark, 2008; Sampson, 2008). In doing so, scholars hypothesized that HUD's MTO program should attain the same outcome as did the Gautreaux in regard employment, education, and low-income household adults' ability to sustain affordable housing in affluent neighborhoods (Orr et al., 2003; Sanbonmatsu et al., 2011). The idea was that low-income household adults would achieve higher SES by moving to affluent neighborhoods, which would give them access by way of proximity to better jobs and getting off subsidized income. However, some scholars suggested that there is no consensus that affluent neighborhoods would produce positive outcomes for low-income household adults. Unfortunately, MTO outcomes on employment, earnings, and education did not match those of the Gautreaux or Mt. Laurels programs (Casciano & Massey, 2008; Sanbonmatsu et al., 2011).

Recent studies by scholars had begun to question the MTO's poor outcomes on employment, earnings, and child education. This study argued that the participants'

characteristics make-up of the MTO were not like those of Gautreaux or the Mt. Laurel programs. For example, Gautreaux (1966) and Mt. Laurel (1971) were court-ordered programs, whereas MTO was authorized in 1992 by Congress for HUD to design a program that would help move low-income household families from areas of high concentration of poverty to predominantly European American, affluent neighborhoods to improve their economic and child educational opportunities (Albright, 2011; see also Deluca, 2012; Gill, 2012; Turner et al., 2011). The program suggested that low-income household adults would achieve SES and move from subsidized housing and sustain affordable housing in predominantly European American, affluent neighborhoods and that this would afford them better employment and educational opportunities. However, that did not transpire.

This study focused on the design and implementation of MTO compared to the Gautreaux and Mt. Laurel programs. Noted by Birkland (2005), a program design and implementation are synonymous with each other, meaning one part cannot do without the other. Moreover, this study suggested that public policymakers did not consider the MTO participants' characteristic make-up when designing the program. For example, the Gautreaux and Mt. Laurel programs were court-ordered. Most importantly, Gautreaux and Mt. Laurel programs were racially motivated and participants not randomly selected.

In contrast, MTO participants' characteristic make-up was predominantly poor, low-income single women with a minimum of two children living in public housing in the worst neighborhoods in five selected cities (Baltimore, Boston, Chicago, Los Angeles, and New York City). According to MTO's participants' eligibility

characteristics, 75% were on welfare, 33% were high school graduates, 66% were

African American, and 33% were Hispanic women (Ludwig et al., 2012; see also

Sampson, 2008; Sanbonmatsu et al., 2012). These statistics compared to MTO's outcome

suggested there was no change in design from past housing policies. Chapter 2 will

provide details on this idea's link to the research questions.

Research Questions

RQ1: To what extent do policymakers believe the MTO Fair Housing met its

intended outcomes?

RQ2: What did public policymakers learn from the Gautreaux, Mt. Laurel, and

MTO policies?

Findings from recent studies concurred that policy design and implementation

adversely affected the MTO program's outcome (Clampet-Lundquist & Massey, 2008;

see also Martens, 2011; Wilson, 2013). Birkland (2005) found that policymakers needed

to consider various factors when designing public policies. Political attitude and available

technical resources are essential when developing policies. That policy influenced by

political perspectives can be simplified or unpopular is necessary to understand for policy

design and implementation. Clearly, over the past 4 decades, the process of devolution

has transferred policy designing to state and local governments, putting pressure on

financing sources (Graddy & Bostic, 2010). These changes of transfer from federal to

state and local governments confused and delayed the policy design process. This study

employed various peer-review journals, snowball interviews with crucial stakeholder

professionals, multiple case studies, HUD, and Inter-University Consortium for Political and Social Research (ICPSR) to answer the research questions.

Theoretical Framework

To understand how policy design and implementation affected low-income household adults seeking affordable housing, Wilson's (2012) theory spatial mismatch, social transformation of the inner city was the study's theoretical framework. Before 1987, two mobility studies had been in progress. Still, between the late 1980s and early 1990s, urban poverty, high crime, and unemployment became increasingly concentrated. During this time, inner city devastation became known as American ghetto slums concentrated with low-income household families, mainly African Americans.

The Gautreaux (1966) and Mt. Laurel (1976) mobility longitudinal programs showed some success with relocating poor low-income households to affluent neighborhoods to reduce poverty under a 10% poverty rating using mixed-income housing. Wilson (2012) hypothesized that moving low-income households to affluent neighborhoods would allow an opportunity to improve employment and earnings, as well as allow for educational improvement for children and young adults. The Gautreaux (1966) and Mt. Laurel (1971) studies showed improvement for those low-income households who moved from low-income public housing to affluent areas in the suburbs. They generally fared well, showing increase in employment and earnings, as well as education for both adults and children (Casciano & Massey, 2012; see also Gill, 2012; Goetz, 2012).

Wilson's (2012) study claimed that previous public housing policies exacerbated poverty in the urban city. The theory of spatial mismatch focused on the "social transformation of the inner city" (p. 255). The theory suggested that exodus to the suburbs by middle-class African Americans and European Americans (White flight), along with low-wage manufacturing jobs, substituted by a new consumer service industry requiring higher educational knowledge, left extremely needy African Americans and other low-income families without a way to improve their socioeconomic status (p. 100). These concerns created greater poverty and neighborhood devastation in urban neighborhoods. As noted by Wilson (2013), 25 years after the study, deindustrialization, lack of benefits from low-wage jobs, and the polarized expansion between low and high wage occupations continued to be severe problems for inner-city African American employment opportunities (p. 135).

Findings from Wilson's (2012) research claimed that previous housing policies perpetuated racial segregation and isolated African Americans in ghetto slum areas away from job opportunities. What emerged was a mobility policy approach that hypothesized that moving low-income families from severe areas of poverty to affluent neighborhoods would allow opportunities to improve employment and earnings, as well as education for youths and adults (Wilson, 2012). In turn, Wilson's spatial theory grounded this study by highlighting how the concentration of neighborhood poverty denies a person's chances of living a healthy, decent life (Wilson, 2013).

Wilson's (2012) spatial theory and the data collected suggest three issues of importance that need answering. First, when designing public housing policy for low-

income household adults, participants' character make-up is essential. Second, policy design affecting public housing for low-income household adults needs to be examine in detail the participants' characteristics. Third, public policymakers must review and understand the theory behind previous policy make-up to design and implement future public housing policies. The current study focused on Wilson's (2012) theory that growing concentrated poverty and social isolation exacerbated changes in the economy for low-income individuals and families. This theory brought about the MTO hypothesis that mobility from concentrated areas of poverty to affluent neighborhoods would result in the improvement of low-income household adults' employment, income, earnings, and wages to sustain affordable housing (Sanbonmatsu et al., 2011).

This approach provided insight into the relationship between housing policies and low-income household adults' ability to sustain affordable housing in affluent neighborhoods, as well as the correlation between employment and housing costs. The theoretical lens helped provided insight for public policymakers to understand the constructs of a participant's characteristic makeup to design effective housing policies that will achieve the intended outcomes. In Chapter 2, review of Literature provided insight for public policymakers to develop favorable housing policies that benefit their recipients when implemented.

Nature of the Study

A qualitative approach with a case study design allowed me to understand the effects public housing policy had over a period of time. This study used secondary data sources from HUD's MTO Phase I Interim Impact Evaluation (Orr et al., 2003) and

Phase II Final Impact Evaluation (Sanbonmatsu et al., 2011) for a 15-year longitudinal

case study on moving low-income household adults from high-poverty areas to affluent

neighborhoods to provide better opportunities for employment, income, earnings, and

wages, as well as child education and youth job advancement. Phase I provided

secondary longitudinal data by Orr et al. (2003), and Phase II was a qualitative case study

follow-up conducted by Sanbonmatsu et al. (2011).

The MTO longitudinal design approach provided a policy analysis perspective on

the affect mobility has on low-income household adults achieving SES in affluent

neighborhoods. However, the MTO restricted access data set on economic self-

sufficiency required Institutional Review Board (IRB) approval. MTO codebook assisted

in interpreting the economic and employment variables to help analyze the data.

Additional data from other studies also provided insight for answering the following

research questions:

RQ1; To what extent do policymakers believe the MTO Fair Housing Program

met intended outcomes?

RQ2: What did public policymakers learn from the Gautreaux, Mt. Laurel, and

MTO policies?

This study was guided by hypotheses and theory that aligned with the need for

further research on affordable housing for low-income household adults. The key factors

in this study were outcomes affected by employment, income, earnings, and wage

improvement for low-income household adults, and the sustaining of affordable housing

in affluent neighborhoods by low-income household adults without receiving subsidized

income. Future studies will be needed to address this issue for generational poverty to be

reduced or eliminated and low-income household adults to attain SES.

I collected secondary ICPSR data and used a Snowball sampling approach

requiring IRB approval. Data sets from HUD's Report to Congress (2009, 2011, 2013)

and MTO's Phase I (Orr et al., 2003) & Phase II (Sanbonmatsu et al., 2011), and the

National Low-Income Housing Coalition (NLIHC, 2015) Out of Reach Report 2015

regarding high rents and low wages provided quantitative validity to the study.

Operational Definitions

I define the terms in this section according to HUD, MTO programs, and scholars

researching sustainable, affordable housing for low-income households. (See Appendix B

for additional analysis term code descriptions.)

Area median income (HUD-adjusted): Income based on a family of four (HUD,

2011b).

Choice Neighborhoods program: Replaced HOPE VI in 2010. A demonstration

program that transforms neighborhoods of extreme poverty into functioning, sustainable,

mixed-income neighborhoods (HUD, 2011a).

Control group: MTO group that received no certificates or vouchers through

MTO but continued to be eligible for project-based housing assistance and whatever

other special programs and services to which they would otherwise be entitled (Orr et al.,

2003; Sanbonmatsu et al., 2011).

Experimental group: MTO treatment group that received Section 8 rental

assistance vouchers or certificates to use only in census tracts with 1990 poverty rates

below 10% and received mobility counseling and help to lease a new unit (Orr et al., 2003; Sanbonmatsu et al., 2011).

Income threshold: Not more than 30% of HUD-adjusted median family income (HAMFI) as determined by the extremely low-income cutoff.

Affordable rent (affordability): Housing units requiring not more than 30% of an income cutoff defined in relation to HAMFI (HUD, 2011b).

Family Self-Sufficiency(FSS) Program: Program promoting the development of local strategies to coordinate public and private resources that help HCV program participants and public housing tenants obtain employment that will enable participating families to achieve economic independence (HUD, 2011a).

Housing Choice Voucher (HCV) Program: Formerly called HUD Section 8 program. This program provides subsidies to assist eligible recipients to acquire rental housing that meets HUD's quality standards and payments generally no more than 30% of their household income (HUD, 2011a).

Housing Opportunity for People Everywhere (HOPE VI): A program established by Congress (1993) to eradicate severely distressed public housing. In 2003, the HOPE VI expanded to helping local governments produce affordable housing in Main Street rejuvenation projects (HUD, 2011a).

HUD-adjusted median family income (HAMFI): In 1974, Congress defined "low-income," "very low-income," and "extremely low-income" for HUD rental programs as income not exceeding 80%, 50%, and 30% of HAMFI. (HUD, 2011b).

Lease-up: When a family finds a housing unit that passes the HUD program qualification standards, has a willing property owner, and has rent affordable to the family under the program (Orr et al., 2003).

Low-Income Housing Tax Credit (LIHTC): Created by the 1986 Tax Reform Act (TRA). The program allowed local public housing authorities (PHAs) to issue tax credits for acquisition, rehabilitation, or construction of affordable rental housing (McClure, 2008).

Low-income: Income not more than 80% of HAMFI as determined by the low-income cutoff (HUD, 2011b).

Personal Responsibility and Work Opportunity Reconstruction Act 1996 (PRWORA): This Act marked the continued devolution of social policy to state and local government in addition to restructuring an ailing welfare system (Lewis & Sinha, 2007).

Poverty deconcentration: The process used in reducing poverty in high-poverty neighborhoods, using housing mobility programs/policies such as MTO, HOPE VI, LIHTC, and HCV (Casciano & Massey, 2012; McClure, 2008).

Quality Housing and Work Responsibility Act of 1998 (QHWRA: Like PRWORA, this Act dramatically reconstructed aid-to-low-income households. Moreover, the Act replaced aid to families with dependent children (AFDC) with temporary assistance for needy families (TANF) in 1998 (HUD, 2011a; Lewis & Sinha, 2007).

Section 8 group: MTO treatment group that received regular Section 8 vouchers/certificates to be used anywhere; these families received no Section 8 counseling (HUD, 2011a).

Socioeconomic self-sufficiency (SES): A term social and economic scholars use referring to employment, income, earnings and wages, as well as assisted or subsidized government income receipts (Ludwig et al., 2014; Sanbonmatsu et al., 2012).

Subjective well-being (SWB): A term social and economic scholars use referring to mental and physical health, stress, and other issues regarding obesity, diabetes, as well as depression (Ludwig et al., 2014; Sanbonmatsu et al., 2012).

Temporary Assistance for Needy Families (TANF)1998: A block grant program that created mandatory work requirements as a strategy to reduce welfare dependency. The participating recipients were required to be working in a 5-year period or lose their subsidy benefits (Lewis & Sinha, 2007).

Very low income: Income not more than 50% of HAMFI as determined by the very low-income cutoff (HUD, 2011b).

Assumptions

There were four assumptions for the study that revolved around MTO policy design and implementation. The first assumption was the hypothesis that moving low-income household adults from high poverty to affluent neighborhoods would improve employment and earnings, as well as child educational opportunities. The second assumption was that low-income household adults would achieve SES after 7 and 15 years from baseline and sustain affordable housing in affluent neighborhoods. Thirdly, I assumed that expected outcomes would be like previous public longitudinal housing policies, such as Gautreaux and Mt. Laurel (Albright et al., 2011). Lastly, and most importantly, I assumed that selection bias would not be a problem for randomization

treatment effects in experimental studies. I intended to explore the flaws of the policy inputs (causes), outputs (laws), and outcomes (results) for greater understanding in designing future housing policies that would benefit those in need (see Heckman, 1996; Ludwig, 2008; Sampson, 2008).

The qualitative assumption for this study involved the design and implementation of MTO and related case study programs, the intent for which was that moving low-income household adults from high poverty to affluent neighborhoods would enhance their opportunities for employment and higher incomes. Frankfort-Nachmias and Nachmias (2008) claimed that assumptions are the basis for scientific research necessary for scientific discourse (p.4). The MTO participants submitted baseline survey questionnaires and interim impact evaluation surveys 5 to 10 years later to collect data to measure low-income household adults' SES advancements. However, MTO had six study domains, each having a hypothesis. This study only addressed two of the six regarding the achievement of SES by low-income household adults. This study had four assumptions that continue to be debated by scholars. These assumptions dealt with the hypotheses and selection biases.

The first assumption addressed was the hypothesis by Wilson (2012) regarding spatial mismatch, which suggested that moving low-income household adults from the most impoverished neighborhoods to affluent neighborhoods would provide opportunities for better employment, income, and earnings, as well as child education and youth job advancement. This hypothesis proved to be valid for a short time during the MTO experiment. For example, Clampet-Lundquist and Massey (2008) suggested the MTO

results were not reliable because the sample population (4,608 eligible families) was limited to five cities there were policy restrictions on time spent in affluent neighborhoods. Their study claimed that, unlike the Gautreaux and Mt. Laurel mobility results, MTO's policy design did not match to allow intended outcomes, and results failed to show a change in employment, income, or earning advancement. Researchers claimed future studies need to address this issue (Clampet-Lundquist & Massey, 2008; Ludwig et al., 2008).

The second assumption addressed selection bias. Orr et al. (2003) noted MTO experimental design was to test neighborhood effects of affluent areas on low-income household movers. In the effort to avoid 'selection bias,' MTO compared three groups by randomization (Heckman, 1996). Subsequently, Clampet-Lundquist and Massey (2008) argued that although MTO allowed random assignment, the program selected compliers (those who leased up and used vouchers to relocate) in the experimental group to move to affluent neighborhoods, which was considered nonrandom. In contrast, Ludwig et al. (2008) disputed Clampet-Lundquist and Massey's (2008) claim, noting that randomization solved the issue of selection biases (p. 15).

<div align="center">**Scope**</div>

The participants for this study were limited to the MTO interim impact (2003) and final impact evaluation (2011) mobility study, as well as five cities (Baltimore, Boston, Chicago, Los Angeles, and New York) totaling a 4,608-population sample at baseline. In turn, the 10 - 15-year mobility study provided a detailed view of the effect of low-income household adult's decision to relocate to segregated low-poverty neighborhoods. The

participants took a self-reporting (SR) survey during the interim and final evaluations to measure their outcome on employment, income, and earnings, excluding household members under 18 years old. Also, according to the MTO demonstration, participants were mostly single women parents with children living in the worst poverty neighborhoods in the United States. Moreover, 75 percent were African American, and 25 were percent of Hispanic women.

<div align="center">**Delimitations**</div>

Delimitations were based on the MTOs five major urban sites, Baltimore, Boston, Chicago, Los Angeles, and New York. The study's goal provides needed information to assist public policymakers in developing public policies that better serve low-income household adults in achieving SES to sustain affordable housing through economic stability in high-opportunity low-poverty neighborhoods anywhere. The selection of the participant members from the MTO study for this research was directly based on a 15-year longitudinal study that hypothesized mobility programs for low-income household adults would achieve SES and sustain affordable housing in low-poverty neighborhoods, without subsidized income. However, some scholars argued that the study limitations excluded the MTO program from being a policy for modeling poverty strategies (Ludwig et al., 2012). Their conclusions were based on the lack of improvement in employment, income, earnings, and wages for low-income household adults in affluent neighborhoods.

<div align="center">**Limitations**</div>

This study is limited to the MTO Interim Impact (2003) and Final Impact Evaluation (2011) policy design and implementation data sets. Other limitations, due to

time and proximity to the researcher, included North Central Texas Planning and

Development Departments. It would be too costly and time consuming to travel to all five

cities in the MTO program. The last and most important limitation of this study is my

potential bias. Being a foster child who, growing up in a low to middle-income African

American neighborhood, and as an independent financial service consultant, I am

involved in affordable housing from a private financial investor perspective. My

background allowed me to observe and reflect on the hardships and successes that go into

wanting a decent, affordable house and neighborhood in which to live and grow.

However, my position in this study will be as an observer, which may weaken my

research. In contrast, my experience in the affordable housing industry may assist in

strengthening the research.

Significance of the Study

The design and implementation of public housing policy are significant in

delivering needed benefits to assist low-income household adults seeking better housing

in decent and affordable neighborhoods that are under a 10% poverty rate. The literature

is vast in public housing on poverty and on how the federal government perpetuated de

jure segregation in violation of the United States Constitution for the past 70 years

(Rothstein, 2017). Previous studies on affordable housing continued to cover crime,

poverty, property taxes, decaying neighborhoods, as well as poor education and health.

However, there are little if no studies on policy design that takes the effort to review the

intricate details like matching participants' characteristics to achieve an expected

outcome. The MTO policy intervention experiment was a prime example. Although

public policymakers entail their planning and design with details of the input from a political and economic perspective, it is a wonder if they grasped the understanding that public policies needed to match participants' needs to feel the effect of the benefits delivered.

Some scholars claimed policy design is essential in the process delivering efficiency where the government gets more bang for the buck (Birkland, 2005; Comey et al., 2012; Ludwig et al., 2012; Stone, 2002). The current literature is abundant with public housing policies designed for minorities, especially African Americans. It is clear why African Americans are generational inner-city poverty dwellers. For example, the civil rights movement of the mid-1950s and 1960s began to challenge the redistribution policy (Birkland, 2005). This included the so-called 'classic welfare policies' where the resistance came from those who exercised de facto and de jure segregation tactics, preventing African Americans from enjoying their rights of the U.S. Constitution (Birkland, 2005; Rothstein, 2017). This study hoped to add recommendations to filling this gap of knowledge that has been avoided by public policymakers, social and economic scientists.

Affordable housing has been a force for positive social change by addressing employment, income, and earnings in society. This affected housing affordability for low-income households and their standards for living in the United States This study sought to provide insight to policymakers regarding the effect participant characteristic make-up had in designing public policy to achieve intended outcomes in SES. Thus, leading to better living for low-income household adults. Moreover, understanding that

'success begins at home and keeps families healthy, stable, and connected' (NLIHC, 2015).

This study hoped to add to the literature a policy perspective in filling the gap on employment, income, and earnings affecting low-income household adults in sustaining affordable housing in low-poverty high-opportunity neighborhoods. Unlike previous studies (HCV, HOPE VI, and MTO), this research addressed an under-researched area of affordable housing for low-income household adults concerning policy design and implementation affecting employment, income, and earning opportunities to sustain affordable housing in an affluent neighborhood. Supporting theory and hypothesis by Wilson (2012) suggested a need to research further correlations between policymakers and design, as well as participants' characteristic make-up to achieve intended outcomes in sustaining affordable housing in areas designated to improve socio-economic self-sufficiency and SWB.

<center>**Summary**</center>

The outcome of the MTO Demonstration 15-year program had made a significant impact on affordable housing for low and moderate-income households. The randomization of the MTO case study has not only answered questions but also provided suggestions for future research in avoiding selected bias. The impact of social change opportunities was eminent in this study. Affordable housing touched every fabric of American society. MTO has provided new data for a path of self-sufficiency for low-income household adults in finding ways to sustain affordable housing in affluent neighborhoods and eventually attaining family self-sufficiency (FSS).

Chapter 2 provides an extensive review of literature on the social transformation of the inner-city theoretical foundation, and low-income household adult participant characteristic makes up being a significant part in achieving efficacy in policy design for affordable living. This includes the 74 percent of the MTO participants that never gained access to affluent neighborhoods as required by MTO's policy. Chapter 2 Review of Literature comprised four sections: 1) Affordable housing policy design, theory and participants' characteristic make-up, 2) Sustaining affordable housing in affluent neighborhoods, 3) An underlying literature theme review of consciousness, and 4) A review of literature on supporting studies.

Chapter 3 covers the research model, design, and rationale for the study. A qualitative policy analysis approach was used to collect data to analyze the MTO outcomes from secondary sources, as well as longitudinal case study findings. This approach illustrates the need for future research on policy design and implementation relating to participant characteristic make-up.

Chapter 2: Literature Review

Introduction

Developing affordable housing policies for low-income household adults has been a challenge for public policymakers in the United States. Social and economic scientists have pointed out that public housing policies continue to exacerbate the concentration of poverty for low-income household adults, preventing them from moving to and sustaining in affordable housing in affluent neighborhoods (Briggs et al., 2010; Gill, 2012; Goetz, 2012; Martens, 2011; McClure, 2008; Wilson, 2012). The problem of public policy design becomes difficult if policymakers do not include participants' characteristic make-up. In addition, public policymakers must understand that policy design has a significant effect on a program's expected outcome (Birkland, 2005). Addressing the question of policy and implementation design influencing outcomes of public programs is vital for future policy success. Public policymakers appear to have discounted the intricate details of the concept that "one public housing policy does not fit all" (Casciano & Massey, 2012; Ludwig et al., 2012; Orr et al., 2003; Sanbonmatsu et al., 2012).

In comparison to the MTO participants, Gautreaux and Mt. Laurel (Albright et al., 2011) participants were more educated, had jobs at baseline, and were not limited to certain relocation areas. Their participants were also able to sustain affordable housing with or without subsidized assistance (Ludwig, 2014; Turner et al., 2011). Both programs were based on race and discrimination by government entities, where court intervention was the prime motivation. In contrast, MTO's participants' characteristic make-up at

baseline was 92% women, 75% on welfare, 33% high school graduates, 66% African

American, and 33% Hispanic women (Ludwig et al., 2012; Orr et al., 2003; Sampson,

2008; Sanbonmatsu et al., 2012).

Literature Search Strategy

The literature search was a slow process. For data collection, the Walden

University search engine provided the bulk of the journal articles retrieved from other

databases. Using search terms such as *MTO* and *affordable housing* provided access to

the HUD database, as well as ICPSR. Words such as, *deconcentration of poverty,*

affordable housing policy, urban policy, and *public housing policy* provided access to

additional databases, including Economic Policy Institute, Social Science Research

Network, and National Bureau of Economics and Research. Although there are 10

decades of research on affordable housing policies, there is none specific to the study on

participant characteristic make-up. There were studies on neighborhood effect (individual

effects) and program effect (voucher users). However, I found little or nothing specific to

the research questions of this study. This study uses results from recent research on

affordable housing design and implementation outcomes to provide data for answering

the research questions. Future in-depth studies on this issue will be needed for policy

efficacy and delivery.

The literature review provides a clearer vision for understanding the purpose of

the study, as well as the problem. Sanbonmatsu et al.'s (2011) MTO Final Impact

Evaluation (Phase II) mobility study concluded that employment, earnings, child

education, and youth jobs showed no significant outcomes for low-income household

adults. Moreover, Sanbonmatsu et al. (2011) used the Gautreaux policy design in which the sampling was 7,100 participants who could move anywhere in the Chicago area, whereas MTO's 4,608 participants had stipulations on the experimental and SE8 groups, limiting their mobility to specific neighborhoods of low-poverty.

I utilized various combinations of terms to access specific data on housing policy and theory The terms *Moving to Opportunity, housing policy and neighborhoods, affordable housing and mobility, fair housing and rental assistance, federal housing policy and urban politics, and economic isolation* were useful to collect data on policy design and implementation. I utilized terms such as *neighborhood effect and family self-sufficiency, spatial mismatch, socioeconomics and self-sufficiency, concentrated poverty, public policy, social transformation,* and *disorder and stress* to collect data on theory. All terms for policy and theory produced data collection results in various combinations. The ICPSR, National Bureau of Economic and Research, HUD, and Move to Opportunity provided a direct link to case studies on the research topic.

