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Purpose built communities: a concentrated urban poverty intervention

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Pepperdine University
Graduate School of Education and Psychology

PURPOSE BUILT COMMUNITIES: A CONCENTRATED URBAN POVERTY
INTERVENTION

A dissertation submitted in partial satisfaction
of the requirements for the degree of
Doctor of Education in Organizational Leadership

by

Shannon R. Bergman

September, 2022

Doug Leigh, PhD – Dissertation Chairperson

This dissertation, written by

Shannon R. Bergman

under the guidance of a Faculty Committee and approved by its members, has been submitted to and accepted by the Graduate Faculty in partial fulfillment of the requirements for the degree of

DOCTOR OF EDUCATION

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DEDICATION

This work is dedicated to my grandmother, my greatest source of inspiration.

To my husband, both my greatest love and source of support.

To my daughter, my greatest joy.

And to Mary Brown, for helping me see.

ACKNOWLEDGMENTS

My sincere thanks to my Dissertation Chairperson, Doug Leigh, PhD, for his unending patience and subtle, yet impactful guidance through this process. I would also like to thank Dr. Anthony Collatos, PhD. His insights were invaluable in developing the final theoretical framework for this research. Last, I would like to thank Dr. Kfir Mordechay, PhD, whose knowledge of this field of study provided me with an expanded pool of research to pull from when evaluating the Purpose Built Communities model. This manuscript is a degree of magnitude improved over my initial submission due to my committee's caring and critical evaluation of my first three chapters.

VITA

SHANNON BERGMAN

Brings order to chaos, solving complicated problems at the root

Health Care | Financial Services | Oil & Gas | Telecommunications | Supply Chain & Logistics

Groundbreaking operations leader and strategist who drives organizational transformation, spearheading global, large-scale projects and deployments across multiple domains and industry sectors. Trailblazer who adeptly navigates the build-out of multidimensional strategic initiatives and forges stakeholder partnerships while delivering innovative, web-based products and services in rapidly changing environments. Brings integrity, fairness, resilience, and transparency to the workplace. Ideal environment: work from home.

AREAS OF EXPERTISE

Executive Influence & Evangelism

Stakeholder Advice & Alignment

Public Speaking & Executive Presentations

Governance & Policy Management

Strategic Thinking & Planning

Financial Oversight & Budgeting

Multidimensional Problem Solving

Process Improvement & Optimization

Risk & Resource Assessment

Contract Management & Negotiation

Systems Design & Deployment

Data-Driven Decision Making

- ❖ **Strategic Initiatives & Growth:** Trusted advisor to C-level executives for business forecasting and road mapping. Long-term thinker who operates holistically at macro and tactical levels, leads initiatives, and constructs and scales high-growth plans and projects. Skilled communicator often tapped to present to audiences at all levels of an organization.
- ❖ **Innovation & Transformation:** Imaginative, results-driven facilitator who steers the ship, fusing customer-centric approaches with enterprise solutions to propel clients to market leadership. Natural innovator who adapts quickly to new domains and technologies, inventing fresh ways of doing things that save time and money.
- ❖ **People Leadership:** Empathetic, compassionate leader who stewards high-functioning teams with clearly defined values. Inspiring executive who fosters geo-collaboration, motivating global, cross-functional teams to leverage their strengths in a shared vision and common goals.
- ❖ **Operational Excellence & Impact:** Hands-on director who assesses business readiness and gaps, facilitates resource leveling, launches global operational roll-outs, and defines/streamlines standards and processes for systems design and implementation.

PROFESSIONAL EXPERIENCE

World Wide Technology (WWT), Pleasanton, CA

2010–Present

Global technology solution provider with \$12 billion in annual revenue

Senior Manager, Global Services (2020–present): Serve as a communications conduit between sales and account teams to qualify and design global solutions for the customer base. Collaborate with global stakeholder groups to define go-to-market strategy.