Data required for answering the argument that the program participant's characteristic make-up did not match the policy design was challenging to find because there were few or no studies on the topic. In contrast, the literature is vast on affordable housing and low-income household adults and neighborhood effects. Previous studies focused on poverty, public housing projects, crime, property valuation, neighborhood deterioration, property tax increase, ghettos, and unemployment, "not in my back yard" (NIMBY), segregation and discrimination, income inequality, residential isolation, and public policy and affordable housing. The data collected from recent case studies and

social-economic researchers confirmed the need for further research. In addition, the outcomes of recent studies on policy design and implementation showed flaws in the MTO design. Considering the policy design flaws of previous and current policies suggests that there is a need to examine participants' characteristic make-up when designing policy affecting low-income household adults' ability to sustain affordable housing in high-opportunity low-poverty neighborhoods.

This study critically evaluated the literature through various libraries, organizational databases, and social and economic policies. I utilized keywords such as, *deconcentration of poverty, affordable housing sustainability, residential segregation, spatial concentration of poverty, Moving to Opportunity, socio-economic self-sufficiency, affordable housing, low-income household families, selection bias, poverty, urban poor, concentrated poverty, public policy, neighborhood effect, income inequality, Housing policy, housing choice vouchers, Section 8 vouchers, residential segregation,* and *HUD* to search databases. These key words allowed me to locate critical data from various links to collect needed information relevant to the study. For example, I accessed a case study on the MTO's Demonstration Fair Housing Intervention Program through the National Bureau of Economic Research link http://www.nber.org/mtopublic, which allowed access to HUD's database on MTO. Other links to direct access for MTO databases included:

- https://www.huduser.gov/portal/home.html
- https://census.gov/
- www.nlihc.org, http://epi.org

- www.elsevier.com/locate/ssresearch, http://fortworthtexas.gov/, and;

- http://www.tdhca.state.tx.us/.

For relevant secondary literature sources to support the study I used databases from the ICPSR, various Walden University PhD. dissertations, and other internet websites. Also, I used databases from the NLIHC, Economic Policy Institute, and The Urban Institute. Other sources were from HUD's database, National Bureau of Economic Research, SAGE, *American Journal of Sociology, Journal of Housing & Community Development, Cityscape: A Journal of Policy Development and Research,* Federal Reserve Bank of Cleveland, *Journal of Urban Affairs,* and the NLIHC. The literature review explores case studies and related documents on the effect of MTO's 10 to 15-year policy design and implementation on low-income household adults' employment, income, and earnings opportunity to sustain affordable housing in high opportunity low-poverty neighborhoods.

There is a five to 10-year literature gap between studies due to longitudinal research by scholars (Turner et al., 2011; Wilson, 2013) where journals/articles only addressed low-income household poverty, inner-city crime, neighborhood effects, concentration of poverty, welfare, and other facets of public policy, as well as the HCV and MTO demonstration programs. In contrast, there has been no research on participant characteristic make-up of low-income household adults and public housing policy design and implementation to achieve SES to sustain affordable housing in high opportunity and low-poverty neighborhoods.

Theoretical Framework

Frankfort-Nachmias and Nachmias (2008) defined theory as a concept, an abstraction, or symbol representing a phenomenal behavior (p. 24). However, Patton (2012) claims that qualitative inductive theories are derived from observation based on fieldwork. This study was based on fieldwork and Wilson's (2012) spatial mismatch theory in his study *The Truly Disadvantaged: The Inner City, the Underclass, and Public Policy*. Wilson's (2012) research examined the phenomenon of out-migration of middle and working-class African Americans from 1970 to 1985 from poor, decayed inner-city urban areas, in combination with White flight and loss of manufacturing jobs to the suburbs. Wilson (2013) observed, "The effect of growing concentrated poverty and social isolation on individuals and families, was exacerbated by changes in the economy" (p. 136). In turn, as applied according to the MTO hypothesis, "any family who moved from a high-poverty (> 40%) to a low-poverty (< 10%) would experience higher employment" (Orr et al., 2003, p. 10). However, the network buffer for poor inner-city families left behind during the mobility demonstration eliminated access to better employment opportunities.

Theoretical Rationale Relating to Mobility Programs

The theoretical rationale for this study is based on what caused the problem relating to the mobility of low-income household African Americans in relocating from urban ghettos to affluent neighborhoods. Causal theory, according to Birkland (2005), is about the cause of a problem and how to correct it. In selecting the case study inductive design, the theory was an integral part of the policy (Patton, 2012). For example,

Wilson's (2012) theory changed the way researchers collected data by adding

observational and economic data to statistical processes as the basis for the MTO policy.

Using the Gautreaux policy design, MTO based their hypotheses on Wilson's (2012)

theory: moving poor low-income household adults from high-poverty to affluent

neighborhoods would deconcentrate poverty (DECP) in central urban cities and improve

employment, income, and earning opportunities (Orr et al., 2003; Sanbonmatsu et al.,

2011).

Theoretical Choice Selection Related to How and Why

Policy and theory are integral parts of each other. Policies based on theories are

causes and resolutions needed to alleviate the problem (Deborah A. Stone, 2002). For

example, causal theories are stories of policy problems that were intended or unintended

consequences (Birkland, 2005). The MTO policy, for example, was the consequence of

failed policies that the government sought to resolve. The study asks if the policymakers

learned anything from previous housing policies when designing the MTO policy. If so,

the intended MTO outcome for employment, income, earnings, and youth jobs proved

insignificant. In turn, the unintentional design of the MTO policy may have influence

intended outcomes. The study suggests that policymakers need to observe characteristics

in participant's make-up when designing affordable housing policies for efficacy in

benefits and delivery of services to low-income household adults. Moreover, understand

that the theory on social transformation of the inner-city which has been applied over the

past three decades for research on poverty, inner-city crime, neighborhood effects,

concentration of poverty, welfare, and other facets of public policy, as well as the HCV

and MTO demonstration programs, did not consider the participants' characteristic-make-up factor (Clampet-Lundquist & Massey, 2008; Gennetian et al., 2013; Orr et al., 2003; Sanbonmatsu et al., 2011). Similar programs such as Gautreaux (1966-1986), Mt. Laurel (1971-2004), and HOPE VI Panel Study (2001-2005) have the same application as Wilson's (2012) spatial mismatch theory.

Review of the Literature

Findings from recent studies concur that policy design and implementation have adversely affected the MTO program outcomes. Birkland (2005) found that policymakers need to consider various factors when designing public policies. Political attitude and available resources are essential when designing policies. The fact that policy influenced by political attitudes can be simplified or unpopular is essential in policy design and implementation. Clearly, over the past four decades, the process of devolution has transferred policy designing to state and local governments putting pressure on funding sources (Graddy and Bostic, 2010). The study question inquires into the characteristic make-up of participants when compared to policy design. Since there has been little or no study showing results or outcomes on the topic, more detailed experimental research is needed.

The study suggests that mobility policies for poor low-income families have a more significant problem than just relocating to another neighborhood of affluence using assisted income. The problem is concerning SES and skill issues, where low-income household adults do not have the job skills or education to meet the new employment requirements, which affects earnings and the ability to sustain affordable housing in

affluent neighborhoods. MTO's case study on mobility appears to have missed this in their findings. Findings by Comey et al. in 2012 showed that MTO participants at the final impact evaluation (phase II) still required subsidized income to sustain affordable housing during the 10 to 15-year study.

Scholarly literature on affordable housing (AH) since 1917 is vast. Research on 'participant characteristic make-up' for policy design and implementation is scarce. In contrast, there is a massive amount of literature on affordable housing, regarding neighborhood effects (individual effects) and program effects (vouchers) regarding poverty, crime, employment, education, racial discrimination and segregation, property and tax comparison. In turn, this review focuses on policy design and implementation regarding participants' characteristic make-up affecting program outcomes. Over the past four decades, one policy design and implementation for affordable housing (AH) have been applied to fit various affordable housing issues addressing low-income household adults, as well as youth job advancements. The recent MTO 10 to 15 years study by HUD is a unique mobility program intended to resolve the major low-income household adult employment, income, and earnings, as well as youth job issues. Although it was designed from previous housing policies, MTO's expected outcomes were not as significant as it was intended.

This literature review will be extensive, and focus on the events and case studies the MTO was designed after, to answer the research questions: 1) To what extent do policymakers believe the MTO Fair Housing met its intended outcomes? 2) What did public policymakers learn from the Gautreaux and Mt. Laurel mobility programs? In

final, to understand the history of public housing policy design and implementation is to accede that racism was de jure and de facto at the inception of affordable housing for low-income household adults (Hoffman, 2005; Rothstein, 2017).

Affordable Housing Policy Design, Theory, and Participant Characteristic Make-Up

Although the world felt as if it was ending, World War I was at its peak in early 1917. Two major foreign blocs, the Triple Alliance (Germany, Austria-Hungry) and the Triple Entente (Great Britain, France, and Russia), were at war. These major warring blocs were expanding their territory and dominance on the high seas (College-Level American History From 1865, 1965). Before 1917, the United States was avoiding the European conflict between both major blocs, but Germany continued to sink ships with American passengers. World War I had accelerated the U.S. industrialization process, causing overpopulation, urban housing shortages, and increasing slums in the urban city. Although the affordable housing issue is typically a state and local problem, the call for federal assistance was evident. The United States declared war on Germany in April 1917. Congress passed the U.S. Shipping Act of 1917 to resolve the workforce labor housing issue. It is here where the story of affordable housing policies begins, and Martens (2009) research explored the federal government's first involvement in providing affordable housing for workforce laborers.

Martens (2009) stated that the first affordable housing policy designed and implemented in the United States was in the state of New York (Housing Act of 1879). Very few researchers mention the significance of this Housing Act of 1879 that was enacted in response to poor housing deterioration conditions in urban cities (New York

City). Moreover, Martens' research adds to the literature a history of relationships the Shipping Act of 1917 has with the LIHTC of 1986, as well as the rise of the two-tiered system on housing subsidy distribution between public and private housing development and funding. The current study concurs with Martens that policymakers need to review and recognize public housing policy design to develop new paradigms when placing affordable housing for very low-income household adults.

Hoffman (2005) observed that housing advocates lobbying initiatives helped push through a landmark federal housing policy, with the support of Representatives Wagner (D-NY) and Steagall (D-Alabama). The policy failed to pass the House in 1932, but subsequently, Congress passed the Public Works Administration Act (1933), the National Housing Act of 1934 (creating the Federal Housing Administration), the Home Owners Loan Corporation of 1933 (HOLC), and the Housing Act of 1937, which was called the Wagner-Steagall Act (Hoffman, 2005). In contrast, the Housers faced a disappointment with their bill. Their most considerable opposition to the Wagner-Steagall Act was Congress, who watered down the Wagner-Steagall Act: Congress narrowed the program to shelter only the extremely poor and included slum clearance only. From the Houser's point of view, the Wagner-Steagall Act changed the image of affordable housing to reflect a policy solely for poor recipients, or just a poverty program. Hoffman's review of public policy concurred with the current study and with Birkland (2005) that the U.S. tripartite policy system of restraint is most effective when it comes to housing and health care issues. Each branch of government has a different view of policy and can influence the intended outcome.

Wilson's (2013) 25th anniversary research reflects on his 1987 publication *The Truly Disadvantaged* (2012). Wilson's theory on 'spatial mismatch' changed the way social and economic researchers conducted studies over the past 40 years. Wilson suggested there were many phenomena during the MTO Demonstration that impacted employment, income, and earnings for low-income household adults. Subsequently, joblessness continued to be a significant problem for low-income household adults. The current study is based on Wilson's theory 'social transformation of the inner city' regarding poverty concentration and continued unemployment due to a lack of unskilled jobs in proximity.

Moreover, Wilson claimed neighborhood effects from concentrated poverty accented low-income education advancement, high crime, and youth pregnancy, as well as institutional and employment isolation. However, Wilson asserted the MTO was a unique program that highlighted many problems affecting low-income household adults who seek decent, affordable, and safe housing in affluent neighborhoods, regardless of racial ethnicity. Unfortunately, Wilson claimed little has changed in 25 years. Wilson's review concluded that policymakers should learn to address the racial inequality of neighborhoods and participants' characteristic make-up to reduce generational poverty in poor neighborhoods.

In contrast to the current study, Clampet-Lundquist and Massey (known herein as CM, 2008) believed the MTO was a weak intervention program due to a null outcome on employment, income, and earnings, as well as youth job advancements. Also, MTO was statistically different in its participant make-up, by comparison: less education (33% high

school graduates), 75% on welfare, 66% African Americans, 33% Hispanic, and 92%

women; plus there were stipulations on where to move (Ludwig et al., 2012; Orr et al.,

2003; Sanbonmatsu et al., 2011). From a conceptual and empirical analysis perspective,

CM alleged that participants in MTO did not spend enough time in affluent

neighborhoods to build viable results to examine. Coincidingly, MTO did not resolve the

'selection bias' issue based on the design of the program. The current study concurs with

some of CM's results regarding MTO's participants' time spent in low-poverty high-

opportunity neighborhoods. Consequently, three-quarters of the MTO participants

selected segregated low-poverty neighborhoods to move to, possibly to avoid

discrimination or harassment from white neighbors.

Public housing policy has a challenging history in the United States. Like

Hoffman (2005) and Martens (2009), Lamb and Nye (2009) explored fair housing policy

history on the federal level. Their study highlighted the Federal Housing Administration's

(FHA) total involvement in perpetuating, encouraging, and promulgating policies on

racial segregation and discrimination against African Americans, as well as violating the

U.S. Constitution's 13th, 14th, and 15th Amendments. Their exploration of the federal

level involvement provided a clear understanding of the underlying attitude that appeared

to have set the tone on how public policymakers design and implement public housing

policies for low-income household adults. Lamb and Nye brought out the legal issues

such as Kelly v. Kraemer (1948) and Hurd v. Hodge (1948) that had instructed FHA to

change their policy. Moreover, their research reflected the federal government's

reluctance and disregard for the rule of law showing how the FHA disingenuously

practiced de jure racial discrimination and segregation in violating the U.S. Constitution

between 1934 to 1965. In review, Lamb and Nye's research suggested further study on

the legal aspect impacting racial discrimination.

Scholars like Ludwig, Kling, Katz, Sanbonmatsu, Liebman, Duncan, and Kessler

(2008) disputed CM's (2008) claim that MTO was a weak public mobility housing

intervention program, due to 'selection bias' problems. Moreover, Ludwig et al.'s study

was in line with the current research that neighborhood effects (individual effects)

analysis is essential to measuring various groups of people living in high-poverty census

tracks. Clampet-Lundquist and Massey (2008) non-experimental analysis approach was

non-randomized, leaving their study open for 'selection bias' issues, according to Ludwig

et al. Shifting families to segregated neighborhoods limited MTO participants in

integrating to low-poverty high-opportunity neighborhoods; additionally, it was a weak

test for neighborhood effects. In summary, Ludwig et al. fault CM's (2008) research that

using a non-experimental approach cannot avoid 'selection bias' issues.

Sampson (2008) evaluated the debate between CM (2008) and Ludwig (2008) on

MTO and social theories regarding neighborhood effects. Like many scholars, Sampson

concurred that MTO tested Wilson's (2012) theory and hypothesis on neighborhood

effects on individuals. Some scholars believe that MTO was about the individual effect

and not neighborhood effects. Consequently, Sampson agreed with Ludwig et al. (2008)

and Heckman (1996) that 'randomization as a variable tool' resolves 'selection bias'

issues in experimental research. In contrast, Sampson concurred with CM (2008) that

time spent in low poverty needs to be added to reflect data that can provide a more

accurate understanding of possible neighborhood effects on low-income household adults experience.

It is reasonable to say longitudinal studies are made to test neighborhood effects to better understand how neighborhood changes affect individuals. Based on MTO's history, longitudinal studies focus on individual effects (Ludwig et al., 2008; Orr et al., 2003; Sanbonmatsu et al., 2011) suggesting a closer examination of CM's (2008) methods on social consequences that neighborhoods might matter. In turn, intergenerational poverty among African Americans, according to Sampson, appears to perpetuate continued segregation and discrimination by race and class in high-poverty neighborhoods. Analyzing Chicago's 'Project on Human Development in Chicago Neighborhoods' (PHDCN), Sampson acceded the implication of how poor neighborhoods affect the verb-ability of children, preventing opportunities in employment, decent, affordable housing, and youth job advancements. The current study suggests that Sampson's (2008) analysis of the CM (2008) and Ludwig et al. (2008) debate highlights meaningful issues that require closer examination of participants' characteristic make-up, when designing efficient and adequate public housing policy that addresses low-income household adult needs, regardless of race or class.

Clampet-Lundquist and Massey's (2008) analysis of the MTO program has provided much debate from researchers. Dionissi Aliprantis' (2012) statistical analysis of MTO concurred with CM's (2008) method on neighborhood effects. Aliprantis brought a theoretical, empirical perspective to the study. Unlike Ludwig et al. (2008), Aliprantis argued that MTO's literature goes against neighborhood effects by misinterpreting

neighborhood effects (individuals) as program effects (voucher users). Moreover, Aliprantis concurred that MTO was designed to replicate the Gautreaux program. However, the difference appears in outcomes on employment and labor force. Aliprantis argued that CM's (2008) assessment of the MTO literature is misleading. Since data on ITT and TOT treatment groups were interpreted as evidence on neighborhood effects, it did not reflect on MTO outcomes. Aliprantis, as well as other researchers, understood that the majority of MTO participants selected low-poverty segregated neighborhoods that did not match the program's requirement. Finally, Aliprantis argued that MTO treatment groups (ITT & TOT) were misinterpreted in the literature, and that future studies need to address neighborhood effects by understanding the nature of program effects.

Studies conducted by CM (2008), Aliprantis (2012), and Ludwig et al. (2008), as well as Sampson (2008), addressed neighborhood effects and 'selection bias' regarding MTO's expected outcomes on employment, income, and earnings, and youth job advancement. Moreover, we learn from history that 'selection bias' was the center of debate between CM (2008), and Aliprantis (2012) who alleged MTO did not take into consideration the 'unobservable participants' component. In contrast, the theory on randomization as an instrumental variable resolved the 'selection bias' issue for randomized social experiments. Heckman (1996) asserted there are two types of randomization, a) eligibility randomization for programs and b) admission randomization into the program of participants who ordinarily would not be admitted into the program.

Heckman's (1996) theory on randomization as an instrumental variable was used in an MTO longitudinal experiment that resolved 'selection bias.' Randomization, as an instrumental variable, created independence of the treatment on the treatment (TOT) effect, which considered the mean gain. In turn, the mean gain identified by randomization provided answers to the question, "how much did people participating in the program benefit compared to what they would have experienced without participating in the program?" (Heckman, 1996). In contrast, Aliprantis (2012) and CM (2008) claimed MTO combined both program effect and neighborhood effect as one in the literature, which provided a null outcome for low-income household adults employment, income, and earnings, as well as child education and youth job advancement. Moreover, Heckman's theory suggested that randomization, as an instrumental variable, balances MTO's intent-to-treat (ITT) and treatment-on-treated (TOT) by identifying the fundamental source of the experiment. The current study concurs with Ludwig et al. (2008), Orr et al. (2003), and Sanbonmatsu et al. (2012) that selection bias is resolved via randomization as an instrumental variable.

Casciano and Massey (2012) conducted a quasi-experimental study-testing hypothesis that 'living in an affordable housing project in a white middle-income suburb will improve a low-income household adult's SES. Their study drew from the Gautreaux and Mt. Laurel policies. Wilson's (2012) research is prevalent in Casciano and Massey's study, focusing on the design and implementation of policies. Unlike previous scholars, Casciano and Massey claimed that MTO's main goal was to deconcentrate poverty in urban inner cities. Moreover, Casciano and Massey were also testing to see if low-income

household adults living in an affordable low-income housing project in a white suburban environment would increase employment, income, and earning opportunities, as well as child education and youth job advancement. As a result, Casciano and Massey's findings showed that living in Mt. Laurel New Jersey's Ethel Lawrence Homes provided improved SES benefits, which led to reduced stress, compared to non-residents (those who did not apply). Furthermore, their study exhibits a null in the use of welfare advancement.

Two top government programs fund affordable housing for low-income household adults, HCVs, and LIHTC. Knight (2012) argued these policies were supposed to deconcentrate poverty in high-poverty quality census tracks (QCT) and difficult development areas (DDA) according to HUD. Knight focused on the history of federal housing policy and program implementation from 1937 to 2008. Moreover, HCV and LIHTC are top funding programs creating low-income housing for the poor. In contrast, Knight examined LIHTC's relationship to HCV by adding incentives for developers to build affordable housing for low-income household adults. Knight's study focused on the 'basis boost' process, which awarded tax credits (incentives) to developers to build or rehabilitate low-income housing in difficult development areas (DDA) and quality census tracts (QCT). LIHTC, under tax code Section 42, allowed up to 30% tax credit in areas with at least a 25% poverty rate. However, Knight and other scholars claimed this program exacerbates poverty in these areas. On the other hand, the 'basis boost' is very appealing to developers, as a profit motivator. The current study concurs with Knight,

that the 'basis boost' incentive program exacerbates the concentration of poverty in existing DDA/QCT neighborhoods.

In line with Wilson's (2012) social transformation of the inner-city theory, many public housing projects have been demolished via LHITC and HOPE VI programs. Edward G Goetz (2012) claimed a significant policy shift had taken place after 1985, affecting low-income housing development and welfare programs. With the passing of President Ronald Reagan's Tax Reform Act (TRA) 1986, creating LIHTC, and HOPE VI authorized by Congress in 1992 via HUD, close to 15,000 units nationwide have been demolished. Between 1985 and 2010 public policy and implementation processes began to shift impacting the affordable housing stock nationwide. Goetz noted, as of 2010, the HOPE VI program demolished over 280,000 units, as well as 259,520 units outside of the program. The political atmosphere shift in the 1990s provided new policy ideas, such as mixed-income housing and low-income household mobility programs.

Consequently, the housing boom of 1992 to 2001 helped reduce affordable low-income housing stock for low-income household adults (LIHA). Unfortunately, HOPE VI was a significant blow to the affordable low-income housing supply. Goetz suggested the Gautreaux, MTO, along with HOPE VI programs, changed the face of public housing policy.

Public policy design is governing by theory and hypothesis in resolving and understanding social problems. The current study is based on Wilson's (2012) theory on 'spatial mismatch,' hypothesized, "moving poor or low-income household adults from high-poverty to low-poverty neighborhoods will provide greater opportunity for

employment, income, earnings, and youth job advancement." Jens Ludwig's (2014)

qualitative approach to MTO's study, suggested Wilson's (2012) hypothesis raised

concerns regarding the effect concentrated poverty had on low-income household adults

living in these areas. Like other researchers, Ludwig argued that MTO reduced SWB, but

not racial segregation. Moving out of high-poverty to low-poverty neighborhoods,

according to Ludwig, alleviated stress, mental and physical health issues regarding

obesity, diabetes, as well as depression for low-income household adults.

In contrast, findings on SES (employment, income, and earnings) were

insignificant. Also, MTO participants' baseline income of $12,879 was below the federal

poverty line. This confirmed previous studies' findings that since the 17th Century,

people living in distressed neighborhoods had worse life outcomes than people living in

less distressed neighborhoods. Ludwig further claimed neighborhood effect may not

matter, or be relevant to SES, requiring a different type of study to explain the MTO's

null outcomes.

Sanbonmatsu, Potter, Adam, Duncan, Katz, Kessler,… McDade (2012), were the

major authors of MTO's Phase II longitudinal 10 to 15-year study on mobility of low-

income household adult's move to low-poverty neighborhoods. Their mixed

methodology approach on the long-term effects of MTO on adult health and economic

self-sufficiency coincided with Ludwig's (2014) findings. As noted throughout the

current study, null findings in SES have been a constant detriment to adult physical and

mental health. Based on the examination of neighborhood effects, Sanbonmatsu et al.

concurred with Ludwig (2014), Sampson (2008), and Comey et al.'s (2012) argument

that MTO provided significant improvements for low-income household adults mental and physical health issues. Consequently, MTO showed no significant improvements in SES. In contrast, other researchers, including Sanbonmatsu et al. and CM (2008), acceded the fact that neighborhood effects are relevant possibilities affecting the design of social policies. We learn, according to Sanbonmatsu et al., that public policymakers grasp the relevance of policy design influencing how low-income household adults can benefit effectively in using housing vouchers to increase their SWB through SES. Nevertheless, we learn that the MTO design failed to provide these benefits.

There was much debate about MTO not being part of the deconcentration process. Taken from Sanbonmatsu et al., the question arose, 'how much harm does a low-income housing project cause in a suburban neighborhood'? Compared to MTO, Albright, Derickson, and Massey (2011) provided a mixed methodology investigational approach on Mt. Laurel New Jersey's, Ethel Lawrence Homes, and mobility longitudinal program. Like Gautreaux (1966), Mt. Laurel (1971) was a Supreme Court order suit from a group of African Americans wanting to convert their chicken coops to small multifamily homes (see Southern Burlington County NAACP v. Township of Mount Laurel, 67 N.J. 151). This case study is important, and somewhat like the Gautreaux mobility program, participants were surrounded by affluent neighborhoods. The Mt. Laurel hypothesis, like Wilson's (2012) stated, "Affordable housing is associated with community decline," but this was not the case. The negating of this concept, according to Albright et al., opened the doors for African Americans and Hispanics to move into white middle-class suburban neighborhoods. Moreover, policymakers should have noted Mt. Laurel was a time-series

experiment, where the neighborhood structure and juxtaposition to populated business areas provided employment and educational opportunities for low-income household adults and children.

Comey et al. (2012) introduced a multisource triangulated strategy to test Wilson's (1987/2012) theory that "exposing families to low-poverty environments would result in improvements in their employment, income, education, health, and social well-being." Comey et al. considered MTO's program a housing intervention program allowing families living in the worst public housing projects the opportunity to move to a low-poverty neighborhood for better employment, income, and child education opportunities. Many scholars, including Comey et al., considered MTO's demonstration intervention housing-mobility a successful program. Accordingly, Comey et al. confirmed data that considered the expected outcomes of improvements in physical and mental health based on the assumption that the MTO program alleviated stress and improved low-income household families' housing quality. In contrast, MTO's primary focus on employment, income, and earnings provided no significant improved outcomes. Moreover, Comey et al. and Sanbonmatsu et al. (2012) concurred that another study needs to examine the employment, income, and earnings phenomena and how neighborhood effects SES. In turn, the current research suggested that Comey et al. failed to recognize that the participants' characteristic make-up was not considered when designing MTO.