- ❖ Facilitate complex global opportunities involving several stakeholders from opportunity to WIN, maximizing profits and minimizing risk for the company, customers, and partners.
- ❖ Create new processes to standardize deal acceptance; train sales teams to handle deals from inception to closing.

Senior Manager, Production Services (2018–2020): Led an offshore group responsible for high-quality customer proposals and marketing collateral delivered at an exponentially lower cost than if completed stateside. Group acknowledged by CEO for service quality.

- ❖ From scratch, built an India-based team of technical and marketing proposal writers to support WWT's technical sales efforts. Authored job descriptions, recruited and hired team members, and created group procedures and runbooks to ensure repeatable, consistent service delivery to customers.
- ❖ Developed synchronous and asynchronous online training for incoming team members; provided ongoing career development to employees in multiple time zones and locations.
- ❖ Captured requirements and, in partnership with IT, scoped and delivered a user-friendly ticket and work tracking system. Employed multiple collaboration tools to facilitate team cohesiveness and technical collaboration.

West Region Lead, Lab Services Managing Consultant (2014–2018): Guided professional services to develop and implement lab-as-a-service (LaaS) and proof of concept (POC) engagements.

Data Center & Storage Program Manager (2014): Managed staging, delivery, and installation of networking, storage, and server equipment in data centers. Designed and formalized repeatable intra-vendor processes to optimize ongoing service delivery.

ABSTRACT

This collective case study research evaluated how the concentrated urban poverty revitalization model administered by Purpose Built Communities (PBC) works to mitigate or eliminate intergenerational poverty and create thriving neighborhoods. There are 5 elements to the PBC revitalization model: (a) mixed-income housing, (b) a cradle-to-college educational accountability system, (c) focus on community health, (d) a tightly defined geographic neighborhood, and (e) the assignment of a Community Quarterback (CQ). This research demonstrated iterative improvements in the socioeconomic well-being of adults and children from the inception of the revitalized community. This was evaluated by adult employment rates, childhood educational achievement, and health outcomes of adult and children community members. It was further evaluated by pre and post high school graduation and college acceptance rates of children from these communities. Research suggests this model can break the cycle of intergenerational poverty in 1 generation. This study evaluated artifacts and descriptive statistics; and it included interviews from PBC CQs of 3 older PBC communities. The older communities were chosen to evaluate similar communities that have implemented all elements of the PBC model to allow for a more uniform comparison of community outcomes. This methodology also provided an opportunity to evaluate the repeatability of the model. Results showed similarities in improvements in all 3 communities.

Keywords: concentrated poverty, HOPE VI, Moving to Opportunity, MTO, Gautreaux, Purpose Built Communities, complex community initiative, childhood exposure effect, restricted opportunity theory, faulty character theory, spatial mismatch theory, racial residential segregation theory, East Lake, intergenerational poverty, systemic racism, unconscious bias

Chapter 1: Introduction

Background

In this study, I evaluated a renewal model for concentrated urban poverty. Over the period of approximately 25 years, the Purpose Built Communities (PBC) consulting team has shown repeated success in bringing together resources to rebuild communities experiencing concentrated urban poverty—they have also shown success by focusing on improving individual outcomes over the long run (Purpose Built Communities, 2019). The required elements of a PBC are: (a) mixed-income housing, (b) a cradle-to-college education accountability system, (c) focus on community health, (d) a tightly defined geographic neighborhood, and (e) the assignment of a Community Quarterback (CQ). Help for the community is administered through a nonprofit organization that is formed specifically for each community.