Timberlake, Howell, and Staight (2010) provided a theoretical, empirical perspective on the assimilation of minority groups, especially Blacks, into affluent

suburban neighborhoods. The Timberlake et al. study focused on metropolitan areas (MA) with large racial/ethnic groups (White, Black, Asian, and Latinos). Timberlake et al. alleged the host group theoretically links "spatial assimilation" of various ethnicities to suburban residential acceptance. The shift in the growing population in MA's was influenced by job relocation to suburban areas which affected suburban rings population and the mobility of Blacks and Latinos to new affluent suburban neighborhoods. Timberlake et al. evaluated the effect of SES and the changes in group characteristics influencing housing supply. Using a hierarchal linear model, the study assessed acculturation and SES in synchronic and diachronic variations. Moreover, Timberlake et al. examined four largest racial/ethnic (White, Black Asian, and Latinos) group rates of suburbanization in the U.S. between 1970 and 2000. The trend of suburbanization covered major demographics from the 'Great migration transformation of African Americans' from rural south to exclusive urban MA's (1970 to 2000). Consequently, Timberlake et al. appeared to have learned there were an overwhelming number of White Americans leaving MA centers and moving to new suburban neighborhoods at a rate of 38% after World War II, increasing to 70% by 1970.

Affordable housing policy in the U.S., is affected by two federal government frameworks, first, the tripartite federal system, and second, the process of devolution. Graddy and Bostic's (2010) research examined the consequences of various state and local agencies utilizing private actors/agencies to develop affordable housing units for low-income household adults. Graddy and Bostic provided a case study comparable analysis between the New Jersey Council on Affordable Housing (COAH) and

Massachusetts Chapter 40B frameworks. Although there were differences in these programs, their end goal was the same in developing affordable housing units. We learned that both frameworks used incentives to entice private developers to build affordable units in low-poverty high-opportunity neighborhoods like Mt. Laurel New Jersey. For example, each program provided power and influence on various actors in developing affordable housing (AH) units. For example, the state of Massachusetts Chapter 40B was driven by state legislation zoning boards (ZBAs) versus New Jersey Council on Affordable Housing (COAH). Subsequently, each program had problems that reduced the number of affordable housing units. Also, Graddy and Bostic's empirical case study revealed that both programs negatively affected the number of available units for low-income households. Graddy and Bostic stated that the process of devolution affords the developers to select where and what type of project to build, limiting the number of units at their discretion. Thereby, state, and local governments used LIHTC to resolve the negative impact of devolution for project development.

SWB for low-income household adults continued to be another significant issue the MTO program was measuring. Ludwig, Duncan, Gennetian, Katz, Kessler, Kling, and Sanbonmatsu' s (2012) study examined low-income household adults SWB effect by the MTO mobility intervention program. Previous studies by other scholars revealed that people living in poor low-income, high-crime, segregated neighborhoods will experience high-stress levels (Hoffman, 2005; Martens, 2008; Wilson, 2012). Ludwig et al. reviewed MTO's long-term effect on participants' SWB after 10 – 15 years in the program. Similarly, their study suggested Wilson's (2012) hypothesis/theory is prevalent regarding

SWB. Ludwig et al. (2012) summarized that MTO results failed to meet the employment, income, earnings, and youth job advancement expected outcomes. Although the current study accedes with Ludwig et al. (2012) findings, their results did not address how the design and implementation of MTO influenced the SES outcomes for low-income household adults.

<p align="center">**Sustaining Affordable Housing in Low-Poverty Neighborhoods**</p>

Moving forward, sustaining affordable housing (SAH) is a hidden product of the current study. If anything, public policymakers must learn that moving low-income household adults from high-poverty neighborhoods require an end game to achieve SES. Wilson's (2012) hypothesis/theory continued to be prevalent in the past four decades, as well as the forwarding literature review. The debate between scholars concerned was, 1) the deconcentration of inner-city urban neighborhoods, or 2) moving low-income household adults to low-poverty neighborhoods to provide greater opportunity for employment, income, and earnings, as well as youth job advancement. These issues continue to weigh heavily on public policymakers when designing public housing policies for low-income household adults. The idea that low-income participants should have a 'choice' about where to move is still not understood or researched.

Smith et al. (2014) conducted a longitudinal study through the Urban Institute's HOPE VI Panel Study from 2001 to 2005, exploring what happened to participants who left the MTO program for positive or negative reasons. The current study's inquiry on 'participants characteristic make-up' regarding policy design and implementation influencing expected outcomes identified closely with the research of Smith et al. That

study was one of a few projects exploring the housing assistance (HCV or Public

Housing) programs, which might improve low-income household adult lives. HOPE VI

Panel Study used survey data from the five MTO selected cities (Baltimore, Boston,

Chicago, Los Angeles, and NYC), tracking 1,149 participants who left the program for

positive or negative reasons, and how the Great Recession could have influenced their

lives. Smith et al. described what happened to participants, using a new qualitative in-

depth interview for a small sample size. Their results showed that 603 households (53%)

left on positive reasons, and 546 households (47%) left on negative reasons (p6.).

Moreover, Smith et al.'s findings, based on MTO's final evaluation survey and new

qualitative interview process, concurred that new approaches are required to study

various tools that will support program leavers who are at risk of losing their subsidized

income.

Like Smith et al.'s (2014) research, Turner, Comey, Kuehn, and Nichols (2011)

studied families trying to gain and sustain access to affordable housing in affluent

neighborhoods (ANH). The current research question regarding what have public

policymakers learned from the Gautreaux, Mt. Laurel, and MTO programs is prevalent in

the above studies. In turn, Turner et al. explored the issue of time-in low-poverty

neighborhoods, noting that where we live and grow up matters. Their research identified

the various stages of SES as follows (Turner et al., 2011):

- High-work and low-income: defined as census tracts with poverty rates below
  15 percent and labor force participation rate above 60 percent.

- High-education neighborhood: defined as tracts where more than 20 percent of adults have completed college.

- Predominantly white neighborhood: defined as Tracts where the share of the population is non-Hispanic with over 200,000 low-wage jobs located within five miles of the tract Centro.

Turner et al. believed that neighborhood characteristics play an essential part in providing various positive or negative attributes impacting participants development and SES, For example, Turner et al. suggested future research is needed to explore the above indicators that affect individual outcomes. If the neighborhood is a high-poverty tract, it is relevant that opportunities for employment, income, and earnings drastically affect advancement for participants. In contrast, Turner et al. acceded with other MTO scholars that 74% of program participant movers never gained access to high-opportunity low-poverty white neighborhoods.

Gay (2012) provided a unique perspective on the effect MTO mobility type programs have on low-income household adults moving from high-poverty to low-poverty high-opportunity neighborhoods. Gay examined MTO's effect on African Americans' political consequences when moving from public housing SEC8 programs to private markets to deconcentrate poverty neighborhoods. We learn from Gay that mobility programs may reduce the political power of African Americans who relocate to new low-poverty high-opportunity neighborhoods. Moreover, African Americans have little or no input into the social structure of the community. For example, Gay agreed with previous MTO researchers that MTO was designed to improve low-income

household adult SES. In doing so, mobility programs had the unintentional consequence of reducing voter participation due to participants' lack of social network, residential, and political isolation (Gay, 2012). According to Gay, many poor people living in high-poverty tracts do not vote in local or national elections. Gay noted, that 67 percent of MTO's experimental group moved to non-white neighborhoods, and 72 percent of the Sec8 group relocated to non-white neighborhoods. Like CM (2008), Turner et al. (2011), Smith et al. (2012) and Aliprantis (2014), Gay stated that MTO participants spent less than 1 to 2 years if any, in high-opportunity low-poverty neighborhoods which lessened their involvement in political activities. Finally, Gay suggested that mobility intervention programs should assist participant movers in acclimating to their new location in developing networking opportunities that lead to SWB and SES advancements.

In 2010, Briggs, Comey, and Weismann conducted a mixed-method approach using three MTO sites (Boston, Los Angeles, and New York). Briggs et al. used triangulation data analysis, ethnographic field notes analysis, as well as statistical analysis to grasp the vital relationship between MTO participants and neighborhood location sites. We learned from their findings that the MTO failed in policy design and implementation, as well as failing to keep 61% to 91% of participants out of high-poverty neighborhoods. Congruently, Briggs et al. suggested that HCV selection of units over neighborhood characteristics is affected by supply and demand. Moreover, their research acceded with CM (2008) that time-in low-poverty neighborhoods may matter.

In contrast, the participants in Briggs et al. interviews claimed they would not 'trade-off' the 'right place' for the 'better housing unit.' Meaning, the compliers' families

preferred the new location that provided less crime, no gang banging, or late-night loudness and youth confrontations. Notably, Briggs et al. suggested that MTO did provide better access to other areas compared to Gautreaux and Mt. Laurel programs.

Aliprantis and Kolliner (2015) continued research on neighborhood effect and quality of low-income household adults relocating to low-poverty neighborhoods. In their study, Aliprantis and Kolliner postulated that outcomes are strictly related to race, which extends from income or opportunity inequality. Both researchers suggested that from an economic perspective, the American idea of opportunity is based on equality affecting outcomes. Aliprantis and Kolliner's focus was on MTO and neighborhood effect and moving participants to a quality life. Moreover, their study suggested there is a different way of living between African Americans and Whites, upon which Wilson (2012) indicated that more research should focus. Aliprantis and Kolliner claimed that the living difference between African Americans and Whites was evident based on the Gautreaux and MTO program results. According to Aliprantis and Kolliner, mobility programs provided necessary evidence of neighborhood effect impacting low-income household adults. Moreover, Aliprantis and Kolliner asserted that MTO is a social program experiment to see how relocating low-income household adults to low-poverty high opportunity neighborhoods would affect their SES based on racial composition. Similarly, their research evidence showed no difference in relocating low-income household adults to low-poverty neighborhoods with the same racial characteristics.

Like the current study, Manzo et al. (2007) conducted a program analysis of the HOPE VI program in the United States. Their study examined the programs impact on

the lives of those who moved due to gentrification, urban renewal, and natural disasters affecting low-income household adults and their communities of residence. Manzo et al. examined the living experiences of participants in the Northeast U.S. HOPE VI program. Their findings concluded that participants' decision to move was null when being displaced. For example, the researchers claimed HOPE VI failed to respect the impact on participants when demolition of the site was being considered. Even though 65 percent of the low-income household adults did not want to move, and were expressing their unhappiness, HOPE VI ignored the attachments participants had with their community (Manzo et al., 2007). Most important, Manzo et al. noted in their study, the PHA's urgency to demolish and rebuild was due to the lack of funding to modernize the housing stock for low-income household adults.

Struggling to stay out of high-poverty low-opportunity neighborhoods, the adverse effects for low-income household adults in new low-poverty high-opportunity neighborhoods is evident. Kirk McClure (2008) claimed in his research, that poor housing policies continue to exacerbate the concentration of poverty in new neighborhoods to which low-income household adults have relocated. The concept of deconcentration of poverty appears to transfer poverty from the inner city to suburban neighborhoods, increasing their rate of poverty. Sustaining affordable housing in low-poverty high opportunity neighborhoods also affects SES opportunities for low-income household adults. McClure's research focused on the economic development impacting SES and the deconcentration of poverty. The study examined the effect of HCV and LIHTC programs on poverty in both new and old neighborhood sites. Coincidently,

McClure claimed that HCV and LIHTC goals were not set on the deconcentration of poverty or low-income household adults. The purpose of these two programs was to assist low-income household adults in finding decent, affordable housing in neighborhoods with poverty rates under 10 percent (<10). In turn, McClure suggested this process unintentionally can reduce the concentration of poverty in those neighborhoods low-income household adults are leaving. As noted by McClure, the HOPE VI study between 1999 and 2005 was like Smith et al. (2014) research regarding the choice of neighborhoods to live. Moreover, McClure discussed the difference between LIHTC and HCV programs.

Like McClure (2008), Lewis and Sinha (2007) examined residential mobility from a socio-economic perspective. Their research covered the period between 1999 and 2002, sampling 403 low-income household adult movers in Chicago. These families were transitioning the new welfare reform policies passed by Republican Congress in 1996 and 1998. Under the guise of the Illinois Family Study (IFS), Lewis and Sinha focused on the impact of new welfare reform Acts such as PRWORA, QHWRA, and Temporary Aid to Needy Families 1996 (TANF). These three welfare reform policies changed the direction of public assistance, with an adverse effect on low-income household adults seeking affordable housing, making employment mandatory over five years. According to Lewis and Sinha, once the five-year mandate for finding employment expired, all-cash assistance was terminated regardless of low-income household adult's status. The IFS sampling covered 1,899 TANF recipients in Chicago, who were randomly assigned. Similar to MTO. Wilson's (2012) theory was evident in Lewis and Sinha's work.

Moreover, Lewis and Sinha's participants were African Americans who migrated from southern rural areas to northern urban cities. Lewis and Sinha's research concluded that the three welfare reform Acts of the 1990s (PRWORA, QHWRA, and TANF) were assumed to have improved quality of life but failed by increasing concentration and isolation of poverty in Chicago's African American neighborhoods.

Mueller and Schwartz's (2008) findings conclude reversing the tide of federal funding to state and local governments without financial support exacerbates the rate of poverty for low-income household adults, as well as poor and receiving neighborhoods. Consequently, Mueller and Schwartz claim that low-income household adults rarely benefit from state and local funding programs. Similarly, Mueller and Schwartz learn that state and local funding usually target mixed-income recipients, as well as commercial development. In turn, the current research questions may have a negative response from the above studies. Mueller and Schwartz and other scholars suggest exclusionary zoning should be applied to help resolve the affordable housing shortage problem, to be mandated as was done in California, Massachusetts, and New Jersey. Other programs like HUD/HOME, tenant-based rental assisted (TBRA), LIHTC, and HOPE VI should assist in funding and support the development of adequate, affordable housing for low-income household adults to provide financial support to assist in educating and sustaining affordable housing in low-poverty high opportunity neighborhoods.

Gennetian et al. (2013 study on MTO suggested that Wilson's (1987/2012) theory on the concentration of poverty may have been right, but for the wrong reason. As part of the major researcher team of the MTO study, their view on neighborhood effects

concludes that Wilson's (1987/2012) spatial mismatch theory showed insight to outcomes that were not the primary goals of the longitudinal 15-year study on housing policy to improve living conditions for low-income household adults living in neighborhoods with poverty >40% concentration. As major researchers of the MTO study, Gennetian et al. conceded with other scholars that mobility programs do not benefit low-income household adults seeking better employment opportunities. Moreover, Gennetian et al. found no difference in MTO's baseline neighborhoods than high-poverty neighborhoods where participants relocated. As part of the major MTO research team, Gennetian et al. suggested that Wilson's (2012) hypothesis did produce positive results in unexpected areas such as physical and mental health outcomes (stress, obesity, and diabetes) supported by New England Journal of Medicine findings. The team confirmed that MTO did impact crime, neighborhood racial segregation, and school quality (for girls only), but failed to affect employment, income, and earnings and youth job advancement.

Imbroscio (2004) brought a unique perspective to the study for a 'right to place' (RTP) idea. Right to Place is the right of choice, which is the freedom to travel or move anywhere in the United States. Imbroscio claimed the choice to live where one wants to is a constitutional entitlement in the U.S. Defined by Imbroscio, RTP is "the right to live in a place community of your choice." There are four to six barriers, Imbroscio vindicated, preventing low-income household adults from choosing where to live. Congruently, RTP, according to Imbroscio must qualify to be successful. For example, first, societal affluence: needing societal influence to empower citizens to become socially economical and bear the fiscal cost. Second, limit RTP to U.S. citizens. Third, using institutional

limitations to have fair treatment by the judicial system, allowing all to participate in the democratic process for services needed to achieve better educational and job opportunities. In doing so, Imbroscio claimed this should be done in the current neighborhood where low-income household adults live, versus migrating to a suburban neighborhood. For example, the 'right to work' is not a constitutional right, but it does guide policies. Moreover, Imbroscio continued that mobility paradigms disrupt neighborhood communities and leave them open to social network destruction. In his argument, Imbroscio learned that public policymakers need to understand the effect mobility paradigms have on choices low-income household adults make when needing to relocate to areas unknown to them, versus improving current neighborhoods.

An Underlying Literature Theme Review of Consciousness

Throughout this review of literature, the theme of burden and consciousness of knowing the effect of public policymakers was in developing an image of assisting low-income household adults in achieving SES to sustain affordable housing in affluent neighborhoods. In contrast, the literature theme has become a burden and the consciousness needs to recognize the critical necessity to get the next generation of public housing policy design and implementation right. Given the previous scholarly reviews, least discussed but known are racial discrimination, segregated isolation of housing, employment, income, and education. The continued review of the literature highlights the theme of burden, and consciousness to recognize the underlying forces behind the problems of affordable housing for low-income household adults in U.S. current society.

Deluca's (2012) research reviewed the role of housing policy, choice, and social science evidence regarding mobility programs' (Gautreaux and MTO) effects on low-income household adults as a solution to solve neighborhood poverty and reducing racial and economic discrimination. Low-income household adults struggle to avoid poverty is dependent on effective housing policies that lead to SES. Deluca's critical analysis on Imbroscio's (2004) study, suggested rebuilding communities, rather than relocating families to low-poverty affluent neighborhoods. As noted by Deluca, Imbroscio's (2008) research may do greater harm with false opinions about beneficial housing policies. For example, Deluca asserted the Gautreaux, MTO, and other mobility programs provide a better understanding of how low-income household adults fare from these programs. Moreover, Deluca noted that Imbroscio (2004) did not take into consideration the outcomes of Gautreaux or MTO's influences on low-income household adults after 10 – 15 years in affluent neighborhoods. Consequently, Deluca suggested that low-income household adults who were to relocate to white, affluent neighborhoods were still residing in similar neighborhoods. Subsequently, Deluca argued that low-income household adults will always choose low crime neighborhoods over ghetto crime-infested neighborhoods. Unfortunately, previous housing policies, according to the current study, have not produced the intended MTO outcomes.

Basolo (2013) conducted a mixed methodology study on the HCV Program, showing the difference between MTO and Gautreaux mobility programs. The study was two-fold, (a) examining outcomes on neighborhood poverty rates, and (b) investigating school quality. Basolo's study was prevalent with Wilson's (2012) research on spatial

mismatch. Moreover, Basolo's study claimed Wilson (2012) dismissed the 1980s social researchers, who were trying to reinstate a 'culture-of-poverty thesis,' based on the Moynihan Report (1965). As stated, this internal Department of Labor report claimed, 'poverty is a cultural structure' where the call is to eliminate all social and subsidized housing programs, especially for African American communities. In turn, Wilson (2012) rebuked the claim saying, "poverty in the United States is historical in creating a complex process of structured and economic problems which is exacerbated by racism and segregation from both left and right political actors." Basolo claimed the difference between MTO and Gautreaux programs is that the HCV mobility program did not require low-income household adults to relocate to neighborhoods or use counselors to assist in locating affordable units in suburban or inner-city neighborhoods. Also, Basolo's study examined the outcomes of the HCV program, seeking the differences of outcomes on neighborhood poverty rates, and employment status, as well as school quality. According to Basolo's findings, low-income household adults may not be interested in employment opportunities or school quality, but something else more important.

In contrast to Deluca (2014), Basolo (2013), Imbroscio (2004), and Birkland (2005) studies, Silverman and Patterson (2011) provided a chilling image of the affect neoliberalism has on fair housing policy in the United States. From a critical perspective they conclude neoliberalism is the harbinger of death for fair housing policies. Over the past 40 years, Silverman and Patterson argued the neoliberal ideology has vastly contributed to the underfunding and lack of support for fair housing. Silverman and Patterson (2011) and Turner et al. (2002) concurred discrimination was still prevalent in

the housing market, even though evidence suggested a decline between 1989 and 2000. Most important was the evidence of racial discrimination found in the residential homeownership market. The absence of dialogue, according to Silverman and Patterson, allowed for the expansion of deregulation, predatory lending and mandates, and laissez-faire housing policies. Using the Four Horseman Apocalypse format, the scholars explained how neoliberalism had failed in promoting fair housing in favor of smaller government, deregulation, and lack of enforcement to eliminate racial discrimination in the rental and homeownership markets. Programs such as Fair Housing Assistance Program (FHAP) of 1979, and Fair Housing Initiative Program (FHIP) of 1986 were created by HUD to affirmatively further fair housing (AFFH), as mandated by the Fair Housing Act of 1968. In turn, over the past 40 years, Silverman and Patterson argued the neoliberal ideology had critically affected FHAP and FHIP in meeting their objectives to control or reduce fair housing violations. Also, the laissez-faire ideology caused FHAP and FHIP to be underfunded and lacked enforcing laws that would penalize policy violators. Finally, Silverman and Patterson's study provided evidence of public policymakers' disingenuousness when it comes to designing fair housing policies under neoliberal ideology.

Like Silverman and Patterson's (2011) study, Landis and McClure (2010) revealed problems with the design and implementation of current federal housing policy from a programmatic perspective. Their study suggested that federal housing policy is congested with multiple programs that are not coordinated and convey a 'one-fits-all model' approach. Moreover, Landis and McClure identified the difference between past

and present housing policies that were developed from 'rational models' and 'ad hoc –

constituency driven' models, respectively. For example, HCV, HOPE VI, and LIHTC are

considered 'rational models,' whereas, FHA, PHA, Section 235 and 236 programs,

Community Reinvestment Act of 1977 (CRA), and National Housing Trust Fund (2008)

are considered 'ad hoc – constituency driven' models. Also, for future studies, Landis and

McClure addressed three questions impacting federal housing policy development. These

inquiries argued should the federal government: 1. continue their advantage of

homeownership over renting? 2. reconfigure various subsidy programs for low-income

households' rents? Or 3. increase funding and expand fair housing to address racial

segregation and economic self-sufficiency? Furthermore, Landis and McClure confirmed

that homeownership is the cornerstone of U.S. wealth building and federal housing

policy. Moreover, Landis and McClure claimed that federal housing policies provided six

channels subsidizing homeownership at a 75% rate of federal expenditures, such as:

- Mortgage interest deduction

- Capital Gains Exemptions

- Exempt investors from federal taxes (state bond purchases)

- Provide down payment grants to rural low-income homebuyers

- Guarantee against defaults to GSE mortgage-backed security buyers

- FHA and VA government-sponsored lender insurance program

Landis and McClure (2010) asserted four phenomena hamper federal housing

policy implementation, QHWRA (1998), PRWORA (1996), TANF (1996), and 2007 to

2009 housing and financial crisis, negatively impacts low-income household adults

sustaining affordable housing in any neighborhood. However, the issue for low-income household adults is supply and demand. In rethinking federal housing policy, Landis and McClure postulated there is much-needed development in providing available and affordable units for low-income household adults.

Between 2009 and 2012, Deluca, Philip, Garboden, and Rosenblatt (2013) conducted a qualitative longitudinal study, collecting data on 100 African American families living in Mobile, Alabama. Their study focused on HCV participants seeking affordable housing in affluent neighborhoods. Deluca et al.'s study was most impressive in its findings that coincided with outcomes by other scholars (Basolo, 2013; Deluca, 2012; Imbroscio, 2004; Landis & McClure, 2010; and Silverman & Paterson, 2011). Coinciding with other research findings, the sample participants were mostly female heads of households and the poorest of the poor (Deluca et al., 2013). Using the Mobile Youth Survey (MYS) Panel Study for at-risk youth created in 1998, Deluca et al. tracked youth development over four years.

Moreover, Deluca et al. (2013) alleged that the study was heterogeneous concerning participants' housing tenure and mobility moves. Also, the study confirmed that public housing policymakers did not grasp the validity of participants' characteristic make up enabling the right of choice. Rather, HCV, PHA, and HUD administrators neglected to support low-income household adults in seeking affordable housing in affluent neighborhoods, without providing counselors and agents as was done in the Gautreaux and Baltimore Thompson programs. According to Deluca et al.'s findings, structural barriers, lack of administrative incentives, underfunding PHAs, and most

importantly, 'time-factor' in locating an affordable unit in an affluent neighborhood, impeded choice for low-income household adults. Deluca et al. acceded with other social and economic policymakers that public housing policymakers are disingenuous in developing new effective housing policies that assist low-income household adults in finding decent and affordable housing in low-poverty neighborhoods.

Continuing this review of literature, it has become implicitly clear that public housing policies have been disingenuously designed to fail, rather than assisting those who needed to achieve SES. In 1995, Goetz examined the federal policy on devolution and its effect on public housing expenditures. Based on the 104th Republican Congress, targeting to eliminate HUD, a reinvention blueprint was proposed. According to Goetz , major reform by HUD included restructuring and redefining the agency, as well as condensing all programs into four block grants. Goetz believed federal devolution forced local cities to seek more nonfederal funds to support federal housing programs. The elimination of federal funding to HUD affordable housing programs suggests a retreat in addressing the affordable housing needs of low-income household adults in favor of homeownership over renters. These issues, Goetz argued, put a heavy burden on local cities in seeking non-federal funding to provide affordable and decent housing for low-income household adults. Consistent with other scholars (Deluca et al., 2013; McClure, 2010; and Silverman & Patterson, 2011) focused on homeownership, neoliberalism, and public policy over low-income household adult renters, Goetz acceded that federal devolution is devastating to local public housing policy design when funding is reduced. Given the current study, public housing issues addressed by Goetz's examination are

essential to answering the research questions and possibly disingenuous policymakers' understanding of the design and implementing, effective affordable public housing policies for low-income household adults.