The East Lake Atlanta neighborhood (the PBC prototype) is one community that participated in the HOPE VI program, a publicly and privately funded public housing revitalization project. East Lake came into existence in the early 1900s when the Atlanta Athletic Club (AAC) built two golf courses, along with an architecturally noteworthy clubhouse, on the site of a former amusement park approximately 4.5 miles from the Atlanta city center (East Lake Network Community Association, n.d.). Notable club members include its first director of athletics, John Heisman, and golf legend, Bobby Jones (East Lake Golf Club, 2018). The club enjoyed several decades of prosperity, but moved in the late 1960s to its current location in John's Creek “as the club's membership gradually moved northward” (Atlanta Athletic Club, 2018, para. 1). During that transition, the AAC sold one of the East Lake golf courses to developers who built a block of 650 public housing units called East Lake Meadows (Purpose Built Communities, 2014). The remaining golf course was purchased by a group of 25 club

members, who began to operate it as the East Lake Golf Club as it remains today (East Lake Golf Club, 2018).

The neighborhood declined into violence and drug trafficking almost immediately, due in part by severe overcrowding, faulty building construction, and the Atlanta Housing Authority's (AHA's) unresponsiveness to maintenance requests. Within a year of its 1971 inception, the housing project was being called "Little Vietnam." The project's nickname reflected its similarities to the Vietnam War in the neighborhood's death toll, its burgeoning drug trade, and the sense that East Lake was an unwinnable community (Schank, n.d.). As reported by Thomas Boston (2007), a professor of economics at the Georgia Institute of Technology, the East Lake community had become largely dysfunctional. For example, in 1995, there were various ways in which the East Lake community demonstrated dysfunction:

- The crime rate had increased to 18 times greater than the national average.
- On an annual basis, 90% of residents were victims of a felony crime.
- Forty percent of the 650 public housing units were deemed unlivable.
- The welfare rate of residents reached 59%.
- The median annual income of project residents was approximately \$4,500.
- Only 5% of fifth-grade children were proficient at math, as measured by state standards.
- The high school graduation rate for East Lake students had dropped to 30%.

In 1995, the AHA received grant money to demolish and rebuild East Lake Meadows public housing. In keeping with HOPE VI's objectives of leveraging public, private, and philanthropic partnerships, the AHA chose the Cousins Foundation, a philanthropic organization backed by Atlanta real estate mogul Tom Cousins, to develop and build the new housing development and revitalize the community (Humphreys et al., 2008). The Cousins Foundation formed the East

Lake Foundation (ELF), a nonprofit group that included community members, leaders, and other stakeholders involved in revitalizing the community. The ELF implemented a holistic model of revitalization, described as a comprehensive community initiative that focused not only on building new housing but also on improving long-term human outcomes for children and families (Stagner & Duran, 1997).

In support of the revitalization, the ELF built 542 new, mixed-income units, which are now called the Villages of East Lake. It also partnered with the Atlanta Board of Education and community members to open Atlanta's first charter school (Drew Charter School) and partnered with the YMCA to provide health and fitness services and host a pre-kindergarten early learning academy. Finally, the ELF purchased and revitalized the East Lake Golf Course. There, they organized several prominent tournaments annually and used the profits to support the East Lake community.

East Lake today is a much different neighborhood than it was in 1995. As a result of the revitalization: (n.d.)

- There has been a 96% reduction in violent crime (Humphreys et al., 2008).
- The number of residents relying on welfare has fallen from 59% to 5%.
- The number of students from the Drew Charter School who meet or exceed state educational standards has risen to 98%.
- One hundred percent of non-retired, non-disabled adults are employed or in job training, up from 13% in 1995.
- The Drew Charter School graduating class of 2017 achieved a 100% college acceptance rate (Wirth, 2018).

To forward the mission of serving underprivileged youth and reducing the impact of *community gentrification* (the economic development of a community to the point of displacing its original residents), Drew Charter School and the state of Georgia devised a weighted lottery system that ensures elementary school student applications are weighted 5:1 in favor of low-income children. This roughly equates to a mix of 65% underprivileged to 35% not underprivileged students at Drew Charter Elementary School (Drew Charter Schools, n.d.). Additional steps are taken to ensure that PBC community residents are granted priority admissions. Children who have attended a PBC preschool are given first priority, followed by children in the PBC community, then children from the local public school district.

In 2009, after the success of the East Lake revitalization, the ELF founders created a nonprofit group called Purpose Built Communities (Purpose Built Communities, 2017). The goal of this nonprofit was to take the lessons learned from the East Lake PBC and implement them in other severely impoverished communities. To date, there are 23 PBCs (including East Lake) in various stages of development (Purpose Built Communities, 2018). Data suggests the model is successful in bringing about positive change in the overall communities as well. For instance, the Columbia Parc Housing Project in New Orleans, Louisiana replaced the dilapidated Saint Bernard Public Housing Project, which was left uninhabitable after Hurricane Katrina, with 685 mixed-income units and added a brand new charter elementary school and a partnership with Educare to provide pre-K child development services and an elementary school. Prior to the redevelopment, between 2001 and 2005, the area experienced 684 felonies and 42 murders. Now, crime is nearly nonexistent. Reports show that there have only been two attempted felonies and zero murders between 2010 and 2013 (Miller, 2017). In addition, according to the

crimemapping.com website, from March 24, 2020–March 24, 2021, no police reports have been reported (Crimemapping, n.d.).

Of the 685 units that were built as part of the new Columbia Parc housing community, one third are market rate units, one third are below market-rate workforce housing units and one third are rental-assisted public housing units. Additionally, 120 of the units are reserved for senior housing (Miller, 2017). To return to the new development, residents must work at least 20 hours a week or be in a workforce development program, be disabled or retired, and pass a credit and criminal background check. As a result, only 120 of the 685 new units (17.52%) are occupied by original Saint Bernard residents (Webster, 2013). However, in keeping with the goal of deconcentrating poverty in the HOPE VI program, residents who did not want, or were not eligible, to return to the new housing development were either offered Housing Choice Vouchers (HCVs) or placement in another public housing community (Buron et al., 2007).

Although the goal of PBCs is community revitalization, there is sensitivity to the phenomenon of community gentrification in the model. As a result, PBCs deploy proactive strategies to minimize any negative impact that community revitalization may have on its residents while also implementing strategies that facilitate the upward mobility of its residents. To reach those goals, PBC employs four main methods:

- the creation of mixed-income communities that offer market rate housing while reserving a share of units for those on public assistance or in lower-income brackets,
- the creation of single family housing developed for homeownership,

- the rehabilitation of existing housing for single family homeowners, which may include creating partnerships with historical preservation organizations to revitalize uninhabitable housing, (e.g., the Woodlawn community in Birmingham, Alabama); and
- the purchase of land for future affordable housing (Purpose Built Communities, 2014).

The use of mixed-income affordable housing programs that weigh against segregation and protects over-gentrification is also recommended by Mordechay and Ayscue (2017). Mordechay and Ayscue posit there is a role for urban magnet school programs and other school options to create more appealing schools and attract a more diverse group of students (Mordechay & Ayscue, 2018). In fact, recent evidence from neighborhoods in New York and Washington DC indicates that schools serving neighborhoods that are experiencing gentrification saw large influxes of White students residing in the community, further adding to its diversity (Mordechay et al., 2019).

On the other side of the argument for mixed-income housing, the HOPE VI program has been criticized for lowering the amount of subsidized housing after high-rise housing was razed and replaced with fewer units that would not accommodate all original occupants. To investigate this further, Thomas Boston received funding from the Carnegie Institute to create an experiment (using a quasi-experimental design) to determine whether housing opportunities were lost by the implementation of the HOPE VI program. The results showed that displaced residents in the Techwood community and other Atlanta public housing projects were given either a Housing Choice Voucher (HCV) or allowed to move to other traditional public housing projects—meaning there was no loss of housing opportunity in these communities (Boston, 2005, 2007)