Like Silverman and Patterson's (2011) study, Wilson and Roscigno's (2011) research administered a dismal outlook for upward mobility opportunities for African American men in the public sector. Their research explored African American men's upward mobility to white-collar occupations concerning white promotional occupations in the private sector. Wilson and Roscigno used Panel Study Income Dynamic (PSID) data to focus on African American men seeking management positions in white-collar occupations. The study assessed the gap between White and African American men, affected by the new governance reform period (between 2005 –2010) and the pre-reform period (between 1985 and 1990). For African American men, the public sector provided an "occupational niche" that stemmed from civil rights legal activities. As Wilson and Roscigno noted, the public sector provided "governmental employment" in place of private-sector discrimination. In line with the current study, Wilson and Roscigno's research brought light to the notion of income and earnings required to address SES, as well as sustaining affordable housing in low-poverty neighborhoods. Wilson and Roscigno argued that upward government mobility allowed African American men to achieve middle-class status. It was a fact that private employment hampers upward mobility for African American men, where the public sector compensated to assist in building a Black Middle class to combat private sector racial discrimination (Wilson & Roscigno, 2011). Consequently, Wilson and Roscigno argued that the PSID analysis

clearly shows an increase in racial inequality in earnings and downward mobility in white-collar occupations for African American men.

Adding to the housing policy debate, Deluca and Rosenbaum (2003) examined longitudinal outcomes to ascertain neighborhood mobility preferences of low-income household adult choices. Studying neighborhood effects is essential in understanding individual effects on low-income household adults (participants) seeking SES status to sustain affordable housing in affluent neighborhoods. Deluca and Rosenbaum's research focused on Gautreaux's unique design concerning MTO. Deluca and Rosenbaum note that the Gautreaux program is the basis for MTO. Although there are differences in both programs, Deluca and Rosenbaum focused on the racial retention of blacks moving to white suburbs in the Chicago metropolis. In turn, the differences are visible between the two programs. First, the Gautreaux program was not designed as a social experiment. Second, it was a quasi-randomly assigned program with no control group. Third, units were determined by housing agents while counselors dealt with a client offers as units came available since there was a six-month eligibility requirement.

Moreover, Deluca and Rosenbaum (2003) learned that Gautreaux participants were set up to move to white low-poverty neighborhoods in the inner city or suburbs with < 30% African American population. Subsequently, this process favored African Americans in that the study showed increased employment and educational attainment.

Consequently, findings showed positive results in greater high school graduation, attending a 4-year college, and attaining higher-paying jobs with benefits. Also, Gautreaux's findings laid the groundwork for HUD to test the residential mobility

strategy, as well as Wilson's (2012) hypothesis and theory on spatial mismatch, that transferring low-income household adults to white low-poverty neighborhoods would provide better opportunities for employment, child educational, and youth job advancement. Therefore, the current study claims that Deluca and Rosenbaum's (2003) study was evidence that neighborhoods do matter.

According to the Housing Act of 1949 (42 USC §§ 1441-1490r), a "realization as soon as feasible of the goal of a decent home and suitable living environment for every American family," as stated by former President Harry S. Truman (1949 Inaugural Address Speech). The contract for decent and affordable housing for every American stated more than six decades ago has remained unfulfilled. Lance Freeman (2002) argued that this mandated law is considered an American right to have a decent and affordable home. In contrast, Freeman suggested that politics has intervened to prevent this Act from providing the minimal right to own a home by every American. Moreover, Freeman asserted that an obligation has been unfulfilled by our federal, state, and local governments. The *American Journal of Health* (2002) states there is a societal obligation to meet the Housing Act of 1949 mandate, but the problem of cost for housing is the most significant expenditure for any household. Freeman declared federal assistance must intervene as a funded entitlement. Affordable housing noted Freeman, included poor low-income household adults seeking decent and affordable housing, which is hindered by political intervention and enactment of building codes, as well as other evidence of local de jure zoning regulations. Freeman concluded the 1949 Housing Act defined affordable housing for every American as a 'right' which American politics rejects.

Hananel (2013) presented a unique analysis of Massachusetts Chapter 40B (Massachusetts Affordable Housing Act of 1969), also known as the "Anti-Snob Zoning Act., Hananel provided a historical view of devolution transfer of power from central to decentralization and welfare entities. Regarding planning, Hananel inquired if central power and decentralized local government power could work together in providing affordable housing for low and middle-income households. The study analyzed the Chapter 40B program over 43 years, and the modifications during each phase. Most interesting, Chapter 40B was designed to challenge so-called "snob-zoning" in Massachusetts. Created in 1969 by Senator Marty Linsky (Republican) and Michael Dukakis (Democrat), this Act had become the most effective and controversial policy attacking exclusionary zoning by private localities regarding affordable housing development. This Act is like New Jersey's law, but not California's law, where it provided a fast track in developing affordable housing for low and middle-income household adults (Hananel, 2013).

Moreover, 40B had the support of the Governor and, unlike New Jersey, is not Court ordered. According to Hananel (2013), Chapter 40B's relationship make-up was three-fold, 1) state control, 2) municipal autonomy, and 3) developers' interest. Also, Chapter 40B created local Zoning Boards of Appeal (ZBA) to approve comprehensive permits (CP) for qualified developers seeking to build subsidized housing units. This Act had been modified over 4-decades since 1969. The current study was concerned that the Chapter 40B process did not teach public policymakers anything different than previously designed public housing policies for low-income household adults. Hananel

learns that there is much needed in developing a comprehensive, affordable housing

model that is implemented to assure affordable housing for low-income household adults

as well.

The debate on mobility intervention program successes was a continuous issue

among many scholars (Aliprantis & Kolliner, 2012; CM, 2008; Deluca et al., 2013;

Ludwig et al., 2008; and Timberlake et al., 2010). The inquiry of the current study

continues to ask the underlying question if public policymakers understand the

criticalness of designing effective public housing policies that benefit those for whom

they are intended. Most importantly, have these policymakers grasped the ideology from

past policy performance of design that 'one-does-not-fit-all' will sustain the same racial

path that existed for the past 60 years. Clark's (2008) re-analysis of Gautreaux and MTO

program differences highlighted underlying racial issues, specifically, how African

Americans MTO aggregate analysis outcomes appeared to be in error. Clark disputed

MTO findings (Orr et al., 2003), in that the outcomes did not show accurate results since

the study did not provide locational results for all five cities selected. Clark acceded with

Aliprantis and Kolliner (2012), CM (2008), Ludwig et al. (2008), and Timberlake et al.

(2010) that MTO movers relocated to like neighborhoods. In doing so, MTO analysis by

Orr et al. (2003) only captured aggregate results that showed small successes, whereas

Clark's re-analysis produced evidence that there was no actual difference between

Experimental and Sec8 voucher movers' success in better living.

Moreover, MTO's mobility intervention program explicitly focused on African

American families headed by poor females with children from the poorest public housing

projects in the inner city. Like Deluca et al. (2013), Clark (2008) was concerned with

programmatic effect (vouchers), whereby HUD uses vouchers to reduce concentrated

poverty as well as increasing employment for low-income household adults. Clark

concluded that the argument is between program successes versus individual successes,

and who decides where the focus should be.

Racial discrimination and segregation appear to be an underlying theme,

influencing choices for better housing for low-income household adults. Congruently,

other scholars have noted MTO was not designed for a race, but for income opportunities

to better living for low-income household adults (Basolo, 2013; Deluca & Rosenbaum,

2003; Lewis & Sinha, 2007). Ironically, housing policymakers touted mobility program

successes when social and economic scientists are disputing their outcomes. Kirk

McClure (2013) examined metropolitan statistical areas (MSA) nationwide to help

policymakers grasp how low-income household adults choose to live in low-poverty

neighborhoods. The study researched five years from 2005 through 2009, using

American Community Survey (ACS), covering approximately 85,000 Census tracts,

limited to 51,000 tracts located in 276 metropolitan statistical areas nationwide (McClure,

2013). The study concluded that HCV programs like MTO failed to achieve the SES goal

as intended. For example, McClure noted that there are racial and ethnic variations

preventing primarily African Americans from entering low-poverty neighborhoods,

where white HCV holders had no problem accessing the same neighborhoods.

Moreover, there were structural barriers African Americans face, like landlord

resistance, lack of funding, and voucher time-expiration, which McClure claims race does

matter. HCV renters moving to affluent neighborhoods can be influenced by racial and ethnic characteristic make-up. Most importantly, McClure declared there was a major advantage MTO had over Gautreaux, which was an experiment. The question was whether policymakers would heed McClure's suggestion that further research is needed to assure HCV programs benefited low-income household adults.

The current study questions public policymakers' intentions in grasping a better understanding of poverty programs benefiting low-income household adults seeking decent, affordable housing. Nation, Fortney, and Wandersman (2010) quantitative study highlighted race, place, and neighboring differences between African Americans and Whites neighboring in rural, suburban, and urban communities. Their research suggested there are few studies on this subject. In turn, Nation et al.'s research complimented Imbroscio's (2004) study on 'right to place' which meant the freedom of choice to travel or move anywhere in the United States. Like Imbroscio (2004), Nation et al. asserted there is a need for closer examination of differences in African American and White neighboring that may explain community development.

Moreover, Nation et al. (2010) learned, the differences are evident in rural, suburban, and urban neighborhoods that influence employment, income, and earnings, as well as youth job advancements. The researchers found the social disorganization theory suggests that physical disorder and community problems may be affected by neighborhood environments. Consequently, researchers stated that neighboring types of both African Americans and Whites can determine an individual's and a community's social well-being, based on previous studies. Moreover, Nation et al. said there is much-

needed research on the relationship of neighboring between races in rural, suburban, and urban-type communities.

It appears that racial discrimination and segregation continue to impede progress in affordable housing for low-income household adults. The prospect for African Americans seeking affordable housing in affluent neighborhoods via HCV programs prompts structured barriers such as exclusionary zoning to limit space for new housing development. Fan's (2012) study on spatial mismatch brought a different perspective to mobility intervention programs. As noted by Deluca and Rosenbaum (2003), African Americans preferred living in integrated neighborhoods. Other scholars concurred with Fan's findings that low-income household adults may choose to relocate to neighborhoods where employment opportunities may not be that important (Basolo, 2013; Ludwig, 2012). Although the U.S. tripartite political system hampers affordable housing programs through devolution, Fan argued that HUD should develop a transportation/car policy which might ease the need for public transportation development. This suggestion, according to Fan could counteract deconcentration efforts by redirecting funds from inner-city economic opportunities to suburban communities. This process appeared to conflict with mobility intervention programs and does more harm than good. Fan suggested that land-use policies such as exclusionary zoning in low-poverty white neighborhoods make it difficult for mobility programs like MTO to develop and provide affordable housing for low-income household adults.

Structural barriers appear to be insurmountable peaks to climb by low-income household adults seeking affordable housing in affluent neighborhoods. Sally (2013)

continued to investigate barriers, such as not in my backyard (NIMBY) syndrome of false

perceptions based on personal attitudes and local governments' fears of higher education

cost, decreased property values, and increased crime and poverty in neighborhoods. Like

Deluca et al. (2013), Silverman and Patterson (2011), Imbroscio (2004), and McClure

(2008), Scally researched nuances of NIMBY effects on neighborhoods that rejected the

development of low-income affordable housing, using six municipal case studies. The

study analyzed the federal LIHTC funding program for affordable low-income rental

housing development. Congruently, state regions, as well as local housing reports, were

studied for reasons behind the NIMBY syndrome. Scally's research suggested barriers

such as direct exclusion to indirect exclusion are brought upon by government entities to

keep their neighborhoods homogeneous. Unfortunately, Scally noted there was little

research done on NIMBY.

One of the least studied affordable housing issues in the public view is

homelessness in the United States. Stated by Zoe Loftus-Farren (2011), "tent cities have

reemerged in the public view because of economic depression and the housing and

financial crisis in recent years" (2007– 2009). The housing and financial crisis of 2007 –

2009 wreaked havoc on millions of families losing their homes, where many families fell

to homelessness due to loss of employment, or depleted savings to survive. The

reemergence of tent cities became visible to the public as a sore spot. Federal, state, and

local governments' responses were to address concerns such as sanitation, safety, and

habitability. Unfortunately, the governmental response was more negative than positive.

Loftus-Farren argued that local governments see the eviction of homeless encampments

as a solution rather than assisting those who were once middle-income status. According to Loftus-Farren, the 2007-2009 housing and financial 'Great Depression' seriously affected the United States, especially low and middle-income households. Consequently, Loftus-Farren claimed that due to little research on tent cities, local governments do not have much to go on to assist the homeless. In turn, Loftus-Farren concluded that there needs to be a permanent policy design for tent cities.

The housing and financial crisis of 2007-2009 in the United States has reemerged attention to the affordable housing dilemma. The MTO program established in 1992 and implemented in 1994 by HUD is based on the Gautreaux mobility program using tenant-based HCV to relocate to private rental markets in affluent neighborhoods. In contrast, Glassman (2008) explored the Housing and Economic Recovery Act (HERA) of 2008, which reformed the project-based voucher program. During the high point of the U.S. 2007-2009 financial and housing debacle, Congress promulgated HUD to help ease the rental housing burden inflicted upon extremely low and low-income households. In turn, HERA made significant reforms to the project-based voucher program. Although project-based is a voucher program, unlike the tenant-based, it is tied to the rental unit permanently. As noted, Glassman pointed out that tenant-based vouchers stay with the tenants allowing mobility to move to private rental markets.

Conversely, project-based vouchers are used in combination with LIHTC for new construction or rehab of projects. Another difference is that the project units are permanent, where, according to Glassman, tenant-based vouchers cannot guarantee available units that are in a rental market location. Changes to the project-based vouchers

by HERA are significant in the conflict with LIHTC. However, project-based vouchers were only valid for ten years under the housing assistance payment (HAP) contract.

In the past five decades, since the Housing Act of 1968 was promulgated, an affordable housing development for low-income household adults has taken many paths to achieve success. In contrast, affordable homeownership for low-income household adults, especially African Americans, appeared to be a promising successful outcome for public housing policies. Rugh and Massey's (2010) study argued that racial segregation contributed to the 2007-2009 housing foreclosure and financial crisis. Most importantly, other social and economic scholars acknowledged that racism against African Americans has slowly declined over the past two decades. Most noticeable, mobility policies moving low-income household adults to suburban communities owning homes in poor segregated neighborhoods shifted racial segregation to the next level of housing discrimination. For example, Rugh and Massey tested their hypothesis that residential segregation was independent of the economic cause of the housing crisis but identified as a key factor. In final, Rugh and Massey said the 2007-2009 housing and financial crisis affected other factors, such as overbuilding confluence with low-interest rates and equity extraction. The researchers concluded that racial segregation was a prime target for subprime predators, especially for African Americans. Rugh and Massey's empirical test outcome suggested segregation racialized the 2007-2009 housing and financial crisis in the United States

The transformation of public housing to mixed–income housing (MXINHSG) considered a new approach to poverty deconcentration in the United States Coincidently,

Hoffman (2005) and Martens (2009) noted that mixed-income housing was the first idea in developing affordable housing for low-income families in the early 1900s. In contrast, the private housing market opposed this approach to resolve slum and segregated areas shifting public housing to be built in large project type structures. In doing so, the public housing market would not compete against the private market industry. Duke's (2009) research reemerged the mixed-income housing policy to transform the inner city for public housing participants to access a diverse neighborhood. This approach was considered economic integration where 'right to the city' is open to all who reside and have access to economic opportunities from the valorization of urban mixed spaces of living and small businesses. Duke analyzed deconcentration policies to assess if public housing participants benefited from such a socio-spatial perspective. The study was based on Lefebvre's (1996) theory 'right to the city.' This approach, according to Duke, accessed space where it can deter racial segregation. Like Wilson's (2012) theory on spatial mismatch, Duke suggested that policymakers can utilize this approach in designing effective public housing policies for low-income household adults in a mixed-income environment. Some scholars, however, had mixed concerns that this approach has not been researched enough for applicable benefits.

Like Duke's (2010) study, Aurand's (2010) research provided a different variance of mixed land use that coincided with the mobility distribution of low-income household adults to suburban areas. Moreover, density and housing types, as well as mixed land use, could prevent urban sprawl within inner-city urban boundaries. Tools such as smart growth are used as sprawl alternatives. For example, Aurand and other scholars argued

that developing low-income affordable housing in low-density single-family homes reduced the number of affordable housing for low-income household adults. In turn, Aurand's research tested various neighborhood levels that would be affected by the smart growth approach to developing low-income affordable housing. Subsequently, it appeared Aurand's study was like Imbroscio's (2004) view that migration to the suburbs of low-income household adults (especially African Americans) was more harmful than remaining in the original neighborhood. Aurand examined the housing supply versus services that were affordable for low-income household adults with income below 30% FMR (Fair Market Rent). In contrast, to mobility programs, Aurand's test provided evidence that high-density urban containment areas may yield a higher rate of affordable units than a low-density suburban single home neighborhood. The current study concurs with Aurand's research that this approach may answer spatial mismatch as well as SES problems for low-income household adults in these neighborhoods.

Finally, it is important to understand that affordable housing programs for low-income household adults are implicitly governed by public administrators and community – based organizations (CBOs). Public administrators are responsible for implementing all affordable housing programs, according to Silverman (2008). Consequently, these organizations are considered nonprofit and fall under the process of devolution. Silverman's study was important in rationalizing the process and perceptions that involved program implementation in a nonprofit environment. Public policymakers' need to grasp the knowledge that this process of nonprofit and private entities' collaboration began in the late 1960s (Silverman, 2008). From a quantitative perspective, Silverman

(2008) used OLS (ordinary least squares) regression models to identify various

performances of CBOs concerning public administrators' funding prospects.

Moreover, Silverman (2008) claimed, that CBOs had been designated as major

players in affordable housing policy development and implementation. Silverman

surveyed between November 2006 and February 2007 to measure public administrators'

perceptions of CBOs and performance in response to funding, capacity, and pressures

from various entities such as electoral officials, private and nonprofit sector interests, as

well as neighborhood groups. Also, Silverman used descriptive statistics for all U.S.

cities with a population over 100,000 to determine the growth of CBOs and their

influence on local decisions in collaborating with a nonprofit organization on funding

issues. According to Silverman's findings, more research is needed regarding public

administrators' perception of CBOs' performance, as well as their relationship with

nonprofit funding. Lastly, the current study asks the question, have public policymakers

learned from previous housing policy design and implementation?

A Review of Literature on Supporting Studies

The previous sections of this review of literature provided an in-depth view of

policy analysis related to the research questions of this study on low-income household

adults sustaining affordable housing in affluent neighborhoods. In support of the review,

this fourth section provides a brief insight on data collected on the programs and theory

origins. Consequently, this section will allow the reader a better understanding of the

depth of the effect of public housing policy design and implementation have on low-

income household adults seeking decent affordable housing. In addition, this section will review non-peer data that forms the basis of this study.

Thereby, affordable housing is a product of 'de jure' law subjective of the U.S. Congress. In turn, the current study acceded that affordable housing is a creation of the causal approach (Birkland, 2005) where legal entities enable it to flourish. For instance, before a policy is designed, a causal activity must be a point of origin. Birkland (2005) clearly explained that responses to causal approaches need to be implicit in their outcomes. Using the Exxon Valdez oil disaster of the mid-1980's example, the Oil Pollution Act of 1990 was promulgated by Congress, requiring future oil tankers have double hulls by a specific date (Birkland, 2005).

Most importantly, Birkland (2005) clarified the defining points that separated policy from the law. The tripartite system of the U.S. government is defined as law-making entities is the Legislature and the Executive branches, where the Judiciary branch does not make law. According to Birkland, policy implementation is assured but not created by law. The current study is a policy analysis exploring the outcomes' influence on mobility programs affecting the lives of African Americans by government entities in reducing concentrated poverty in inner-city urban neighborhoods on behalf of commercial expansion enterprise. Birkland's research on policy analysis is essential in understanding the construct of policy that rules the lives of American citizens. As defined by Birkland, a policy is whatever the government intends to do or not to do.

Rothstein's (2017) research provided a history of how federal state and local governments perpetuated the reinforcement of neighborhood racial discrimination and

segregation via de facto and de jure law. Like Birkland's (2005) research on policy

analysis, Rothstein provided an accounting of how the government used policies to

subjugate and segregate African Americans using de facto and de jure laws violating their

Constitutional rights under the law. The work by Rothstein was explosive and explained

in detail why African Americans are in the state of poverty in the 21st Century. Also, the

researcher argued that the notion that rising poverty for African Americans could have

been avoided and may have made the United States of America a stronger economic

powerhouse. Most importantly, the study has contributed much insight to the current

research analysis of policies governing the lives of low-income household adults

sustaining affordable housing in affluent neighborhoods (AH) on assisted income,

especially for African Americans. Rothstein's study claimed that residential segregation

had been a hidden policy instigated by the federal government, which collaborated with

racist entities controlling businesses and residential growth in U.S. society. Most

importantly, Rothstein's study clarified a legal view of the Courts and how enforcement

was not provided to protect those who are legal U.S. citizens.

The shifting of social and economic research from a quantitative (empirical)

approach to a mixed-method approach, instigated by the research of William Julius

Wilson (2012), supplied scholars with another view in studying socio-economic problems

stemming from racial discrimination and segregation. This approach changed the

direction in the way scholars studied socio-economic problems. Wilson's work developed

the hypothesis on 'spatial mismatch', creating the theory, which is the driving factor of

the current study. Congruently, Wilson's theory stated, 'by moving low-income

households to low-poverty neighborhoods would allow the opportunity to improve employment, income (INC), and earnings, as well as child education and youth job advancement.' This hypothesis was the basis of previous studies regarding SES and SWB of low-income household adults seeking affordable and decent housing in the United States The theoretic framework of the current study used this approach to understand policy analysis when investigating outcomes influenced by public housing policy. Moreover, the concern of the current study questions the intentions of policymakers' sincerity in designing effective public housing policies that would provide benefits toward achieving SES and decent, affordable housing in affluent neighborhoods for low-income household adults. In closing, it is understood that approximately 95% of low-income African American households are female headed as of the 1980s (Wilson, 2012).

The Rationale of Themes and Justifications While Discovering Variables and Concepts

The review of the literature for this study is essential in understanding causal effects policy can have on specific groups, especially African Americans. For the current study, theories and hypotheses claiming an approach to a particular design can remedy an approach to a causal event by the government with intended positive effects. In turn, Birkland (2005) claimed that policy design and implementation can profoundly influence a negative or positive outcome to a phenomenon. Moreover, Nachmias and Nachmias (2008) acceded that constructs of theory must be clear from a conceptual perspective. Coincidently, conceptual definitions, according to Nachmias and Nachmias, used vocabulary such as socioeconomics, racial discrimination, segregation, residential

isolation, deconcentration, employment, income, earnings, affordability, education, SES, and SWB as variables in research projects. These conceptual variables derived from case studies in the current literature review.

Concerning the current study, the mentioned concepts are key indicators used in the study to identify and justify issues surrounding affordable housing policies and low-income household adult choices influenced by the mobility program phenomenon. Wilson's (2012) theory of 'spatial mismatch' provided the emergence of the hypotheses 'by moving low-income household adults to affluent neighborhoods would allow an opportunity for improved employment, income, and earnings, as well as child educational improvement and youth job advancement.' In turn, the review of literature rationalized the need for the study on low-income household adults sustaining affordable housing in affluent neighborhoods assisted by subsidized income.

The current review of literature combined various case studies related to the key concepts and phenomena on affordable housing policies influencing mobility policy outcomes for low-income household adults seeking a better life. The MTO studies phase I & II conducted by Orr et al. (2003) and Sanbonmatsu et al. (2011), as well as the Gautreaux (Deluca and Rosenbaum, 2003) and Mt. Laurel (Albright et al., 2011) cases provided much data on key issues on design and implementation, which we hope policymakers can interpret for better delivery efficacy. These studies contributed data covering longitudinal periods (10 to 15 Years) using quantitative and qualitative methods to collect data to validate affordable housing issues. Researchers suggested further studies are needed on specific issues, such as policy design efficacy that benefit low-income

households struggling to find a better life. The focus on poverty deconcentration by federal, state, and local governments using the mobility program suggested the need to include socioeconomics on a higher level to eliminate governmental poverty. The governmental emphasis is on employment stability for low-income household adults, combined with supporting educational paths to assist in sustaining affordable housing in low-poverty white neighborhoods. The selection of research questions presented is most important to open future research that serves the nature of policy development and implementation, as well as delivery efficacy. Moreover, public policymakers still need to grasp the need for change in the purpose of public housing policy, especially for African Americans. For example, Rothstein (2017) and Martens (2009) claim the 'true purpose of public housing is not for the poor, but those who could afford decent housing, of which none was available at the time.' Public policymakers have rarely addressed this concept of public housing. In turn, government-funding appropriations continue to be written in the name of the poor but benefiting middle to upper-income households.

Wilson's (2012) spatial mismatch theory on the transformation of the inner city has changed the way researchers examine social problems in the United States, by including qualitative research to statistical, empirical data. The research questions of this study request public policymakers to address the affordable housing debacle, negatively influencing African Americans and other minorities from a different perspective. Meaning, review past policy development and designs that include characteristic make-up of the participants who will be influenced by the implementation.

Literature Related to the Use of Different Methodologies to Investigate the

Outcomes of Interest is Reviewed

Although the current study is based on a qualitative design, differing

methodologies are applicable to conduct a policy analysis approach to the subject of

affordable housing for low-income household adults in the United States Congruently, to

learn, investigate and examine issues on affordable housing policy and design, this study

utilizes case studies from mixed methodology, quantitative and qualitative approaches,

which provide a wide range of blending of perspectives on the topic selected. The

literature review includes case studies that form policy analysis using the three research

methodologies: quantitative, qualitative, and mixed. The approach by the current research

provides a mixed blend of studies extrapolating from various affordable housing issues

related to the research questions. In turn, many scholars have noted in their studies the

need for further research on the relationship between SES, SWB, generational poverty,

and low-income household adults achieving sustainability in low-poverty white

neighborhoods without subsidized assisted income. This understanding, based on the

results from the review of literature where scholars suggest future policy design and

implementation, needs serious research.

Furthermore, differing methodologies to investigate the outcomes of interest are

reviewed in the current study. Moreover, Rubin and Rubin (2012) alleged qualitative

researchers like to explore social issues using quantitative measures to construct a social

approach to explain individual experiences through their interpretation of the phenomena.

For example, Gay's (2012) study on MTO influencing a political perspective shows

where moving to a low-poverty white neighborhood reduces political power and isolates low-income household adults from achieving network opportunities for employment, income, and earnings, which hinders affordable housing sustainability in these neighborhoods. The richness of Gay's research provides depth in the research from a qualitative approach, highlighting the aspect that mobility policy design may hurt moving low-income household adults to low-poverty high opportunity type neighborhoods.

Consequently, Turner et al. (2011) provide another qualitative approach using quantitative surveys to explore residential patterns of mobility. Like many scholars debating MTO findings, Gay (2012) accedes with critics that as many as 74% of low-income household adults never gained access to low-poverty white neighborhoods. Instead, the study claims MTO failed to assist in sustaining low-income household adults in high opportunity low-poverty white neighborhoods. As learned from Gay and other scholars, further research is needed to understand these challenges facing low-income families seeking affordable housing in these types of neighborhoods.

Orr et al. (2003) and Sanbonmatsu et al. (2011) authored MTO phase I and II case studies, which are mixed methodology (quantitative-qualitative) 15-year longitudinal studies. As noted by the researchers, the qualitative goal is to help understand and interpret the neighborhood effect challenging low-income household adults moving to low poverty white neighborhoods. In turn, the quantitative goal is to estimate the impact of housing vouchers received by two experimental and Sec 8 groups over a 4 to 7-year period (Orr et al., 2003). There are six domains of outcomes tracked by MTO researchers (p. vi):

- Mobility, housing, and neighborhood.

- Adult and child physical and mental health.

- Child education achievement.

- Youth delinquency and risky behavior.

- Adult and youth employment and earnings.

- Household income and public assistance receipt.

In contrast, the current study is qualitative and accedes with Rubin and Rubin (2012)

social construction approach that focuses on the depth of the topic using quantitative data

to validate findings.

The Methodology Literature Based Description

The housing and financial crisis of 2007 to 2009 in the United States that

impacted global markets of economy reignited the issue of affordable housing affecting

low and middle-income household families. The construct of interest arose from the fact

that between 2007 and 2009, unemployment in the United States rose from 4.7% to 9.8%

(HUD, 2011b). According to HUD's (2011b) Report to Congress 2009 on housing needs,

low-income household families rose from 7.2 million in 2007 to 15.1 million in 2009. As

noted, HUD (2011b) reported that 34.5 percent of new cases slipping to low-income

levels stemmed from the economic nature of the housing and financial collapse, raising

poverty by 41.0 percent. Recent studies by HUD (2011b, 2013, and 2015), the MTO

longitudinal 15-year case studies (Orr et al., 2003); Sanbonmatsu et al. (2011), as well as

scholars as Ludwig et al. (2012), Deluca et al. (2013), Comey et al. (2012), suggested a

policy analysis perspective. By examining and exploring from a qualitative perspective, it

enabled a richness of a needed story about what has influenced a continuation of poverty in the U.S.

The literature review justifies the rationale in selecting the concepts for this study on policy analysis. Affordable housing for low-income households has continued to be an ongoing policy issue in the United States since the early 1900s. The current review of the literature suggests policymakers disingenuously ignored certain aspects of policy design in using previous policy design as-is, without considering any participants' characteristic make up to match the programs' intended outcomes. The review of the literature was concerned with why policymakers did not pursue the major goal of MTO to determine why the results were null. Sanbonmatsu et al.'s (2011) Phase II MTO concluded the case study resulted in a null unintended outcome on a major goal of the program. Justification was evident in this study, as other scholars learned that there is a need to pursue further research on SES improvement affecting low-income household adults, and also to break generational poverty and provide sustained affordable housing in low-poverty neighborhoods in any community.

Summary

It is currently known that mobility programs do have a certain significant effect on low-income household adults relocating to low-poverty high opportunity white neighborhoods. Moreover, it is understood that the majority (74%) of low-income household adult participants did not live or gain access to MTO required white neighborhoods of low-poverty high opportunity prospects. In turn, this study finds significant failure by public policymakers ignoring the primary goal of mobility policy.

First, the public policymakers used previous mobility programs such as Gautreaux and Mt. Laurel to design MTO. Second, the policy design included requirements that did not match or support the successful outcomes. Third and most importantly, policymakers did not match participants' characteristic make up to the MTO program to achieve a successful outcome.

In correlation to the above statements, this research learns the most significant findings were two-fold. The current study claims MTO did not follow or research in depth reasons why a null outcome occurred for intended employment, income, earnings and wage opportunity. Next, according to the purpose of MTO, improvement of employment, income, earnings, and wages was a key opportunity goal in achieving SES. Finally, this study concurs with CM (2008), that low-income household adult's failure to relocate to required areas dictated by MTO contributed a negative intended outcome. Moreover, the study justifies the claims that participants' characteristic makes up for the MTO did not match the program requirement to achieve the intended outcome like Gautreaux.

In summary, previous mobility studies have concluded that positive outcomes have improved low-income household adults in obesity, health, and mental stress areas. Consequently, there has been debate regarding gender differences affecting various illnesses. In turn, health issues such as obesity, physical health, and stress improved for females more than males, especially African American males, where little or no improvement was seen in employment, income, earnings, or wages for any MTO group. In contrast, Phase I (Orr et al., 2003) between 1994 and 1998 did show some

improvement in employment for low-income household adults. These improvements were short-lived due to welfare reform by Congress in 1996 (TANF & PRWORA) and 1998 (QHWRA) mandating work requirements to retain benefits after five years (Landis and McClure, 2010).

Moreover, Phase II MTO Final Evaluation (Sanbonmatsu et al., 2011) confirms null findings on employment over 15 years. Subsequently, it is still unknown why policymakers did not pursue why employment, income, earnings, and wages did not improve. Furthermore, MTO's key goal was to examine or test Wilson's (2012) hypothesis/theory 'moving low-income household adults to low-poverty high opportunity white neighborhoods would improve SES.' What is unknown is why researchers did not pursue this inquiry.

As learned earlier in Chapter two, mobility policies for low-income household families had a more significant problem than just relocating to another neighborhood of high-opportunity low-poverty using assisted income. The problem is SES combined with skills and education. Previous studies did conclude that low-income household adults benefited from MTO's programs in SWB improvement. Unfortunately, these studies also claimed there was no improvement in SES, which made it challenging to sustain affordable housing in low-poverty high-opportunity neighborhoods or gain access to these areas. This study hopes to add participants' characteristic make-up to fill one of the gaps that need serious attention when designing public policies for low-income household adults. In doing so, public policymakers should take the initiative to learn the differences in various programs participant make-up to determine if the match will

achieve the intended outcome. For example, Gautreaux participants' unique make-up was low-income households seeking affordable and decent housing in low-poverty high-opportunity white areas. The difference was that Gautreaux participants were more highly educated and better employed. Additionally, the U.S. Supreme Court relocated Gautreaux participants due to a racial discrimination and segregation court order. Lastly, Gautreaux participants did not live in the poorest public housing areas as did MTO recipients.

In contrast, although MTO was based on the Gautreaux design, participants were from the poorest public housing projects in the five selected cities, had less education, and 75% were African American single female-headed households (with 2 or more children) on assisted income. This study hopes to shed light on future studies and policy design that will add to public policymakers understanding the need to pay attention to the intricacies of details that participant characteristic make-up has value when designing public housing policies to provide positive outcomes and benefits for low-income household adults. In final, results from MTO's final impact evaluation after 15 years concluded many participants still required subsidized income to sustain affordable housing, living in low poverty segregated African American neighborhoods (Comey et al., 2012; Sanbonmatsu et al., 2011).

Chapter 3: Research Method

Introduction

The purpose of this study was to understand how policy design and implementation influence a program's expected outcome. By attending to policy design and implementation, policymakers can aid in helping low-income household adult participants achieve SES to sustain affordable housing in high opportunity low-poverty neighborhoods. The study addressed the literature gap regarding the importance of matching public policy design and the program participants' characteristics to implement services that meet their specific needs. This may allow public policymakers to better grasp that one policy does not fit all situations. In Chapter 3 I discuss the following four major topics: research design and rationale, the role of the researcher, methodology, and issues of trustworthiness.

According to social and economic scientists, public housing policies have tended to follow a similar path with consistently dismal outcomes. Public housing policies and programs exacerbated the concentration of poverty for low-income adults. Researchers have documented that policies such as the LIHTC and HOPE VI had done more harm than good as attempts to ameliorate high-poverty neighborhoods. These policies reduced the supply of affordable housing and sometimes demolished whole communities without respect for participants' input (Manzo et al., 2007). For example, Goetz (2012) claimed that between 1985 and 2010, housing policies shifted, drastically affecting the development of low-income housing and welfare programs. In turn, the development and

use of mobility programs were sought as a tool to remedy the supply shortage of affordable housing and reduce concentrated poverty for low-income household adults.

Research Design and Rationale

The method of this study was qualitative. The study design used multiple cases to illustrate the salient data derived from MTO, Gautreaux, and Mt. Laurel programs. As noted by Creswell (2007), traditional qualitative approaches are defined as interpretive, naturalistic, and meaningful. Rubin and Rubin (2012) claimed that qualitative research focuses on depth versus quantitative breadth. For the current study I used policy analysis to explore a mobility phenomenon event intended to reduce the urban concentration of African Americans living in inner-city high-poverty neighborhoods. Rubin and Rubin (2012) stated that qualitative design follows a naturalistic path based on interpretation of life experiences. Using MTO, Gautreaux, and Mt. Laurel's case studies, a richness was provided to the understanding of a specific situation being analyzed. Scholars have agreed that the case study design can aid confidence in policy outcomes (Miles & Huberman, 1994, p. 14). Rubin and Rubin (2012) concurred with this study that low-income household adults under duress, mental health challenges, or severe poverty express their feelings through descriptive processes bringing true value to qualitative information from a natural perspective.

Role of the Researcher

The role of the researcher is important because the researcher is the creator of the process and interpreter of the interview data. The researcher's role can vary depending on the topic being studied. the researcher can be a participant, nonparticipant, or an observer

during the interviewing process. I elected to be a participant as an interviewer only, which reduced any bias in the study. In the role of interviewer, I only asked questions but did not interject personal opinions. When conducting interviews to collect data for the current study, I applied the responsive interviewing style (see Rubin & Rubin, 2012). This style allows relationship building between interviewee and researcher. My role as a researcher was to collect and interpret data without reflecting one's bias, background, or socioeconomic status to avoid leading the interviewee. Also, this process assists researchers in getting responses that may suggest new questions as the interview progresses. This process is consistent with the snowball sampling technique for recruiting participants. This sampling tool allows for networking with people who know other people who may be identified as potential case studies of interest (Miles & Huberman, 1994). Interviewing participants for this study required IRB approval to protect the participants' privacy and shield them from any possible harm from the study. Also, I was certified by the National Institution of Health via their course on protecting human research participants.

Rubin and Rubin (2012) suggested that as a participant-observer, it is difficult to observe and capture instances that need to be noted. As a participant (interviewer only), the researcher should be low-key, observant, and take notes that may be essential to the study. For this study, I gathered, organized, analyzed, and drew conclusions that were supported by the data collected through interview questions. The choice of a researcher's role depends upon the study's design. Creswell (2007) and Roulston (2012) concurred

that the difference in approach determines the interview structure to answer the research questions of case studies.

Rubin and Rubin (2012) said it was positive to be a participating observer before conducting interviews to sensitize the interviewee. This allows the interviewee to be more open and comfortable during the interview. The procedure in data collection involves choosing participants and a site where they can be interviewed. Rubin and Rubin suggested using documents along with open-ended questions used in-depth interviews. Scholars have suggested the selected site should be comfortable for the interviewee to help them be more open with their answers (p. 100). I conducted four interviews at various sites chosen by the interviewees (for example, their place of employment, or other convenient private locations), who then could respond to the interview questions in comfort.

I had no personal relationship with any of the participant interviewees. The data collection strategy was the snowball approach in which participants refer other participants who have direct knowledge of the topic. The individuals selected were major actors from various areas in the affordable housing industry, both public and nonprofit and including private lending institutions. They were identified via networking with public housing and academic focus groups.

The interviews were audio recorded for later analysis for clarity and accuracy in reporting. I was not an active participant in the interviews beyond asking the questions and making observations. Face-to-face interviews require awareness of the participant's personality and the surroundings and respect for the potentially sensitive nature of the

process with privacy protection. All research data gathered was conducted at sites where the participants felt comfortable.

Methodology

The current study used a qualitative policy analysis approach. The design was a multiple case study on mobility programs (MTO, Gautreaux, and Mt. Laurel) affecting low-income household adults transitioning to affluent neighborhoods. As noted in Chapter 1, the sampling and settings were limited to the North Central Texas area. The sample included four participants from various areas of public housing programs to attain balanced housing perspectives to gain data validity. I used snowball sampling, which provided a network of people who knew other people rich in information for the case studies of interest. I collected signed participant agreements by e-mail for this study for authorization and verification.

In this study I used a semistructured interview process to collect rich data for this research project. This approach in data collection aligns with the snowball sampling strategy (Miles & Huberman, 1994; Rubin & Rubin, 2012). New questions emerged from semistructured interview questions asked of the participants; their responses provided information on the affordable housing policy influence on low-income adults regarding their mobility to low-poverty neighborhoods for better employment, income, earnings, and youth job advancement. I used a step by step process to create an accurate and rich story from the information collected. Concepts, events, and themes emerged that addressed the topic of affordable housing and the low-income household adult's journey

to better living and SES. This study used Machi and McEvoy's (2012) Literature Survey Tally Matrix to categorize data.

In conducting the interviews, I was aware of the sensitivity of privacy and any potential harm that could come from the interview process. The Walden University IRB was notified of any interviewing process request. To gain trust from study participants, each was sent a consent form explaining the study purpose and background, their rights, the interview process, , the study's audience, proposed length of the one-on-one interviews, and that they would choose the interview site location. The participants provided electronic signatures for the consent forms. A contact number for the university was provided as proof of the study.

I took the National Institutes of Health Web-based training course "Protecting Human Research Participants" before conducting any research interviewing. As noted by Rubin and Rubin (2012), protection of all participants from harm is paramount. Therefore, trust between the researcher and participant was essential. It was my obligation to gain this trust so that the interview process could flow from a comfort level for all parties. This approach allowed me to ease into the interview to establish trust and comfort for the participant.

The IRB reviewed all interview questions the researcher planned to ask. As previously stated, the IRB's concern was about any harm that may come to any participant in a study. Moreover, the initial questions were the same for all participants and were provided to the IRB (Append B), while also informing the IRB that interviews would be face-to-face, mail interview questions or via teleconference. Since this was a

qualitative study, the IRB needed to review any interview questions that would be applied to this research. Regarding the 'Protection of the Participants' rights,' the researcher was certified with the NIH as of March 27, 2011.

The current study followed an exploratory design, which is a prime qualitative process. As noted by Creswell and Plano-Clark (2011), exploratory design tests a qualitative result relevant to the sampling data. Moreover, it was the researcher that collected the data and did not depend on others or surveys for information. In turn, there were challenges which the researcher needed to be aware. Subsequently, this was a policy analysis study using a qualitative approach. The case study was the design of choice where exploratory mixed methodology case studies were used in combination with various qualitative and quantitative peer journals. The interviews for this study were used to support or disprove the theme that participant characteristic make-up of low-income household adults can make a difference in public policy design and implementation outcomes regarding SES improvement. Similarly, this study was seeking to confirm or refute Wilson's (2012) theory based on the results of data collected from interviewees and the outcome of the study.

The research questions underpinned the research project. The questions were:

RQ1: To what extent did policymakers believe the MTO Fair Housing met its intended outcomes?

RQ2: What did public policymakers learn from the Gautreaux, Mt. Laurel, and MTO policies?

The questions sought to find whether public policymakers concurred with previous mobility program outcomes. It also gathered data to learn from past mobility programs to assist in designing more effective policies that match low-income household adult characteristic make-up in achieving SES. This allowed them to sustain affordable housing in low-poverty neighborhoods without subsidized income. For example, the first research question asked if policymakers concurred that previous housing policies for low-income household adults met the objectives of supply and demand, as well as socio-economic opportunities to sustain affordable housing in low-poverty neighborhoods. The second research question asked if policymakers learned anything new from past mobility programs that would improve future policy design to benefit and provide more assistance in allowing low-income household adults to rise out of poverty and sustain affordable housing in low-poverty neighborhoods without assistance. The dissertation is a prerequisite for policymakers to use as a guide in designing a new housing policy of efficacy. Also, it is hoped that policymakers learned how to interpret past participant characteristic make-up to better design and implement housing policies that benefit those intended.

The central concept was based on a theoretical framework introduced by Wilson (1987/2012) stating that relocating low-income household adults from high-poverty to low-poverty white neighborhoods would reduce poverty and provide better opportunities for employment, income, and earnings, as well as child education and youth job improvement. The theory on 'spatial mismatch' by Wilson (2012) changed the way social and economic scientists researched social problems by adding qualitative information to

empirical statistical data. As scholars noted, this gave rise to mixed methodology, combining qualitative and quantitative studies in one. This concept of 'spatial mismatch' had been applied in research over the past 30+ years. Moreover, programs such as MTO, Mt. Laurel, and local mobility programs, along with LIHTC and HOPE VI, had implemented this process in their relocation programs as well. The phenomenon of an affordable housing shortage for low-income household adults had highlighted the need to find better ways of delivering affordable housing to low and middle-income families. As noted in Chapters 1 and 2, "success begins at home, and a safe, stable, affordable place to live keeps families healthy, helps people find and keep jobs and help kids come to school ready to learn" (NLIHC, 2015).

Recent scholars claimed qualitative methods bring out a richness and naturalistic approach to data gathering techniques (Rubin & Rubin, 2012). Qualitative methods construct social perspectives allowing researchers to interpret participants' perceived experiences in life. Using in-depth qualitative interviewing extended the knowledge of the research on the topic being studied, for example, understanding low-income household adults plight living in stressful environments of poverty, affected by high crime and joblessness. The qualitative approach was pertinent in answering the research questions in this study. Most important, qualitative approaches allowed for small samplings to be studied in-depth (Miles & Huberman, 1994). Lastly, the features of qualitative methods are quite impressive. Unlike quantitative methodology, qualitative methods required perceptions verstehen (empathetic understanding), as well as the uniqueness of analyzing without words.

The selection of the strategy for the study was challenging. The approach was a policy analysis, and selecting the best qualitative strategy (narrative, phenomenology, case study, ethnography, or grounded theory) was key. The case study was designed to explore a program in-depth, which was bounded by time and data collected, therefore it was the best choice to address the research topic (Creswell, 2009). The current study was a perfect match for this type of strategy, where one or more individuals are affected by the programs' outcome.

Grounded theory was interesting, but used multiple strategies of data to compare groups, which the current study was not doing. Phenomenology studied a small group of people's lived experiences, influenced by a specific phenomenon. In turn, affordable housing and low-income household adults were not considered phenomena, even though the situation was ongoing. In turn, the current study was not biographical/historical research, which was considered a 'narrative' strategy. The current study was not about individuals where stories were told about their life experiences.

As noted earlier, the researcher was exploring a policy analysis of programs that affected low-income household adults. For example, programs like the Gautreaux case study influenced the design of the MTO and Mt. Laurel programs that experienced null results on low-income household adult employment, income, or earning improvement as intended. In contrast, MTO's participant characteristic make-up did not match Gautreaux's or Mt. Laurel's design, which expected the same intended outcomes. The choice in using the case study was based on the design where the strategy explored policy

programs, events, and processes, as well as one or more individuals affected by these phenomena.

The case study provided an in-depth study of policies/programs, events, activities, or one or more individuals that are bounded by time. For example, the MTO case study was a mixed study that expands 15 years of research. The study had two phases, where phase one was quantitative, and phase two was qualitative. Furthermore, MTO was based or designed after the Gautreaux and the Mt. Laurel programs, which were quantitative in design. In turn, the other qualitative strategies ethnography, grounded theory, phenomenology, and narrative/biography did not produce the needed results as intended by the case study strategy. It is not a matter of the other strategies not being better; they just do not match the current study's objectives. The rationale was, as explained in the previous paragraph, the other strategies did not study policies/programs or events. The approach and outcomes intended or expected would not be the same.

Setting and Sample

Based on the case study, participants were selected according to the industry they represented. The study was on affordable housing policies affecting low-income household adults in major metropolitan statistical areas (MSA) of poverty. Due to their careers in public housing, finance, and public policy, the selected participants reflected the interest of the study's research in answering the research questions on designing new housing policies affecting low-income household adults relocating to low-poverty neighborhoods for a better life.

The selected participants were essential to the study in collecting data that directly impact policies affecting low-income household adults in the Dallas/Fort Worth Texas metropolitan statistical area (MSA). Moreover, the housing policies affected the SES for low-income household adults sustaining affordable housing in high opportunity low-poverty neighborhoods.

The selection of the population discussed earlier suggested four to eight potential participants represented the affordable housing market arena. Following the qualitative processes and case study sampling, it was better to have a smaller sampling size, where the more in-depth inquiry was made with each participant. Although the current selection was four, the snowball sampling approach increased the population pool from 8 to 27 available potential participants. Some scholars suggested it was better to start with a small population and move to a larger one (Creswell & Plano Clark, 2011; Miles & Huberman, 1994). The case studies in this research were MTO, Gautreaux, and Mt. Laurel. These case studies were the basis of the current research examples, which provided a policy analysis in answering the research questions.

In line with Rubin and Rubin (2012) and Creswell and Plano Clark (2011), the current study started with a small sampling size. Unlike quantitative studies that require large sample sizes, qualitative studies use small populations to conduct in-depth interviews to collect rich data regarding a central phenomenon (p. 174). The smaller sampling allowed in-depth interviews with major actors of interest that recommended other people who knew cases that had rich information (Miles & Huberman, 1994). As Rubin and Rubin (2012) concurred, the point of saturation is when you begin having

repetitive answers several times. The current study suggests that four participants were enough to reach saturation.

Based on the topic of the study, the selected participants were employed at the affordable housing and non-profit support organizations facility. Since the research was regarding affordable housing policies and their effect on low-income household adults transitioning from high-poverty to low-poverty neighborhoods, it was proper that people in these organizations would have the best information necessary to answer the research questions. All current population participants met this requirement. For example, two participants were at the executive level with a nonprofit organization and two government level executives were from separate cities. There were three women totaling two African American and one White, and one Hispanic male. Each of the participants had 15+ years in their profession in an executive status.

This sampling strategy was in line with qualitative processes in collecting data using in-depth interviews on a small population, that provided information data that can answer the research question(s) of this study. Like qualitative research, snowball sampling started with 1-2 participants and networked other people in the organizations who knew other cases with rich information or interest (Miles & Huberman, 1994; Rubin & Rubin, 2012).

As suggested by some scholars, meetings with participant interviewees prior to conducting fieldwork data collection were relevant in building a comfortable relationship. Rubin and Rubin (2012) stated this technique allowed the researcher to build a comfort zone and trust before the interviews took place. Moreover, participants in this study were

recruited by email and followed up by phone to set dates and times for their interviews. It was understood that this procedure did not move forward until IRB approval had been granted after the Dissertation Chair and Members approved the Dissertation Proposal. In turn, I networked with many of the prospective actors in this study via attending research focus groups held by HUD's Affirmatively Further Fair Housing (AFFH) study conducted by the University of Texas at Arlington (UTA). Note, I was not a participant but discussed and audio-recorded the sessions to gather data and build a relationship of familiarity with participant interviewees. In doing so, by building a rapport, I gained trust with possible future interviewees. Contacts and recruits were identified by their organization to ease the interviewee's stress when setting up interview schedules and dates.

Data Collection

For this study I used an audio recorder to substantiate and support data collected during an interview. Semistructured questions were used during all interviews to probe for responses from participants for exploratory analysis. Trust, comfort, and respect in privacy was the first order of the day with the interviewees. As stated earlier in this chapter, sampling for qualitative studies did not need a large group to collect accurate and credible data (Rubin & Rubin, 2012, p. 63).

The data collection instruments of choice were enough to capture the needed data the researcher was seeking. Both audiotaping, semi-structured interviews and notepad taking were instruments that balanced and complemented each other in clarifying and bringing trustworthiness to the collected data. Using both tools allowed me to understand

better or interpret accurately what the participant experienced in their understanding of public housing policies relating to low-income household adults sustaining affordable housing in low-poverty high opportunity neighborhoods. Moreover, it provided me the opportunity to collect data to compare what the participant experienced and what was heard or interpreted. This process provided validity to the study, as well as making it easy to review when using triangulation to confirm the accuracy of data collected.

In brief, I used a semi-structured interview approach. There were prepared open-ended semi-structured interview questions of inquiry given to all participants during each session. This approach, according to Rubin and Rubin (2012), allowed the interviewee to respond in length and in vivid detail, providing in-depth information for the study. I understood the gravity/sensitivity of the topic at hand, in discussing low-income household adults seeking affordable housing in low-poverty high opportunity suburban neighborhoods. This was one of the reasons for selecting the snowball sampling approach, in addition to attending neighborhood focus groups to build relationships and trust before the Proposal and IRB approval.

For this study, methodological triangulation was applicable in validating this research project. As defined, methodological triangulation utilizes multiple forms of data such as documents, individual interviews, observations, and focus groups (Roulston, 2013). Congruently, this study used data collected from interviews, used appropriate theory, and document analysis that validated the reliability and authenticity of the research. In doing so, triangulation validated by using a third-party reviewer to help with data entry and transcribe collected interview data with ongoing analysis. Congruently,

data collected using recording instruments was triangulated by a third-party reviewer and the researcher to validate the reliability of the sources' information.