Statement of the Problem

Concentrated urban poverty is a societal issue that directly impacts 18.85 million individuals in the United States (U.S.). It is defined as the type of poverty affecting those who live in census tracts with 40% or more of the individuals living below the federal poverty level. (U.S. Census Bureau, 2018). Safety net programs across all poverty types cost the federal government and state governments nearly one trillion dollars per year. Conventional aid has been prescriptive in nature: providing housing, medical, and supplemental aid to individuals in need, but lacking coordination or attention to the underlying social, political, and economic infrastructure that creates the community. An educational element to this is called *cultural deficit theory*, a term coined by Patrick Moynihan (1965) that says children of meager beginnings struggle with academics due to deficits in language and other cultural norms that would put them on the same level as their middle-class peers. In treating the symptoms of poverty but not the systemic causes, poverty is propagated and becomes intergenerational. However, recent observations suggest a holistic poverty intervention may bring about sustainable change within defined urban concentrated poverty areas (Purpose Built Communities, 2019).

Purpose Statement

The purpose of this collective case study is to explore the process by which PBC creates and sustains community revitalization within its portfolio of 23 communities. If the PBC model is shown to be viable and repeatable, the lives of individuals affected by concentrated poverty are likely to be improved. This, in turn, may positively impact the larger community and society by reducing the need to fund social services and housing by producing more contributing members of society.

Nature of the Study

This is a qualitative study using a collective case study approach (Stake, 1995). A collective case study approach targets more than one exemplar to evaluate the chosen variable. This case study monitored a single variable: the process of urban revitalization. While this study will not manipulate any variables, it will measure the process of urban revitalization and gather data from the different PBCs from a cross-sectional place in time. It also includes the use of semi-structured interviews, extant materials, and descriptive statistics to triangulate data and reinforce the validity of the case study. The aim is to describe and interpret PBC's process of community revitalization as seen through the eyes of their CQs.

Research Questions

The following were research questions for this study:

- What is the long-term, longitudinal, multi-generational impact of implementing a place-based model of community revitalization as implemented by PBC?
- How does the inclusion of CQs influence the PBC model of community revitalization?

Theoretical Framework

For approximately 50 years, two theories have dominated research regarding the root cause of concentrated poverty. These theories include the restricted opportunity theory of poverty and the faulty character theory of poverty. The restricted opportunity theory of poverty asserts individuals remain in poverty because they are not afforded the same opportunity as their middle-class peers. The faulty character theory of poverty states individuals stay in poverty due to their own faulty character by demonstrating lack of motivation and use of vices, to name two common character defects (Schiller, 2008).

Under the umbrella of the restricted opportunity theory of poverty, original works by Kain (1965) were developed and subsequently adapted by Wilson (1987), who published the spatial mismatch theory that posited the root cause of concentrated poverty had become less race-based since the civil rights era and was related more with global and metropolitan job changes that resulted in higher unemployment rates for African Americans. Wilson's theory asserted that poverty was concentrated in the urban cores because of the reduction of low-wage manufacturing jobs in city central cores (where more Blacks reside), coupled with the creation of newer service jobs in the suburbs (which were largely unavailable to inner city Blacks) and the out-migration of middle- and upper-class Whites and African Americans to the suburbs.