In context, the culture surrounding this study was concerning executive level policy decision makers transitioning low-income household adults to low-poverty high opportunity neighborhoods in large metropolitan statistical areas (MSA). As noted earlier there were two African American females and one White female and one Hispanic male policy decision maker. The instruments selected in this study allowed flexibility and in-depth interviews to bring out the richness and true perspective of the lives affected by public housing policy design and implementation, that could be interpreted with accuracy.

The research questions were used to open the interview collection data earlier in Chapter 3; the selected participants recommended other people who knew other people of interest who knew cases with information that added to the interview process (See Appendix B). The recruitment process was embedded in the snowball sampling process that took place during every interview session. Similarly, each interview ended with a follow-up interview if necessary, pending the richness of the data collected during the session. However, there were two to three phone interview follow-ups for clarification and information networking. Note, each one-hour interview session was dictated if a follow-up or another participant was needed. Meaning the participant wanted the researcher to network with an associate of theirs that was more knowledgeable about the topic of the study. In turn, each interview varied in length. For example, out of four interviews, the first lasted 53 minutes and 11 seconds, the second at 34 minutes and 4

seconds, the third at 1 hour and 29 minutes, and a fourth phone interview lasted 15

minutes where the participant decided to email in the questionnaire due to work

scheduling issues. All interviews were conducted only by me. The study was aware of the

saturation point where information appeared to be replicating and stopped.

It was customary after an intense interview session to tone down and transition

the conversation with a less stressful question. Once I and the interviewee had settled

down, the interview was closed by expressing one's thankfulness for allowing the

interview to take place.

Data Analysis

The IRB (Institutional Review Board) approval number was - #04-29-19-

0223511. At that time, the QR NVivo 9 certification had expired and was not reinstated.

The dissertation Chair and Committee Member concurred QR NVivo is the approved

storage and data collection instrument for this research. In turn, before the conclusion of

data collection, QR NVivo 12 Pro, along with a transcription tool, was acquired,

providing a new 4-year license. After the data collection, the researcher and 3rd party

reviewer assisted in downloading all data for analysis into NVivo 12 Pro. Also, a

Literature Survey Tally Matrix (Machi & McEvoy, 2012), storing all journals and books

reviewed, as well as recorded interviews, were imported into NVivo 12 Pro. All the

above issues were resolved in purchasing QR NVivo 12 Pro with all dissertation parties

involved. The 3rd party reviewer was recruited based on computer efficiency, 3+ years

working in Section 8 housing management, 20+ years in electronic sales management,

holding a bachelor's in psychology, and familiar with American Psychology Association processes (APA).

Since data collection involved interviews, audio recordings, and documentation (peer journals, books, interview questions, and case studies) as indicated earlier, QR NVivo 12 Pro was the process used to store and manage all data collected for this study. All Proposal data is stored in a secured ID passcode protected computer system. As noted by Miles and Huberman (1994), coding by hand can be short-handed and complex. Using computer programs designed to handle various subjects, QR NVivo 12 Pro provided automatic coding that handled both qualitative and quantitative data, as well as audio collected data, and assigned codes separating both methodologies (See Appendix B). Since both methodologies operate on different collection processes such as deductive (quantitative) and inductive (qualitative), QR NVivo 12 Pro handled each coding technique, as well as data retrieval (p. 58). These issues have been addressed and approved by the dissertation Chair and Committee Member during the IRB approval period.

<div align="center">**Trustworthiness**</div>

As discussed in the previous paragraphs of Chapter 3, methodological triangulation was applicable in validating this research project. As defined, methodological triangulation utilizes multiple forms of data such as documents, individual interviews, observations, and focus groups.

Trustworthiness and authentication are considered naturalistic perspectives in qualitative studies. To assure their viability, it was necessary to see if the study could be

transferable to another context (Miles & Huberman, 1997). Triangulation was the process used to validate the study. Moreover, the conclusion of the study can be transferable and compared to other studies. Similarly, Miles and Huberman (1994) ask if the findings of the study can be replicated or applicable to other issues. Lastly, was the current study applicable in confirming theories in the study that can be compared to other sampling constructs? These issues were considered when concluding this research. The study selected four participants who were associated with the public affordable housing industry. The researcher used semi-structured open-ended interview questions to collect data during each session to answer the research questions. Each participant selected provided a different perspective on the topic of policy analysis and design affecting low-income household adults seeking SES in sustaining affordable housing in low-poverty high opportunity neighborhoods.

Triangulation strategy was used to validate the quality of this qualitative policy analysis study. For example, sources of evidence extended to four personal executive interviews, peer journals, annual housing policy reports, historical case study reviews, and community focus meetings which centered on the research questions. As noted, Golafshani (2003), Roulston (2013), and Yin (2014) concurred this approach was commonly used in qualitative research, which allowed multiple sources to validate the quality of the study. In support, Golafshani (2003) asserted that qualitative research is a naturalistic approach using triangulation in case studies to test the validity or evaluation of findings for quality and dependability.

Reflexivity is a unique problem encountered by every qualitative researcher. Reflexivity is about 'self' which can render bias in a qualitative study (Roulston, 2013). In determining the trustworthiness of data collected, awareness of self when conducting interviews was necessary. Roulston (2013) suggested that one way to avoid reflexivity was to analyze your work by examining your relationship with participants to ensure data collected was trustworthy. Most important was to re-examine this researcher's contributions to the interview data collected for implications it may have on the study. To establish confirmability, Golafshani (2003) suggested allowing interviewees, peer view analysts, or investigators to review the collected data to appropriately record the construction of realities through trustworthiness, which was conducted by an assistant researcher for this study.

Summary

Chapter 3 summarized the main points of the study that included the following nine sections: describing how the research design derived logically from the Problem Statement, Role of the Researcher, Setting and Sample, Data Collection Procedure, Data Analysis, Protection of the Participants Rights/Ethical Procedure, Exploratory Study, Presentation of Results, and Summary.

Chapter 4: Results

Introduction

The purpose of this qualitative policy analysis study was to explore the importance of public policy design and implementation in influencing the housing programs expected outcomes, helping low-income household adults achieve SES while sustaining affordable housing in affluent neighborhoods. I interviewed four senior/executive housing officials, each holding the title of vice president, housing director, or director of community development to answer two research questions:

RQ1: To what extent do policymakers believe the MTO Fair Housing Program met its intended outcomes?

RQ2: What did public policymakers learn from the Gautreaux, Mt. Laurel, and MTO policies ?

to answer these questions, I used interviews and semistructured questions to collect data from senior public housing officials, both female and male, each with 10 to 20+ years of experience in their field. Their experiences and knowledge provided in-depth information on the workings that influenced public policy design. Implementation of policies affected low-income household adults trying to better their lives by relocating to affluent or low poverty neighborhoods to reduce concentrated poverty in the inner-city areas. I planned for the study to become a guide for public policymakers to better grasp that one policy did not fit all situations to meet the needs of low-income household adults. There were some challenges that required adjustments during the data collection process that will be discussed further in the Data Collection section of this chapter.

In Chapter 4 I discuss in detail the following topics: settings, participant demographics and characteristics, data collection, how data was recorded, data analysis (variations and methods used to organize data), evidence of trustworthiness, main interview questions and findings, and a summary of the study.

Settings

The IRB (Institutional Review Board) approved the study (approval no. 04-29-19-0223511), after which a complete package consisting of an introduction letter, consent letter, and interview questions was e-mailed to the all participants. The purpose for supplying the interview questions was to prepare participants for the interview. If participants were unable to complete a phone or face-to-face meeting, they were asked to complete a written interview upon their acceptance to participate. Because this study was a qualitative policy analysis, there was no need for a large interview sampling population for balance or thoroughness as various perspectives were explored in detail (see Rubin & Rubin, 2012). Overall, there were 27 potential participants to which 21 introduction packages were e-mailed; six were contacted by phone with no response.

All 21 potential participants were contacted by phone and those who were interested requested the study be e-mailed for review before officially accepting to participate in the study. Four recipients accepted and completed interviews, however one participant could not complete the phone interview but submitted responses to the semistructured interview questions by e-mail, which was coded in NVivo 12 Pro as a text document. Five potential participants referred the study to another associate who was more knowledgeable about the subject study (see Table 1). The data collection process

took 6 months to complete due to participants' work schedules, legal liability, summer vacations, networking, lack of response, not interested, or not having a mobility program (see Table 1). All potential participants were notified that the consent letter explained the study, that the study was voluntary, and that they were not obligated to participate in this study.

Furthermore, potential participants were informed that if their experience in public policy decision making or management dealing with low-income household adults did not meet the study criteria, they could forward the package to another associate in the industry or organization who had more knowledge of the subject being studied. Those who accepted to participate in the study were given an option for interview sites to protect their privacy. As noted in Chapter 3, three participants agreed to be interviewed at their facility, and one suggested we meet at a church on a day off. Each participant was informed that the interview would be 1-hour of their time.

Understanding that the topic was politically sensitive, participants selected their facility or a church for comfort and privacy. All participants felt safe in answering and speaking freely in their environment. The interviews opened with an introduction of the session starting with date and time, participant's name/title, the topic, and purpose for the study. Each participant introduced themselves and was free to ask me questions during and at the end of the interview. All participants understood the questions were semistructured and the qualitative interviewing in-depth, with open-ended questions like *what, how, why,* or *when* (see Rubin & Rubin, 2012). I closed each interview session thanking the participant for their time and information. I informed them that they would

receive a two-page summary of the study when completed and published. The

participants were informed that they were free to contact me to add information or ask

any further questions about the study.

Demographics

The sample demographics were based on the topic being researched. Via public

information and networking, I sought out local and regional officials who decided and

implemented public housing policy on an executive management level. In doing so, the

snowball strategy allowed me to network with public housing and government officials to

select those potential participants who represented and implemented public housing

policy for low-income household adults in the United States. An example of the snowball

sampling strategy was that participant MEJCDHD referred the study to PWHDCD who

had more knowledge as the organization's housing director of community development.

Participants lived in the area studied and had 10 to 20+ years of experience in their field.

The participant characteristics included men, women, Black, White, and Latino who

commanded both English and Spanish languages. Their titles ranged from program

director to vice president in both government and nonprofit organizations.

The site locations were all set by the individual participants. The location for each

participant was left out of this study to comply with National Institute of Health rules and

protection regulations. In addition, all names have been coded for confidentiality to

assure no repercussion or retaliation could arise from this study (Table. 1). The only

exception was that one participant interview took place at their church for privacy and

comfort.

Data Collection

During the data collection process, there were emerging challenges in meeting the selected population goal of four to eight participants to achieve the point of saturation and provide in-depth and comprehensive breadth of data to validate and qualify the study as relevant to the discipline and profession of public policy. Consequently, data collection began with 13 potential participants and expanded to 27, with 21 prospected participants responding over a six-month period. Table 1 provides a break down on the data collection issue, as well as the coding. Each column highlights what was discussed. Each prospected participant coding complies with National Institute of Health guidelines on participant protection.

The prospective participant population sampling number was met but what emerged during data collection is displayed in Table 1, that only four (15%) participants agreed to and completed interviews. The data collection process took over seven months to complete. In setting up interviews with participants, some who initially agreed began canceling for various reasons. Column 5 in Table 1 shows the reasons for rejections. These rejections caused concern regarding having an adequate population achieve saturation to provide a quality in-depth and comprehensive breadth of data to validate this as a quality study. However, Rubin and Rubin (2012) and Huberman (1994) suggested the snowball strategy allowed the researcher to begin with one or two participants and network with others if additional participants were needed for saturation. This issue was discussed with the chair and committee member. In response, the committee suggested that if the participants were senior officials involved directly in the policy design and

implementation process, this would meet the standard for a qualitative study if saturation could be attained. Fortunately, data analysis appears to have provided a resolution to this critical issue.

Table 1

Participants Analysis Response Code

Participant Code	Participant population (#)	Introduction package sent (#)	Participant accepted (Y/N)	Rejection response (Why?)	Interview appointment (Date)	Participant referee (Y/N)
SACCDS	1	1	N	Legal		N
DWHBRE	1	1	N	Legal		N
SMMVPHS	1	1	Y		8/21/2019	
BDMDFHAH	1	1	N	TD 8/5/19 no Mobility Program. See Dallas Cnty H. A.		Y
BACPM	1	1	N	Legal		N
DMPICP	1	1	N	Scheduling Issues		N
MEJCDHD	1	1	N	Network		
PWHDCD	1	1	Y		8/12/2019	Y
AZCMD9	1	1	N	No Response		
TRPAC	1	1	N	No Response	N	
WBCFDCP	1	1		Network	N	
CTMBSWC	1	1		Network	N	
DANDHNR	1	1	Y		7/1/2019	
CJFHDMc	1	1	Y		11/26/2019	
DRPNSDC	1	1	N	No Response	N	
JAMCRP	1	1	N	No Response	N	
DRTHTSU	1	0		Network		
DLSTSUH	1	0	N	No Response	Y	
DTBUTD	1	0	N	Scheduling Issues	N	
DABUNT	1	0	N	Scheduling Issues	N	
JGHDC	1	1	N	No Response	Y	
TRPAC	1	1	N	No Response	N	
JSCCOO	1	1	N	No Response	Y	

Participant Code	Participant population (#)	Introduction package sent (#)	Participant accepted (Y/N)	Rejection response (Why?)	Interview appointment (Date)	Participant referee (Y/N)
SJHACM	1	1	N	Legal		N
SHCEOHMc	1	1		No Response		N
SMDCEOD	1	0		No Response		N
KSD9D	1	0	N	Not Interested		N
Population	27	21	4		4	5
Response %		78%		Intrvw %	15%	

Data Analysis

I collected data through a topical semistructured interview process exploring public housing policy affecting low-income household adults' mobility into affluent neighborhoods. I used this approach to broadly explore the participants' decision-making experiences, as well as probing for further information (see Roulston, 2012; Rubin & Rubin, 2012). I provided each participant who was the gatekeeper (department head) of their organization 20 semistructured interview questions (Appendix A) divided into 3 sections. Most importantly, all participants deemed the study was important, with interesting issues that pertained to their decision-making processes. For example, questions in the following sections covered: (a) if there is a need for affordable housing for low-income household adults; (b) if policymakers developed efficient, affordable housing mobility policies; and (3) development of mixed-income housing in the affluent suburban neighborhoods. There were six questions in each of sections 1 and 2, and eight questions in section 3 (Appendix A).

During each audio/face to face interview, I took notes to assist with transcribing. Questions that did not pertain to the participant were stated or marked N/A if they

completed the interview questions. These questions were open-ended and designed to probe for information and understanding. If the participant could not answer all questions completely, they had the option of referring an associate who had more knowledge in their field. However, this problem did not occur. The purpose of sending semi-structured interview questions with the introduction package was to eliminate those who did not qualify for this study. Some participants who did not qualify referred the study to their knowledgeable associates during the recruiting stage, or when canceling their interview set up (Column 5).

Once the last interview was completed, all data was downloaded into NVivo 12 Pro. With this process, all research data from other scholars were able to be matched and compared to the collected data of the participants if needed. It appeared that NVivo 12 Pro automatically coded all data collected where themes, sentiments, and tables could be identified for each participant. However, pdf files were considered text when downloaded and required manual review for coding. Also, pdf files were considered 'text' and audio transcriptions 'datasets.' Each can be matched and identified with participants since the interview questions were the same. Regarding saturation, NVivo 12 Pro appeared to have captured and resolved the participant's repetitiveness, which will be noted when reviewing themes. The emerging themes are discussed in the following section from positive and negative sentiment outcomes that are important results in answering the research questions.

Research Question Results

Participants Emerging Thematic Responses

The automatic coding process provided a view of the positive and negative sentiment themes of the four participants (SMMVPHS, PWHDCD, DANDHNR, and JCFHDMc), as well as their RQ1 and RQ2 responses. There were 406 thematic outcomes generated by NVivo 12 Pro showing 126 positive themes, 280 negative themes, which included outcomes from the Literature Tally Survey Matrix. In turn, there were 70 participant positive outcomes and 74 participant negative outcomes. The analysis of the participant's responses provided an insight into their important handling of issues governing decision making and implementation of housing policy on affordable housing for low-income household adults. I selected auto coding of themes that were categorized under nodes. This function allowed NVivo 12 Pro to calculate the number of positive and negative participant responses to the interview questionnaire. The responses were then categorized under positive and negative sentiments. The following three themes below responded to RQ1, and RQ2 provided a point of saturation to validate this study. For example, Theme A: 'the need for affordable housing,' Theme B: ' did policymakers develop efficient mobility policies,' and Theme C: 'Concerning the developing of mixed-income housing to address inner-city neighborhood housing.'

The participant responses came from all questions in the interview questions section below. Since time is a factor, the response will come from all the participants interview questions from each sections theme. The three sections will each have an emergent theme as follows, to respond to RQ1 and RQ2:

- Section 1–Theme A: If there is a need for low-income affordable housing for low-income household adults. (Addresses RQ1)

- Section 2–Theme B: Did policymakers develop efficient mobility policies. (Addresses RQ1 & RQ2)

- Section 3–Theme C: Concern the developing of mixed-income housing to address inner-city neighborhood housing. (Addresses RQ2)

In turn, each section will address the participants positive response first and next the negative response.

Positive and Negative Perspective Responses

Section 1–**Theme A**. If there is a need for affordable housing for low-income household adults. This section responded to RQ1.

RQ1**:** To what extent do policymakers believe the MTO Fair Housing Program met its intended outcomes?

SMMVPHS (positive) responded and said it was good to see someone is interested in the affordable housing dilemma in the central urban areas. Previous policies worked on demolishing neighborhood public housing like the Butler Projects without providing low-income families the opportunity to move to better areas. However, through new programs by HUD/RAD, they are now able to move low-income families to affluent areas, closer to good jobs. Although the MTO Program funding has been severely cut, their organization has been able to utilize their funding to develop affordable housing in affluent areas in collaboration with area developers, businesses, nonprofit, and government organizations to provide needed housing for low-income household adults.

The MTO and Gautreaux model used by local and state governments have made changes in their housing policies to adapt to serving the local population needs. At this time, there are 40,000 units needed in the current housing market to service low-income household adults. Income was not a requirement for moving. Low-income Household adults had vouchers where the local/county governments own current developments/apartments. However, all low-income recipients had to meet the 30% - 50% area median income to relocate. Coincidently, all voucher holders could make their own choices to where they wanted to move if qualified.

SMMVPHS (negative) said there was a need for housing for low-income families. However, previous policies concentrated on demolishing deteriorated public housing projects, which created shortages of units in the market. Moreover, areas of opportunity, even with vouchers, deterred low-income families from moving, as well as many landlords rejecting vouchers. Another issue was that the city was not required to counsel low-income families; this lack of support enhanced the problem of finding better housing and job opportunities. According to our 2018 annual report, the County area had 40,072-unit shortage. Also, housing recipients with vouchers preferred areas of poverty over those with better opportunities due to transportation and support such as daycare.

PWHDCD (positive), responding to interview questions and the need for affordable housing in the city and county, noted that during the 60s the area built on a love of the automobile where poverty was mostly on the south side which eventually became historical sites. The area housing authority through HUD provided public housing policies to assist in reducing poverty and gang-related street crime. Moreover, it

was good to see that someone was interested in affordable housing since there is a need for more units in the area. Regarding if past policies such as the MTO and Gautreaux influenced their policy decisions, PWHDCD was not sure. Since HUD promulgated these housing policies, local/state/city governments had adjusted since Congress cut back on funding these programs. To make up for the lack of funding, state/city/local governments had to collaborate with local businesses, nonprofit, non-government organizations (NGOs), funding institutions, and developers to meet the needs of their area low-income household population seeking affordable housing.

Regarding criteria to relocate, income was a factor. All low-income household adults had to meet the 30% to 50% HUD standard to qualify for specific housing complexes. SMMVPHS responded that all low-income household adults had vouchers and could move anywhere if housing were available and met HUD's housing standards.

PWHDCD (negative) noted that low-income families could move anywhere so long as the unit met HUD safety protocol. However,

> we do not own public housing authorities" like the five area cities (Arlington, TX, Haltom City TX, Grand Prairie, TX, Fort Worth, TX, Grapevine, TX, which Halton City, TX & Grand Prairie, TX service only special needs and older recipients). Unfortunately, we assist other county and city agencies with funding via CBG. Also, we are focused on affordable housing ownership for low-income housing families on the family self-sufficiency (FSS) program, by collaborating with Tarrant County agencies. Our main goal, according to the participant, is to assist the homeless in Tarrant County TX.

DANDHNR (positive) said that,

it is nice that there is an interest in such an important issue that affects the

metropolitan complex regarding affordable housing and policies governing this

topic. Moreover, the participant responded in saying both city and county have a

responsibility to ensure there is adequate housing for all, as well as low-income

household adults. The county has collaborated with the city to assist in

implementing the housing mobility programs to ensure that they follow HUD and

fair housing regulations. Like previous responses, the federal government had cut

back on funding forcing state/local and city governments to find other avenues to

fund their federal programs that had been under the process of devolution.

Nevertheless, there is a drastic housing shortage of 20,000 units in the current

area being discussed. Along with other cities nationwide, the effect of these

cutbacks has forced state and local governments to seek funding from other

sources such as local businesses, nonprofits, non-governmental organizations

(NGOs), and private/public funding organizations. Also, the participant claimed

by moving low-income household adults to affluent neighborhoods, and they

benefit from better schools and possibly closer to new job opportunities while

deconcentrating the inner-city for mixed-use.

Regarding what area best serves low-income household adults, the participant

claimed several specific details are tied. The participant asserted that "there was a metric

that was developed, believed by the state, which defines high opportunity areas that have

less than < 20% of people living in poverty and school performing at high levels

(NCTCOG, 2019)." According to the participant, it is the county that operates and controls the operation of housing mobility programs, but it is the state that distributes the funding from the federal government to those areas of high poverty.

DANDHNR (negative) stated,

they do not have public housing authorities, which is run by the county. With 20,000 units short, the need is urgent with a sizeable low-income family population. However, the county has asked our assistance. In turn, we have completed a comprehensive housing policy this year (2019), where we are focused on using various financial tools to support new neighborhood revitalization projects for low-income families in combination with the county PHAs. These projects were a result of legal action brought on by the Inclusive Project Community (ICP) legal action between 2008 and 2016 (see ICP v. TDHCA; ICP v. U.S. Treasury). Segregation and racial discrimination have been a big issue in the past. Although the problem still exists, new laws have been put in place regarding fair housing to reduce the segregated and racial problems. There still a long way to go.

CJFHDMc (positive) noted that as a former/retired housing policy executive with 47-year history of experience in running public housing (PHA) and Section 8 organizations for 3 major cities, as well as teaching. The participant begins by answering the question: The participant started as a teacher in Houston, TX, in the early '60s, and then 3 years later recruited to work in the Office of Equal Opportunity/poverty program as a staff member. Due to personal issues, the participant moved back to Texarkana, AR,

where the participant was recruited to run the Community Action Agency (CAA) since I had experience and a government master's degree. At that time, there was a great need for affordable housing professionals. The participant was a supervisor running this agency and was exposed to the racial divide and poor living conditions in Texarkana, AR area. With the experience in supervising and revamping the department to function efficiently, properly to properly function efficiently, the participant was recruited by the City Manager of Texarkana, AR, as City Planner to oversee their housing projects. The participant's reputation proceeded them, and the former mayor now heads of the housing authority (PHA) in Texarkana. TX took notice and put the participant over the Texarkana, AR Housing Authority, to oversee three segregated projects in the late '60s. As Director of the Texarkana Texas Housing Authority, the participant was there for about 8 years.

The participant's management style allowed them to accomplish good things by cleaning all three housing projects up and reducing crime through the replacement of efficient property managers and rewriting local housing policies that supported fair housing rules. From there, the participant came to the North Central Texas area, where they were housing director and director of Section 8 in two major cities. Up until the early 2000s before retirement, public housing policies were changing. It is hard to say, but programs like MTO and Gautreaux appeared to have been successful, yet there was much room for improvement. Looking back, the participant can say there has been good and bad about the policies. For one thing, "housing still needs improvements today in this area."

CJFHDMc (negative) was a director of three different city housing authorities and Section 8 division manager, who stated that "the problem still exists in lack of housing for low-income families." Their tenure with two Texas cities before retiring was a period of great racial divide and discrimination. The problem was poor management in many of the public housing properties. CJFHDMc stated, "I remember entering the Section 8 program in Texas which was in shambles." If it were not for the participant's previous experience in Texarkana, AR, the participant would have been at a loss. The participant immediately saw there was a management problem, and without good managers running public housing properties, there is always a failure. By replacing all managers in 9 properties, the participant was able to save and bring all properties up to code and HUD standards. Also, the participant recruited new code officers with new policies put in place to track and assure work was being done correctly. Yes, when the participant retired, all issues were not resolved. "There is still a need for more units and better opportunities for low-income household families. It was unfortunate that most of the deteriorating housing was on the south side, where many low-income household families resided."

All four participants provided various positive and negative perspectives on the intended outcomes of the MTO and Gautreaux policies. Also, their descriptive experiences varied but were repetitive with their responses on the outcomes of the programs, which seemed repetitious . For example, all interviewees repeated that there was a need for affordable housing for low-income family's via support of annual reports and results. In addition, each interviewee repeated that federal funds had been cut forcing them to rewrite their policies that conformed to their budget to helping their constituents.

In turn, the following analysis review provides the positive and negative participant responses to public housing policies in answering RQ1 and RQ2.

Section 2–**Theme B.** Did policymakers develop efficient mobility policies. This section responded to RQ1 and RQ2.

RQ1**:** To what extent do policymakers believe the MTO Fair Housing Program met its intended outcomes?

SMMVPHS (positive) said "they had two deteriorated housing projects in the downtown area, where the county had to relocate low-income families to affluent areas where opportunities for better school and job prospects." SMMVPHS (Ref ID: 9 – 21) noted these projects were tagged for demolition.

> The county bought apartments north of the city, which was an affluent and high
> rent area. The county decided to pay 90 to 110%, which was HUDs limit for
> rental units that they used a combination of funds with the RAD (Rental
> Assistance Demonstration). This was valuable for children's education. We use
> the zip codes to incentivize them to move based on good schools, better college
> and job opportunities. Tenants were not forced to move to this area if they could
> find another place that met HUD housing standard checklist. However, for those
> who did move to the North Tarrant County property, the children benefited. The
> county tracked the children's education in that zip code and compared to the
> white population did very well.
>
> SMMVPHS (negative) asserted,

many of our families who live in certain areas, for example, we missed relocating

out of the Stop Six area. We issue people vouchers. We just stopped issuing

vouchers last month. We had hoped and tried to help these people move to high

opportunity areas. However, many people want to stay in the same areas where

they were living because that is where their support system is. That is where they

go to church. That is where their grandparents and parents live that can help them

with the kids. So, these are the reasons why they stayed in certain areas. In

contrast, policy analysis suggested paying 90%–110% turned out to be a mistake

because the budget was limited. Unfortunately, we have been building most of our

complexes far out in the county where many low-income families did not want to

move. Moreover, we do not have a mobility program per se, as does Dallas

County. Also, it is too early to say if the policies were successful or not.

PWHDCD (positive) explained that their program was one that supported the

county's five public housing authorities (Arlington, Haltom City, Grapevine, Fort Worth,

Grand Prairie TX) to combat homelessness and to monitor HCV programs, and

development planning. As far as their programs go, "low-income renters are free to move

wherever their vouchers are accepted." In turn, PWHDCD asserted "they provide a five-

year Consolidated Plan and Assessment of Fair Housing, along with an annual action

plan for the county affordable housing and development programs."

PWHDCD (negative) stated,

our policy is currently being changed, and it is too early to tell if they have been

successful. We do not track any low-income families moving to affluent

neighborhoods or sustaining affordable housing in these areas. The county

performs these tasks in which our focus is on housing development programs such

as owner-occupied single-family housing rehabilitation, acquisition, and

rehabilitation of affordable housing, as well as working with the local non-profit

community-based development organizations. Like the county, we do not have a

mobility program, nor do we own any properties.

DANDHNR (positive) said,

absolutely! Tenants are involved in their decision to move to pick and choose

where they want to live, which is positive. Although Dallas County handles all

mobility policies for low-income housing in this area, we were asked to

collaborate in helping them. Moreover, they are generalizing too much regarding

policy, when there are counties and local jurisdictions, each operating uniquely

(Ref ID: 4 & 16). Regarding low-income household adults achieving SES to

sustain affordable housing in affluent neighborhoods, the participant suggests that

you do not simplify the issue. They are looking at various addresses low-income

household adults are moving from one address to another. It is a matter of being

able to access resources that a new address brings with it (Ref ID: 29). Another

issue is that although we do not provide counseling, we collaborate with a non-

profit organization that assists in locating and educating voucher tenants on

location and rental unit availability and area. However, regarding any standard

policy, the participant refers the client to the North Central Texas Counsel of

Government (NCTCOG, 2019). The organization just completed its Mobility

2045 long-range transportation plan that covers gentrification vs. neighborhood

revitalization to support and sustain community economic vitalization.

DANDHNR (negative) stated that in the participant's opinion, there is still room

for improvement in this city and county.

Unfortunately for cities and counties, Texas legislature in 2015 promulgated

section 250.007, prohibiting cities from enacting a law that would have forced

landlords to accept HCV payment for rent (NCTCOG, 2019). The failure of this

law reduced the stock market of affordable housing for low-income household

adults. In the case of whether the PHA mobility program is efficient or successful,

that remains to be seen. However, those tenants moving from one address to

another is supported by the PHA tools via step-up programs. If education and job

training is provided via collaboration with state, city councils, and other social

services, it will help low-income families achieve and sustain affordable housing

in affluent neighborhood (Ref ID: 30 & 32). The sad thing about success is that

there are various ways to measure it. For example, the vouchers PHAs receive do

not go far enough in a low-poverty high-opportunity market. However, if

someone measures is from the standpoint of the individual who received access to

the better living unit, one might consider this a success.

CJFHDMc (Positive) said,

that through the course of their 40 years in public housing and Section 8 as a

director and manager, the policy has always been the key to success. Policies

governing public housing were mainly from HUD during their tenure between

1962 and 2007 with various cities. From a positive perspective, Texarkana, AR, was their introduction into public service where there were poor housing projects, especially for poor African Americans.

The participant was hired as a supervisor in the Community Action Agency, under the poverty program in 1968. Moving low-income household adults to affluent areas was not an option, but it did not stop the participant from rebuilding the public housing properties into acceptable condition during the participant's tenure. Revitalizing the conditions and property management under control was the highlight of the participant's career. Segregation and racial discrimination during the 1970s through 2000 has always been front and center in public housing. Unlike today, conditions for African Americans were harsh but appeared to get better in the 1990s. The participant spent 1 year in McKinney, Texas, and 16 in Dallas, Texas, in senior program directorships. The policy was essential in running a well-managed organization.

CJFHDMc (negative) stated that,

unfortunately, problems in the Dallas housing properties, as well as the code enforcement areas, were multiple. The public housing was in poor shape due to poor property management, as well as internal problems in the code division of Dallas, Texas. Unlike the current environment, both Dallas, TX, and McKinney, TX, were in legal issues over poor public housing maintenance and conditions. The 1980s and 1990s appeared to be one of the worst eras for both cities.

After retiring in early 2000, and after the 2007 to 2009 housing/financial crisis in the USA, the participant began to see some changes with the housing policies. Although

changes have been made, crime in the poor communities still existing, there is much

more to do before we can say current policies are successful, and for whom?

Section 3–Theme C. Concerning the developing of mixed-income housing to

address inner-city neighborhood housing.

This section reflects the outcomes for RQ2 and addressed income and character

make-up of the low-income household adults moving choices.

RQ2: What did public policymakers learn from the Gautreaux, Mt. Laurel, and

MTO policies ?

SMMVPHS (positive) argued that income was not the primary issue. To provide

affordable housing for two groups of low-income household adults (PBV & NPBV/ Ref

ID: 56),

> we developed our public housing facilities that service mixed-income recipients.
>
> HUD sets the AMR (area market rents) where mixed income is 30%, 50%, and
>
> 80% for AFI (Area Family Income). Under the Hud policy, we build new
>
> developments in the outer areas of the county since the county is responsible for
>
> public housing in collaboration with their surrounding cities. In doing so, we
>
> place voucher holders in those areas of low-poverty high-opportunity where the
>
> jobs are. Moreover, HUD has recently provided a training and education program
>
> supporting the FSS (Family Self-Sufficiency) program, which is a step in the right
>
> direction from previous policies (Ref ID: 8-10). In addition, we are required to
>
> inform low-income household families of these advantages provided by EnVision
>
> Centers Pilot Demonstration (HUD), as well as the RAD (Rental Assistance

Demonstration) Program (Ref ID: 10 & 98). These programs assist low-income families to achieve SES while providing better education for children in high-opportunity low-poverty neighborhoods (HUD, 2014). Note, low-income families made their own choices as to where they wanted to move for better schools and living conditions (Ref ID: 17 & 19).

SMMVPHS (negative) said,

However, HUD did not require us to have a special mobility counseling program. Next, we do not have a housing mobility program for our county. However, due to the ICP (Inclusive Community Project) legal endeavors in Dallas county, the Fort Worth and Tarrant County advisor boards elected to follow ICP policy design that provides a different perspective in resolving affordable housing for low-income household adults. We understood that zip codes where someone can live could have an impact on people's lives, as well as provide incentives to move to those suburban areas where high performing schools, better housing, and access to better jobs are. Unfortunately, many of the low-income families preferred to live in areas closer to the city where they have better family support and access to better transportation. In contrast, NCTCOG is working on a transportation 2045 assessment program to see how inner-city transportation can best be utilized to accommodate all residents and businesses in the north-central Texas area (NCTCOG, 2019).

PWHDCD (positive) said,

As I stated earlier, our organization is a nonprofit entity of Tarrant county that

supports and monitors the HCV rental program in collaboration with five cities.

We work on behalf of the Urban County Consortium and Tarrant County

Commissioners Court. We support and create various comprehensive programs to

help meet community housing development needs. Also, our affordable housing

includes new construction, the acquisition, and rehabilitation of affordable

occupied single-family housing, with a focus on homelessness. We provide a five-

year consolidated action plan for fair housing assessment.

PWHDCD (pdf, negative) stated,

Unfortunately, we do not have a mobility program for affordable housing. Nor do

we own any public housing. We are a service organization that supports

affordable housing programs run by Tarrant county. We collaborate with cities to

assist with public work projects involving street and waterline replacements in

residential neighborhoods, which includes improvements to senior citizen centers,

parks, and handicap facilities, and aging infrastructures across the county. We

operate strictly with single-family occupancy while assisting in combating

homelessness. The design of our programs allows the homeless recipient the

opportunity to live in safe, decent, and livable conditions while assisting to

stabilize their lives.

DANDHNR (positive) said,

To answer the question, mixed-income rental is an ongoing basis for low-income

families in this area. With rents going higher and many properties being

demolished, we expected some displacement (Ref ID: 56 - 61). In most cases, when government subsidies are provided, those low-income tenants are forced to leave because the apartments being rehabbed. They are not just being pushed on the street. They have been given options. However, the goal of the fair housing regulations is to deconcentrate the inner-city poverty. Furthermore, the only way to do that is with people relocating (Ref ID: 56 - 61). Next, our area policy on housing mobility for low-income household families to live better lives is evolving. There is no silver bullet that will cure all at one time. By low-income families moving to other locations with varying income levels, it opens the door for higher incomes at their last residence (Ref ID: 59 – 61). In terms of success in reducing generational poverty and improving income for low-income household families, the participant thinks this will take a generation before we can see a positive impact. One good thing about the current comprehensive housing policy (City of Dallas, 2019) is that it provides a change for the better in relocating low-income families into better areas that may not be all affluent neighborhoods. This process, over time, should assist in bettering lives and shows that the government is trying to make amends in their policy to reflect the character make-up of their low-income families. Also, Dallas County has a mobility program that provides training and counseling for low-income household families on where units in their income range are available.

DANDHNR (negative) noted, as part of the discussion as to how to help these low-income household families that there is not any one way to do that (Ref ID: 76).

Unfortunately, high rents have forced many voucher holders to seek housing in poorer areas. In collaborating with DCHA (Dallas County Housing Authority), HUD rehabilitation and RAD programs now allow a combination of funds for new construction (Ref ID: 79). These new options allow local housing authorities to construct and own public housing facilities setting mixed-income rental levels (30%, 50%, and 80%), which HUD has the authority to do. Referring to income, all low-income household families are on subsidized income. Rental levels vary for each family as well as the rental site location.

True, there is an FSS program via DCHA that caters to those who are looking for home ownership. However, most of the low-income families are renters.

Although the new PHA sites are supposed to be built in the suburbs/affluent neighborhoods, the majority of them are clustered in south, east, and west areas where more minority families reside versus the north side of the county where growth is expanding.

Another issue is transportation, which is a turn off for low-income families wanting to move to better neighborhoods.

However, NCTCOG and the county are working on this issue, which will take time. Success depends on whose perspective is considered: the individual low-income household renter, or the program. The goal of the mobility program was not to end poverty but to deconcentrated poverty (DECP) in the inner-city neighborhoods by providing better housing and education in outer affluent areas

of the county. We will have to wait for the 5-year outcome of the DCHA mobility

program results.

CJFHDMc (positive) discussed experience with mixed-income housing for low-

income household families that began in the early '70s, in Dallas, Texas. "Running a

housing department, you get a chance to see everything. Although, back then, racial

discrimination and segregation were intense during that era." However, the Gautreaux

case was in full progress that was based on race and not income. It was hoped that fair

housing policies would begin to be enforced by HUD. "Being in the Dallas Texas,

housing organization, things did get a little better, which was helped by the ongoing legal

cases Gautreaux and Mt. Laurel." When the participant moved to the McKinney, Texas

area, public housing was in shambles. However,

> on the right side, from experience, the problem was more poor property
>
> management than anything else. Mixed-income housing was not an issue at that
>
> time. However, we did manage to turn the PHA properties around to meet HUD
>
> standard checklist conditions, as well as putting new management controls that
>
> helped reduce crime and property deterioration. If you ask if policymakers learned
>
> anything would say it is too soon to say with the new policies that just started two
>
> to three years ago in the north-central Texas area.

CJFHDMc (negative) indicated that segregation was still prevalent during the

participant's tenure in the McKinney, Texas area.

> There was no such thing as mobility to another area. Although HUD MTO was an
>
> ongoing program, there was no effect on my organization. We had no mobility

program, where racial discrimination and segregation were still paramount. By

trying to follow HUD fair housing guidelines, it was challenging to place low-

income household families in other areas of the city.

Eight years later, the participant was back in the Dallas, Texas Housing Authority

running code enforcement department that was in poor condition. The problem was due

to internal issues that were mismanaged which produced poor field operations. The

hardest hit areas were low-income neighborhoods that suffered the most. Note, attention

was not paid to characteristic make-up of tenants or their income. While poor housing

and deteriorated violations were not reported as required by employees, conditions

exacerbated. The participants stated that "there is much work still needing to be

researched to improve the current housing condition in north-central Texas."

Evidence and Trustworthiness

This qualitative research focused on policy analysis through the perspective of

participants directly involved in re-designing and implementing local programs affecting

low-income household adults achieving SES. As noted in Chapter 3, the methodological

triangulation strategy was used to authenticate trustworthiness to validate this research.

This approach defined methodological triangulation in utilizing multiple forms of data

such as documents, individual interviews, and interview questions. Most importantly,

each participant was selected on their valued weight of experience, knowledge, and

position in their field. Coincidingly, the snowball sampling strategy was explicitly

selected, which allowed the researcher to network with participants associates familiar

with policy analysis and design affecting low-income household adults seeking to sustain

affordable housing in low-poverty high opportunity neighborhoods. Without snowball strategy adjustments, this research would not have happened. For example, during participant selection, some held executive status but were unfamiliar with the topic from a policy analysis perspective. Although this research had only 4 participants, their weight in value was quantified by their position, knowledge, and actual hands-on experience.

The use of audio taping assisted with triangulation in validating trustworthiness using automatic transcribing tools. Since this qualitative research used a naturalistic approach, it assisted triangulation in validating this study for dependability (Golafshani, 2003: Roulston, 2013: and Yin, 2014). Furthermore, reflexivity was not an issue during this research. Questions were asked after each interview session, which allowed participants and the researcher to review the collected data. Also, I followed up with phone calls to assist with authentication and credibility of the research data collected. The 3rd party reviewer aided in transcribing, data entry of the collected data, as well as discussing the validity, credibility, and saturation points with the researcher.

Summary

Findings and Answers

This chapter summarized the findings to the research questions, where participants provided negative and positive responses to the semi-structured interview questions (Appendix A). Although there are two major research questions, the semi-structured interview questions were used to probe for responses to answer RQ1 and RQ2.

RQ1: To what extent do policymakers believe the MTO Fair Housing Program met its intended outcomes?

RQ2: What did public policymakers learn from the Gautreaux, Mt. Laurel, and

MTO policies?

The semistructured interview questions entailed three sections that included 20

questions. Section 1 and 2 had six questions, and section 3 had eight. Section 1: inquired

about the need for affordable housing for low-income household adults. Section 2:

probed if policymakers developed efficient, affordable housing mobility policies. Section

3: was concerned about the development of mixed-income housing, income, and

characteristic make-up of recipients (low-income household adults) in the inner-city

neighborhoods. With regards to RQ1, semi-structured interview question in sections 1

and 2 were used. Section 3 semi-structured interview question responses were applied to

RQ2 specifically.

This research was focused on income, characteristic make-up (low-income

household adults), and sustaining affordable housing in affluent neighborhoods to address

RQ1 and RQ2. The researcher approached the study from a policy analysis strategy. Like

MTO intended outcome, the research data analysis revealed a new issue: a policy

circumvent clause. This researcher defines the 'circumvent clause' terminology as a

policy addendum clause appearing as a new policy attachment to achieve an intended

goal. In turn, the MTO model design remains in place while the 'circumvent clause'

allows local public housing administrators to redesign and implement their public

housing policies to achieve the area public housing initiatives. Policies like RAD (Rental

Assistance Demonstration) and Envision Center Pilot Demonstration program (job

training and education) are an extension of the MTO (2011) 15-year study results. These

constructs were promulgated due to devolution by the federal government, where HUD

funding for public housing was cut back.

Interpreting the participant responses, the "circumvent clause" was revealed as a

tool allowing PHAs to utilize RAD funds in collaboration with stakeholders to develop

their housing facilities to achieve their intended goals. In turn, the circumvent clause is

discussed in further detail in Chapter 5. Regarding RQ1 and RQ2, data analysis disclosed

current sentiments of local government housing administrators appearing to have

changed. For example, DHA, created in 1937, has a history like the Federal Housing

Administration (1937) involved in intense racial discrimination and housing segregation

over 80 years (Prior & Kemper, 2005). Scholars like Prior and Kemper (2005) provide a

detailed history of the DHA, starting with Freedman's Town. CJFHDMc claims that

working the DHA environment during the 1970s and 1980s experience provided an open

eye view of racial discrimination and segregation in public housing, especially for

African Americans. Other participant responses to RQ1 and RQ2 afforded understanding

on how local policymakers utilized these 'circumvent clauses' from HUD to assist in

developing new or rehab facilities in areas that would have rejected relocation of low-

income household adults. Collaborating with many local stakeholders in five-county

environments in north-central Texas, participants appeared to have found a way to

circumvent the funding issue.

However, there is still a negative side of this process. All participants concur the

process is not that easy. The NIMBY (not-in-my-backyard) sentiments still exist.

DANDNR said, developing new affordable housing facilities in outer affluent

neighborhoods is still an issue for the D/FW environment. Moreover, public housing policymakers should not see these demonstration programs as a silver bullet to cure-all. Given their responses, there was a mixed sentiment to RQ1 and RQ2. It appeared the participants concurred the new public housing model base had its flaws: devolution and being a temporary demonstration program, which expires in five years. Coincidingly, their concern was the current federal government administration funding cut back to public housing programs affecting low-income household families, especially African Americans. PWHDCD added, unfortunately, due to gang-related issues in the Tarrant County environment, deconcentration of poverty gave way to government gentrification of the inner-city areas without replacing the same number of lost units. The current Mayor Price, of the City of Fort Worth, Texas (FWHS, 2019), during the city's 80th anniversary, said, "the city's initiative is to deconcentrate public housing into vibrant, mixed-income, and mixed-use neighborhoods throughout the community" (FWHS, 2019). According to the Mayor Price initiative, using RAD will allow the city to relocate their low-income household families to better areas for housing, schools, and job opportunities.

Conclusion

Wilson's (2012) hypothesis, after 30 years continues to be the basis for modeling housing policies. Moving low-income household adults from poor neighborhoods with > 40% poverty to affluent neighborhoods with < 10% poverty was the goal. However, based on racial discrimination and segregation, the issue of finding decent and fair housing for low-income household adults remains the same. Also, NIMBY continues to

exacerbate the development of fair and decent housing for those low-income households in search of better opportunities to sustain affordable housing in low-poverty neighborhoods. Unfortunately, this has not happened on a major scale, according to all participants in this research. However, there may be light at the end of the tunnel. This study did not fully answer the research questions (RQ1) in their entirety. Why? Like previous scholars and participant responses, the topic requires further research on better approaches to find solutions to house low-income household adults in decent and safe neighborhoods. Moreover, all participants concurred that future studies are needed to assure that future public housing policies focus on viable income matches with low-income household adults' characteristic make-up. This approach affords low-income household adults' opportunities to escape the generational gap of poverty, and experience a better life for future generations.

Chapter 5: Discussion, Conclusions, and Recommendations

Introduction

The purpose of this qualitative policy analysis study was to explore the influence of public policy design and implementation on affordable housing programs expected outcomes of low-income household adults achieving SES and sustaining affordable housing in affluent neighborhoods. The study demonstrated how public housing policy design and implementation, if adequately understood by policymakers, can benefit low-income household adults to journey to better living conditions. Moreover, by exploring policy processes with participants, the study gained important knowledge of their challenges in funding, collaboration, site location, and dealing with low-income household adult mobility concerns, as well as circumventing federal guidelines to achieve their goals. Findings from the study confirm that there have been changes in the delivery of services to low-income household adults, while income is still an ongoing issue in achieving SES. Participants claim local governments had to utilize their policy constructs to modify, or legally circumvent, the base policy to meet their needs without violation. Also, the study confirmed that some policymakers have grasped that redesigning and implementing policies can meet their low-income household adult needs. Given the findings, the study could only answer one question:

RQ2: What did public policymakers learn from the Gautreaux, Mt. Laurel, and

MTO policies?

However, there is still further research needed to answer RQ1:

RQ1: To what extent do policymakers believe the MTO Fair Housing met its

intended outcomes?

Participants in the study voiced their concern that current public housing policies

have not met their full potential, and they will not know the results for another 2 to 3

years. Current local mobility housing policies are based on HUD's new RAD and

EnVision Center 5-year demonstration programs put in place in 2017. These are HUD

short-term programs that allow local government housing administrators to circumvent or

adjust local policies to meet the needs of their low-income household adults, especially

African Americans.

The Interpretation of the Findings

Outcomes are relevant to the findings in Chapter 4. The interview questions were

challenging for the study participants. There was not enough time to discuss all the public

housing policy options. For example, SMMVPHS said there are a lot of good things in

RQ1. However, policies during the MTO period basically demolished many affordable

units, even though low-income families were being relocated to suburban neighborhoods.

In addition, DANDHNR said that public housing policymakers should not see these

demonstration programs as a silver bullet to cure-all. Each participant provided a

personal negative and positive response that corresponded with some scholars presented

in the Chapter 2 literature review (Gennetian et. al., 2013; Orr et al., 2003; Sanbonmatsu

et al., 2011). Like the scholars in Chapter 2, participant responses confirmed that there is

a need for further study on many aspects of design and implementation for public housing

policies for low-income household adults. For example, a participants concur that current

federal housing policies do not meet expected outcome projections. Meaning, local governments had to circumvent or redesign their public housing policies to meet intended outcomes. Moreover, participants DANDHNR and SMMVPHS noted that these new programs are not silver bullets to fix all our housing problems.

Research Question 1: Policy Processes

Affordable housing policy over the past 100 years has been a major issue; retaining safe, decent, and fair housing for low-income household adults in the USA, especially for African Americans, has been challenging. In Chapter 4, I concluded finding safe, decent neighborhoods that provide an opportunity for low-income families on subsidized income are the hardest hit when seeking housing in low-poverty high opportunity neighborhoods to raise children and better employment. The mobility program offered many positive attributes according to Wilson's (2012) theory on spatial mismatch. Wilson's theory was a result of his study in 1987 when public housing was most in chaos. The theory was based on his hypothesis that "moving poor low-income household families from extreme poverty neighborhoods (40% >) to low-poverty high opportunity neighborhoods (10% <) would provide better opportunity for employment, income, earnings, and savings, as well as youth education and job advancement (p. 255)." The MTO program was a result of this hypothesis. However, the MTO program outcomes, while deemed successful at first (Orr et al., 2003), were mixed. For example, there were positive outcomes reducing diabetes for women and increasing female education, according to the *New England Journal of Medicine* (Gennetian et al., 2013). In contrast, adult men and boys fared poorly in employment opportunities, as well as youth

job advancement (Sanbonmatsu et al., 2011). It should be noted that 75% of the low-income household adults were poor African American women with children and 25% Hispanic women.

Evidence from data collection provided answers to the research questions. However, as noted in Chapter 4, the results of the study did not completely answer RQ1. In relation to the literature review, scholars had mixed views on the success of mobility programs. Imbroscio (2004) said that "mobility programs interrupt neighborhood communities (p. 586)." Imbroscio indicated that people have the right to place in the United States, suggesting that people have a choice to move where they want, instead of being forced. Imbroscio continued his analysis that governments should rebuild the current community rather than use mobility programs to deconcentrate people to areas where they do not want to live. However, findings show that many government entities use mobility programs to deconcentrate inner-city urban neighborhoods so they can build mixed-income and mixed-use facilities to bring vibrant business back in-town. This process allows people to live near their jobs to which some can walk and share all the downtown amenities the city offers. Chapter 2 provided evidence that scholars began reviewing MTO policy design. Evidence in HUD's previous Final Rule on Affirmatively Furthering Fair Housing (City of Dallas, 2018) resulted in RAD and EnVision Demonstration programs in 2014, which was put into action in 2018. These 5-year demonstration programs results will not be available for another 2 to 3 years.

Research Question 2: Policy Interpretation

Based on Wilson's (2012) hypothesis, public policymakers and administrators implemented mobility programs intended to benefit low-income household adults by moving them to affluent neighborhoods. However, this was not as success as expected. For example, Clampet-Lundquist & Massey (2008), Aliprantis (2015), and Sampson (2008) considered the MTO a failure in that the program would not qualify as a poverty policy because it did not improve employment numbers. Moreover, previous scholars (Aliprantis, 2015; Clampet-Lundquist & Massey, 2008; and Sampson, 2008) argued that the design of the MTO model was not conducive to achieving its goals. Previous mobility policies had been based on racial segregation and discrimination. MTO was supposed to have been based on income and deconcentration of inner-city urban neighborhoods of severe poverty (Orr et al., 2003; Sanbonmatsu et al., 2012).

Clampet-Lundquist & Massey (2008) claimed the MTO policy design was biased and did not meet the requirements as an accurate study of poverty since it did not have a positive effect on income, showing no improvement on employment, income, earnings, or saving for low-income household adults. According to Birkland (2005), the design is important in influencing the outcomes of policy. Participants in this research explained their challenges in implementing their programs to meet their intended outcomes. Participant SMMVPHS asserted that the approach was redesigning the local policy to fit the affordable housing needs for low-income household adults. To deliver affordable housing, they used RAD and EnVision Centers Demonstration programs to circumvent the existing federal government policy. This approach allowed their organization to

develop new facilities in affluent neighborhoods in collaboration with other NGOs, businesses, nonprofits, and local government agencies to achieve beneficial outcomes for low-income household adults.