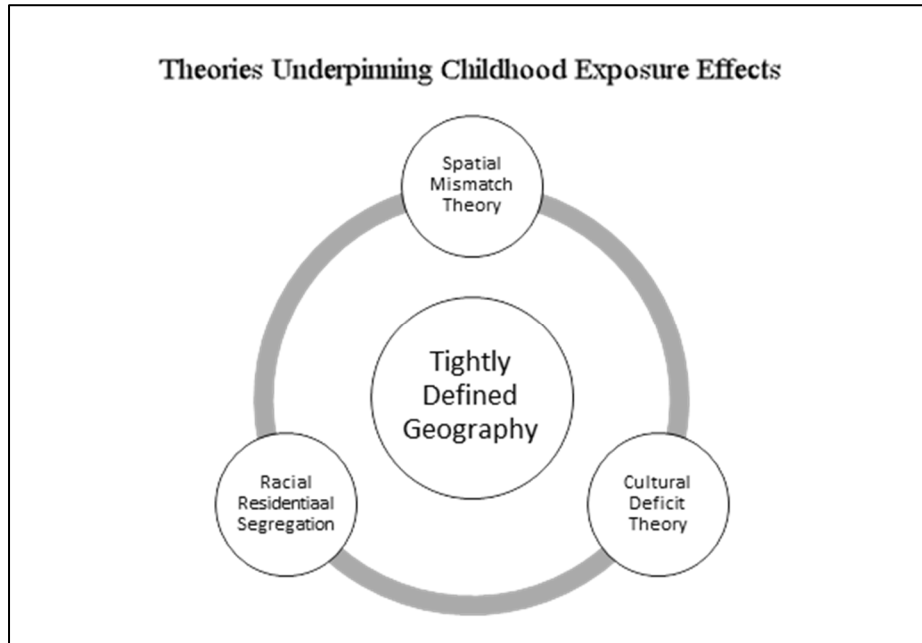
Also, in alignment with the restricted opportunity theory, Massey and Denton's theory of racial residential segregation (1993) was developed. Massey and Denton demonstrated how the Federal Housing Administration's (FHA's) underwriting guidelines and financial institutions such as the Home Owners' Loan Corporation (HOLC) had created and facilitated the creation and perpetuation of concentrated poverty. HOLC was a federal agency that lent money to homeowners by granting longer repayment terms to allow homeowner that were about to default on loans make lower payments and retain their homes. However, these opportunities were not evenly afforded to minority communities. Instead, the HOLC created residential security maps that *redlined* minority communities to prevent the residents from obtaining loans. Redlining is a classification system that determines which neighborhoods are eligible for home loans (Mitchell, 2018).

No one categorically confirmed or denied the theories of Wilson or Massey and Denton, however, an underlying foundational element of both theories was captured as a cause of concentrated poverty by Chetty and Hendren (2018): "they showed that childhood exposure

effects play an important role in predicting a child's future income in adulthood" (p. 1107). This theory states that place matters and asserts that regardless of how a community initially becomes poverty-ridden, where a person resides and how long they reside there materially impacts their chances of future success. Chetty and Hendren have demonstrated a person's future earnings up to age 26 are influenced by the county in which they lived in as a child and how long they lived in that county (the study has not yet documented impacts past age 26).

Chetty and Hendren (2018) statistically adjusted for several societal elements to determine which elements of poverty, if any, rendered causal results in determining a child's future income. Not surprisingly, their research validates the previous work by Wilson as well as Massey and Denton. The main societal elements that impact a child's future income were found to be racial residential segregation (Massey and Denton), income inequality (Wilson), education quality (Wilson), social capital (Chetty and Hendren), and family structure (whether the child is raised in a single or two-parent home [the *Moynihan Report*])¹. A visual representation of these theories is depicted in Figure 1. These elements are of importance to this study, as PBC employs a strategy that addresses a number of these neighborhood elements, including mixed-income housing, cradle-to-college education (providing pre-K and often charter school education), and adult employment.

¹ The Negro Family: The Case for National Action, otherwise known as the Moynihan Report, is a report that chronicles the changes in the composition of the African American family from the time of slavery until 1965 and highlights the change from two-parent homes to single-parent homes in low-income Black families.

Figure 1*Theories Underpinning Childhood Exposure Effects*

Note. From (Bergman, 2021).

Operational Definitions***Community Revitalization***

As cited by Jason Reece (2004) from the Kirwan Institute for the Study of Race & Ethnicity at Ohio State University, community revitalization involves many elements, including the replacement of dilapidated housing with attractive mixed-income housing. It also requires that individuals live in proximity to services; that an economic engine exists to sustain the community and draw in additional business; and that a focus is placed on human outcomes. This revitalization is to be accomplished without the over-gentrification of the community, which causes displacement of the neighborhood's original residents. In this study, community revitalization will be measured by the outcomes of semi-structured interviews and review of extant information.