This research showed that each participant's approach was different in handling affordable housing challenges for low-income household adults. For example, SMMVPHS's approach was using RAD and EnVision Centers Demonstration programs as circumvent clauses (programs) to redesign and implement their own affordable housing policy. In doing so, they utilized the program to purchase and develop new facilities in affluent neighborhoods in collaboration with outside entities in the Tarrant County region. Moreover, since their organization was not required to train or provide counseling to their low-income household adults relocating, the EnVision Centers program covered that aspect of the implementation. In comparison, DANDHNR's approach was in collaboration with public housing authorities and third-party entities to provide that same services as SMMVPHS. However, DANDHNR alleged that through legal demand their organization had to provide counseling and training via inclusive community project in the Dallas County region. According to SMMVPHS, their organization was not required to collaborate with third party sources or provide counseling and educational training to assist the low-income household adults in locating decent safe and fair housing sites but were required to tell them the benefits and disadvantages. Also, both participants (SMMVPHS and DANDHNR) said that low-income household adults made their own choices as to where they wanted to relocate.

Due to federal funding cutbacks, current policymakers and public administrators must find different ways and sources to provide affordable housing near areas of high opportunity and low poverty to provide better advantages and opportunities in employment and education for children. The research data collected from all participants provided evidence that processes and guidelines have changed. In terms of learning from previous policy design and outcomes, it appears some policymakers and administrators are taking heed of past failed policies. For example, experienced policymakers made changes in similar policy design that was currently in operation, as stated above. Participants in this research utilized different approaches to achieve their program's intended outcomes for their low-income household families. SMMVPHS's approach was by circumventing their existing policy to purchase and develop affordable housing complexes in affluent neighborhoods that blended with the existing environment to service low to middle-income households. DANDHNR's approach was collaborating with third party entities and court orders to provide education, training, and site counseling to low-income household families moving from public housing facilities to affluent neighborhoods via a comprehensive housing policy (City of Dallas, 2019). Each participant mentioned that zip codes where a child lives can determine if they will go to college, attain a better job, and achieve SES.

Implications and Analysis

Previous mobility models such as Gautreaux, and Mt. Laurel were policies based on racial discrimination and segregation. These policies were court-ordered, where the majority of the low-income family's characteristic make up was different from the MTO

population (Clark, 2008). Gennetian et al. (2013) claimed that the MTO model did not

meet the reason Wilson's (2012) theory was designed. The researchers noted that

Wilson's theory might have produced a positive outcome for women (stress, obesity, and

diabetes) but failed in opportunities for employment, income and earnings, and youth job

advancement and education for boys (Gennetian et al., 2013).

In comparison, the MTO design did reduce neighborhood crime, racial

segregation, and school quality for girls, as well as poverty in neighborhoods losing poor

populations. In contrast, Wilson (2013) declared many variable issues affecting the MTO

Demonstration program remained unresolved. For instance, Wilson's (1987) theory on

spatial mismatch was working but not in the way he imagined. As noted in his 25th-

anniversary review, Wilson (2013) claimed joblessness was still a major problem among

low-income household adults. Another issue impacting Wilson's (2012) theory was the

loss of family support, transportation, and neighborhood isolation that created racial

segregation in the receiving communities. This outcome was seen in Dallas, Texas, Mt.

Laurel and, New Jersey, where both African American neighborhoods were surrounded

by high-end White, affluent neighborhoods (Albright et al., 2011: Prior & Kemper,

2005). However, each neighborhood had different outcomes. For example, in Dallas,

Texas, the African American neighborhood had a vibrant economic community since

1873. As of 2000, no African American lived in this area of Dallas after the development

of Highway 75 and the uptown development was taken over by city government. In

addition, African Americans were pushed out by big commercial corporations expanding

their business operations and large real estate companies building condos and luxury townhomes for high salaried personnel (Prior & Kemper, 2005).

Mt Laurel, New Jersey, was another isolated low-income African American neighborhood (Albright et al., 2011). This neighborhood was proximal to major high opportunity jobs and surrounded by high-end White, affluent homes from 1976 to 2004. In line with Wilson's (2012) theory, the Mt. Laurel population was considered low-income but educated with jobs. The issue for Mt. Laurel was social isolation, meaning a car is need for transportation, due to being more than two to three miles from a bus stop, and five miles to from major food shopping centers. Again, the policy for Mt. Laurel was based on racial segregation and neighborhood isolation. The scholars concur that there was no impact on the town's crime, property tax, or depreciation in property values. Also, the scholars conclude that it is possible to have a well-run development of low-income housing in an affluent neighborhood that can be integrated theoretically (Albright et al., 2011).

Chapters 1, 2, and 3, stated the study was based on a theoretical framework. Using Wilson's (2012) theory on spatial mismatch, the study explored the implications theory had on mobility policies over the past three decades. Most notable was the influence policy design and implementation had on mobility intended outcomes. Chapter 2 literature review provided extensive data on both positive and negative aspects of public mobility policy.

Moreover, Chapter 2 defined theoretical framework in terms based on fieldwork and causes related to mobility problems. For example, participants in Albright et al.

(2011) study argued that the most important problem was the lack of public transportation. Second, the neighborhood was physically enclosed by White, affluent neighborhoods with only one entrance/exit out. These issues have transcended into today's problems in developing new affordable housing sites for low-income household adults. Findings from collected data analysis suggested that transportation issues remain causing many low-income household adults to relocate to areas still racially segregated with slightly lower-poverty ratings ($< 40\%$) and had available transportation.

The study's central concept was based on the theoretical framework that gave insight into the processes of how mobility programs operate. As a base model, Gautreaux and Mt. Laurel was the guideline for MTO (Orr et al., 2003: Sanbonmatsu et al., 2011). Many scholars believed the findings of MTO were positive. The MTO 15-year demonstration program afforded social scientist's valuable data for future policy research.

In contrast, MTO did fail to achieve its primary goal with an insignificant outcome in employment, income, earnings, and savings, as well as youth job advancement and educational opportunities (Sanbonmatsu et al., 2011). However, the data collected suggests things may be leaning toward the positive, but in the future there is still a need to find a solution for mobility issues regarding income, transportation, and reducing the generational poverty gap among low-income household adults, especially African Americans.

The mobility policy was based on a hypothesis that relocating low-income household adults from poor public housing neighborhoods to affluent white

neighborhoods would better their social well-being (SWB) and SES. On the other hand, this study claims you cannot reduce generational poverty or achieve SES unless you address the income inequality of low-income household adults. For example, current data findings showed that policymakers' concerns are centered around the deconcentration of poverty in central urban cities and not on the income of low-income household adults. Participants SMMVPHS, DANDHNR, and CJFHDMc claimed all low-income household adults relocating to new affluent neighborhoods still were receiving income subsidies. Subsequently, low-income household adults still must meet HUDs income qualifications (30%, 50%, or 60%) to qualify for the site they choose. Also, participants noted the new sites being developed in affluent neighborhoods afford better job and educational opportunities for low-income household adults and children. In final, findings from the study concur with many of the scholars in the literature review that future studies are needed to resolve the income and low-income characteristic make up to achieve real SES. If these issues are not resolved, generational poverty will continue to be shuttled around from one neighborhood to another.

Limitations of Trustworthiness

The data collection process, along with semistructured probing interview questions, allowed for a true understanding of the public policy design and implementation operation influence on public housing program outcomes. Participants provided extensive insight on the challenges they encountered to achieve their goal to deliver affordable housing to low-income household adults allowing them to live a better life and hope to achieve SES as well as social well-being (SWB). Although the study was

limited to the north-central Texas region, the participants represented both federal, state, and local levels. The participants' experience and time in their field provided proof and validity to the study, as well as their interaction with low-income household adults. In combination, the researcher used triangulation, audio/transcription, case studies, and, detailed documentation during interviews to present a quality and reliable study. Most importantly, the study was based on a national public housing demonstration program that became the base model for the current local housing program design. Also, the participants were generous in providing the researcher with data material such as annual reports, comprehensive housing policies, and organizations that collaborate in developing and implementing their programs.

Recommendations

The research explored the processes used by participants in designing and implementing housing policies that serve low-income household adults. By analyzing the participant experiences, I was able to identify areas needing recommendations. Data derived from participants and findings of recent scholars suggested the need for further research into a better opportunity for employment, income, earnings, transportation, and reduction of generational poverty to achieve SES and sustain affordable housing in affluent neighborhoods without subsidized income is important.

All participants experienced the challenges in acquiring funding for their programs. In doing so, each requested further research on how to locate and create avenues to self-sustain adequate funding to support their projects and achieve their intended outcomes. Each participant discussed the development of comprehensive

housing policies to collaborate with other government agencies, nonprofits, NGOs, and private businesses to achieve a common goal in assisting low-income household adults to have a better life in society. Participants understood via this study that the future of their city and surrounding areas cannot thrive or improve without every neighborhood contributing in growth and sharing in all opportunities.

It was acknowledged by all participants that the study was well needed and looked forward to reviewing its results. Future research to assist in solutions for funding, counseling, income inequality and better opportunity for low-income household adults has become a demand rather than a request. If every low-income household adult had access to better employment opportunities and education/training in their neighborhood, cities would thrive economically.

In contrast, participants appeared to understand if they cannot resolve the issue of affordable housing for low-income household adults in their city, the entire community will continue to suffer. Participants claim they are seeking recommendations for solving issues on poor housing conditions, poverty, and income inequality that has hampered their region far too long. Moreover, it was conveyed that their goal is to improve affordable housing for all, which requires every public policymaker to create opportunities for success that reach every city and county neighborhood.

Each participant in the study requested further research that can guide and direct future policymakers to design and implement better housing policies that are effective in delivering service that meet the characteristic make up of low-income household adults, homeless, and those with disabilities. Consequently, there is an understanding that future

challenges are not going to be easy. In turn, this study concurred with participants and had recommended each address the importance of income and better job opportunity as part of their central theme in resolving generational poverty, which will increase business and economic neighborhood growth. In turn, Governor Kate Brown of Oregon defined success as: "begins at home, and a safe, stable, affordable place to live, keeps families healthy, helps people find and keep jobs and help kids come to school ready to learn. A home keeps families stable and connected" (NLIHC, 2015).

Implication for Social Change

Since 2012 there have been three policies authorized by HUD, state, and local governments on the improvement of affordable housing programs that impact social change for both individuals, communities, organizations, institutions, cultures, and society. However, findings from this study fear they do not go far enough. In Chapter 1, scholars felt it was an essential policy design needed to be efficient in-service delivery for low-income household adults to achieve expected program outcomes. The researcher argues housing policies need to address the income spectrum as the major goal in reducing subsidized income to sustain affordable housing in any neighborhood of choice in conjunction with low-income household adult characteristic make-up. Also, this study recognized the impact of these new short term (circumvent clause) demonstration programs would have on the lives of low-income household adults. Policy design, according to Birkland (2005), can make or break the outcome of a program to show positive or negative results. These new policies that have been put in place by state and local governments in the north-central Texas region hope to have a positive impact on

social change according to collected data during this study. The recognition of attitude change is evident towards affordable housing for low income-household adults is essential for policy design and implementation. Tangible evidence collected during this research suggests that current policymakers are trying to avoid previous policy mistakes. This process can be seen in the circumvent clause tool the four participants utilize to achieve their affordable housing goals in affluent neighborhoods.

Moreover, the participants appeared open-minded to new ideas to fund their programs that will provide the intended outcome benefits for low-income household adults living better and contributing to the community. What has been realized during this research collaboration was a major factor in finding better avenues to assist low-income household adults to feel good about themselves. Also, knowing there are government, nonprofit, and other agencies making serious efforts to bring them back into society, not as a burden.

The impact of poverty on social change will continue to be disastrous to communities and their markets of economy if the causes are not properly addressed. Evidence of this was captured during the 2007 to 2009 Great Depression (housing and financial collapse in the USA), where 7.4 million middle-income Americans were added to the low-income household populations, increasing it to 15.1 million by 2009 (HUD, 2011b). Unfortunately, this new addition to the low-income household population put a substantial burden on this group, as well as reducing the affordable housing supply stock. Subsequently, 48% of HUD (2011b) worse case needs to be added to the low-income household adult population were white. In turn, new strategies to provide affordable

housing near viable and higher-paying jobs can serve everyone in society. More so, this process provides a future for economic growth, affordable housing, employment, income, as well as better opportunities for child education and youth job advancement. The participants in this study appreciated that there are still researchers who are willing to assist them in tackling the affordable housing problem for low-income household adults because it impacts all of society. These participants were seeking solutions and guidelines that they can implement to help their entire city to become a region for better living and economic growth for their communities. In closing, the participants in this research were interested in the terminology of the circumvent clause (RAD and EnVision Centers) and the use of ground leasing tools to become self-sufficient in permanent funding to avoid cutbacks from federal financial agencies which are politically motivated. However, the participants in this study understand that more research is required to address the income and characteristic make-up issue on low-income household adults.

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Reflection of the Researcher

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The Experiences and Process

The experiences in researching this study on *Low-Income Household Adults Sustaining Affordable Housing in Affluent Neighborhoods* has been a positive learning experience. The process before the research provided guidelines and allowed a greater understanding of what was to come when collecting data. As a researcher, reflecting on town meetings and city events held with local and state officials provided education and data, future participants might need to serve their communities better. I found it extremely refreshing that there were sincere public administrators and policymakers

passionate about helping their community to become vibrant with positive economic growth, serving all. Most impressive was the desire to collaborate with outside entities to find ways to achieve various opportunities that affect different regional cities and counties.

Reflexivity of Bias

Reflexivity (Roulston, 2013; Yin, 2014) was an important issue when researching this project. As a researcher looking back on life as a foster child, values, and perspectives held were narrow. Fortunately, values and perspectives evolved, allowed the opportunity to work in the field of financial service for more than three decades. As a researcher and financial analyst, bias views and perceptions were being transformed into being excluded. As explained in Chapter 1, my background allowed the process of observation to reflect on the hardships and successes of wanting a decent, affordable house and safe neighborhood in which to grow and live. Moreover, the experiences in the commercial and multifamily housing industry provided the ability to set aside the bias intentions and listen to stories concerning facts.

Reshaping Values and Ideas

Reshaping of values and perspectives allowed this researcher to listen and learn from participants being probed with semi-structured interview questions to grasp a better understanding of their needs. The participants in this study appeared to have set aside their bias as administrators and policymakers and used their experiences and knowledge to forge a better outcome for low-income household families. It seemed the participants' perceptions have changed, where they understood the need for housing policies that

address all neighborhood needs. Also, with this knowledge, these changes will take time to resolve the low-income household adult issues to achieve SES to sustain affordable housing in affluent neighborhoods.

Results of Study

As a result, this study provided hope for the participants. Each participant claimed new program tools that circumvent policy (RAD and EnVision Center Demonstration Programs) had been implemented in conjunction with mobility policies since 2017 and 2018. These demonstration programs are 5-year terms where their outcomes will not be available for another 2-3 years. Furthermore, participants and the researcher concur further studies are needed to resolve generational poverty via employment, income, earnings, wages, transportation, low-income household adult characteristic make-up, as well as child education and youth job advancements.

Moreover, the participants grasped the knowledge that zip codes can determine a child's chances of going to college or getting a better job. These issues are still a concern for the participants, which they claim are necessary for low-income household adults to sustain affordable housing in any low-poverty ($< 10\%$) high opportunity neighborhoods. Each participant of this study understood that racial discrimination is still a major factor as a blocker, but using circumvent tools to sidestep the NIMBY syndrome issue sometimes legally is worth the effort to move their low-income household adults to areas where the entire city community benefits economically, as well as socially.

Conclusion

This study is the result of the researchers' experiences and involvement in the affordable housing debacle for more than 45 years. The history behind affordable housing extends over 100 years beginning with the enactment of the Shipping Act of 1917 in the US (Martens, 2009). The original design of public housing policy would not be recognized today by its authors. It was the intention that public housing was for workforce families and not the poor or low-income household families (Hoffman, 2005; Martens, 2009). Between 1917 and 1937, housing advocates pushed Congress to pass the first federal Housing Act of 1937 (Wagner-Steagall Act), which was created to solve a housing shortage for workforce households. However, Congress watered down the bill and added poor and low-income household families that went against housing advocates. Also, Congress, with the backing of the private real estate industry, reduced funding and only allowed the development of standard materials for the development of low-income housing. The private real estate industry did not want competition against its housing market.

The Past 100 Years of Affordable Housing and Turmoil

There have been 100 years of public housing that provided affordable housing for our nation's, low-income household adults. However, those years were full of racial discrimination and segregation, use of de jure and de facto laws that violated the 13th, 14th, and 15th Amendments of the US Constitution, affecting specifically African Americans (Rothstein, 2017). The history of housing public policies promulgated by federal state and local governments intentionally created a problem that still exists today.

It was unfortunate that the government perpetuated hate, racism, discrimination, segregation, and violence that allowed governments to use de jure and de facto laws to violate African American citizen's Constitutional rights. For example, the Federal Housing and Administration (FHA) distributed an underwriting field manual for banks and insurance companies as late as 1973, explicitly restricting the sale of any white homeowner to an African American and devalued their home if living next to an African American (EOCA, 1974). Coincidently, the same field manual gave banks and insurance companies authority to rank (1–10) their customers and not assigned mortgages to African Americans (rated 9) and Mexicans (rated 10). This process included residential ordinances stipulating no sales to African Americans (EOCA, 1974).

Researcher Policy Exploration and Mobility Benefits

The study explored previous and current housing policies that suggest they benefit low-income household adults sustaining affordable housing in affluent neighborhoods. Unfortunately, the MTO program studies reflect that 74% of participants never made it to affluent neighborhoods. Accordingly, previous policy designs were to help low-income families achieve SES, and to sustain affordable housing in affluent neighborhoods close to high opportunity areas, but where was the proof? By exploring public policy and design, the researcher found it necessary to understand the mobility process. In doing so, conducting policy analysis, the researcher acquired valuable data with mixed results. Next, it was necessary to ask the following research questions:

RQ1: To what extent do policymakers believe the MTO Fair Housing Program met its intended outcomes?

RQ2: What did public policymakers learn from the Gautreaux, Mt. Laurel, and

MTO policies?

As a result, these questions provided avenues to additional inquiries leading to a

questionnaire during the data collection process (Appendix A). Although challenging, the

study presented a wide range of issues on past failures and successes in affordable

housing affecting low-income household adults. The researcher noticed that previous

scholars deemed a success on past mobility policies that met certain hypothesis results

but failed in null employment opportunity outcomes, which was the intended outcome.

Researcher and Theory

The theory was a major issue in analyzing public housing policies. For social and

economic scientists before 1987, research entailed statistical data to achieve an end to

their results. After 1987, Wilson's (2012) theory on spatial mismatch: transforming the

inner-city urban area, changed the way scholars, social and economic scientists studied

social issues. Wilson added qualitative empirical data to statistics, which provided a more

vibrant picture and story of the research. Applying both approaches to research a more

accurate picture of the phenomenon is projected to the researcher for greater

understanding. As a kaleidoscope of case study events occurred, theory gave birth to a

new age of research beginning with the MTO 15-year longitudinal case study (1994 to

2009) to current mobility programs. This study was supported by Birkland's (2005)

research on the policy process and design regarding causal theory: the process of policy,

design, input, efficiency, output, and outcomes. These were the driving factors in

exploring why low-income household adult characteristic make-up and income was never

a factor in housing mobility programs. Although participants of this study understood racial discrimination and segregation, current mobility programs focused on the deconcentration of inner-city urban poverty neighborhoods.

The Final Word

The final word of this study suggests that further research is needed to address 1. Low-income household adult characteristic make-up, 2. Employment, income, savings and earning opportunities, and 3. Program funding opportunities via circumvent clauses to sustain permanent funding and adult education guidelines that lead to current job skill training. In turn, public housing authorities still have a long way to go to achieve their goals. As noted in Chapter 4, RQ1 was not completely answered. As future public policymakers tackle the challenges of affordable housing for low-income household adults, their focus should include the failures and success of past policies concerning their study recipients. The question should not be, to where do we move low-income household adults? However, how can we reduce generational poverty that will lift low-income household adults to be able to contribute back into society and achieve SES and sustain affordable housing without using subsidized income?

The participants of this research appeared to show a change in how they address their neighborhoods, which answered RQ2. They have taken new tools and redesigned them to meet the local program goals. Yes, the federal government devolution process has forced state and local governments to find ways to overcome funding issues. Even today, the federal government provides no appropriations for PHA program funding. In turn, this study would like to be added to the literature review, as well as the terminology

on the circumvent clause, which addresses programs like RAD and EnVision Center

Demonstration programs that allow present funding to be used to acquire and develop the

property by PHAs to provide a permanent income stream that supports their programs.

Finally, I argue that this study assists the discipline in understanding public housing

policies from a policy analysis perspective where theory can provide intended outcomes

when understood. I will also continue to be involved with funding and ground leasing of

land to develop multifamily units to increase housing for low-income household adults,

the homeless, and veterans that is affordable and meets their needs in collaboration with

state and local governments. Let the future be brighter than today for those seeking a

better life and living experiences. In turn, one needs to ask what, when, and where

assistance is necessary to provide affordable housing for those in need.

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Appendix A: Interview Questions

The following questions are semistructured that support a snowball interview process, allowing researchers to network with knowledgeable persons until saturation. The focus is on low-income household adult participant make-up that may affect policymakers' decisions on affordable housing policies and how they are designed and implemented. Moreover, did housing policies benefit low-income household adults who did participate in the mobility program, as well as meeting mobility expected outcomes?

1. If there is a need for affordable housing for low-income household adults:

    A. What was the main reason for Dallas/Fort Worth (DFW) mobility program regarding concentrated poverty in the urban center?

    B. What policy guidelines were used to develop and implement affordable housing policies in the DFW area?

    C. How did makers determine what neighborhoods would best serve or accept mobility programs for low-income household adults?

    D. How did past affordable housing policies such as Gautreaux, Move to Opportunity, and Mt. Laurel affect policymakers' decisions on program development and implementation?

    E. In turn, what criteria did policymakers use in selecting low-income household adult participants for their mobility programs?

    F. Were policymakers planning to use the mobility program to deconcentrate urban neighborhoods or provide employment opportunity for low-income household adults to achieve socio-economic self-sufficiency?

2. If policymakers developed efficient affordable housing mobility policies:

  A. In what way did low-income household adults participate in decision making on where to move?

  B. How many low-income household adults moved to affluent neighborhoods and sustained affordable housing for more than two years?

  C. How much concern did policymakers have in low-income household adults achieving socio-economic self-sufficiency to sustain affordable housing in affluent neighborhoods?

  D. What was the ratio of low-income household adults sustaining affordable housing in affluent neighborhoods versus neighborhoods above 20 percent poverty?

  E. In what way can you determine if the DFW mobility program is a success and benefited low-income household adults in providing better employment opportunities?

  F. What supportive programs like education and transportation are effective and assure low-income household adults in achieving socio-economic self-sufficiency to sustain affordable housing in affluent neighborhoods?

3. Concerning development to mixed-income housing in the inner-city neighborhoods:

  A. How did the conversion of decayed low-income housing to middle-income housing affect the affordable housing market for low-income household adults in the inner-city neighborhoods?

B. How did relocation of low-income household adults to suburban affluent neighborhoods reduce poverty in the DFW area?

C. What effect did low-income household adults have on the affluent suburban neighborhoods?

D. What needed changes to DFW mobility policy will better serve low-income household adults in sustaining affordable housing in affluent suburban neighborhoods?

E. How many low-income household adults achieved socio-economic self-sufficiency and were able to leave the affordable housing program and sustained affordable housing in affluent neighborhoods?

F. What plans are being designed by DFW policymakers to provide more affordable housing units for low-income household adults? If so, is there a 10 to 20-year housing projection plan developed by DFW policymakers?

G. How will policymakers address low-income household adult transportation and employment problems affecting their ability to sustain affordable housing in affluent neighborhoods?

Would you say DFW mobility policy achieved its intended/expected program outcomes?

Appendix B: Term Coding: Analysis Codes

Term	Code	Description
Mobility Programs	MTO	Gautreaux, Mt. Laurel & HUD MTO Policies.
Public Policymakers	PPM	Public Policy & Administrators
Affordable Housing	AH	Rental Units Available for a Specific Income Level (HUD, 2011b)
Policy Design & Implementation	PD&I	The technical analysis & political process to achieve a specific goal (Birkland, 2005).
Low-Income Household Adults	LIHA	HUD public housing tenant on SE8 & HCV programs.
Socio-economic Self-Sufficiency	SES	Non reliance on government assistance programs (Sanbonmatsu et al (2012).
Deconcentration of Poverty	DECP	Relocating poor public housing voucher holders to low poverty suburban areas (McClure, 2008).
Affluent Neighborhoods	ANH	Low-poverty High Opportunity Neighborhoods (Turner, 2011)
Concentrated Poverty	CONP	Concentration of poor people in inner city neighborhoods (Ludwig (2014)
Decision-Making	DM	What government chooses to do or not to do (Birkland, 2005)

(table continues)

Term	Code	Description
Participant Characteristic Make-Up	PCMUP	Two-thirds Black, female, low-education, unemployment, dependent on public assistance (Gay, 2012).
Sustain Affordable Housing	SAH	Low-income adults affording housing in affluent neighborhoods (Turner, 2011).
Employment Opportunities	EOPP	Greater access to high paying jobs (Turner, 212),
Income	INC	Salary & savings and employment (Turner, 2012).
Mixed-Income Housing	MXINHSG	Rental units 30% - 80% area median income (HUD, 2011b)
Difficult Development Areas	DDA	Areas that qualify for Federal tax benefits (Knight, 2012).
Qualified Census Tracks	QCT	Areas that qualify for Federal tax benefits (Knight, 2012).