Key Terms

AFDC: Aid to Families with Dependent Children.

Big Brother theory of poverty: This theory suggests that government is a contributing factor in sustaining poverty, such that providing government benefits will decrease individual incentive to re-enter the workforce.

Black interclass segregation: In the context of this research, it is the bifurcation of African American economic groups, though it does not differentiate between different African American ethnicities.

Case study: A type of research that uses predominantly qualitative methods of inquiry and includes the extensive study of a multiplex event or situation.

Category I census tracts: Tracts with fewer than 13.8% of residents living in poverty.

Category II census tracts: Tracts with 13.8% to 19.9% of residents living in poverty.

Category III census tracts: Tracts with 20.0% to 39.9% of residents living in poverty.

Category IV census tracts: Tracts with 40.0% or greater of residents living in poverty.

Childhood exposure effects: The impact that societal elements of a child's neighborhood have on their adult income.

Community quarterback (CQ): The individual assigned by a PBC to champion the wellness, sustainability, and progress of a PBC community.

Community sustainability engine: Term originated by Shannon Bergman that defines necessary communal assets needed to sustain a PBC.

Comprehensive community initiative (CCI): A type of poverty intervention that involves applying a long-term multifaceted strategy to improving the physical, economic, and social revitalization of a community—not just urban revitalization.

Concentrated poverty areas: An additional designation for Category IV census tracts.

Consumer Price Index (CPI): A monthly governmental measure that tracks the prices of goods and services to determine the rate of inflation or deflation.

Consumer Price Index-U (CPI-U): The cost of goods and services sold as it pertains to what is considered a necessary good or service for a family.

Coronavirus Aid, Relief, and Economic Security (CARES) Act: Federal legislation that provided stimulus checks to individuals under a certain income threshold. It also includes loans and grants to small businesses to allow them to retain or rehire employees.

COVID-19: A disease caused by a coronavirus that can result in death or permanent organ damage and is thought to be transmitted by respiratory droplets that pass from person-to-person in proximity of each other.

Cultural deficit theory: Theory that posits the reason that children from the lower class do not excel in school is because of language and other cultural barriers that put them behind their middle-class peers.

Culture of poverty: Term coined by Oscar Lewis to describe how falling into poverty creates the need for the individual to adopt a maladaptive set of survival skills that do not serve the individual in mainstream society. These sets of behaviors are then passed down to progeny.

Curtain diagram: A curtain diagram shows how a theme proliferates a concept with the flexibility that allows the data to flow down by opening and closing a curtain to a single point, then opening again until a layer is reached that represents the main point of the figure.

Dark ghetto: Term coined by Kenneth B. Clark to define White oppression of African Americans in Black urban poor areas.

Earned income tax credits (EITC): A government program that provides a rebate in the form of a cash refund on annual taxes for qualified low-income families. This does not qualify as a cash benefit.

East Lake Foundation (ELF): A nonprofit organization created to assist and maintain the health and viability of the East Lake community.

Epigenetics: The study of the impact of internal or external stimuli on gene expression.

Flawed character theory of poverty: This theory asserts that individuals live in poverty because they possess character defects (either hereditary or behavioral) that prevent them from lifting themselves out of poverty.

Food desert: A geographic area bereft of fresh food to support the surrounding community.

Gentrification: The revitalization of a community that causes so much growth and subsequent increases in service prices and home values that its original residents can no longer afford to live there and need to be displaced.

Glucocorticoids: Steroids produced by the adrenal glands that regulate metabolism, reduce inflammation, and suppress immunity.

Home Owners' Loan Corporation (HOLC): A federal government lending organization created to help homeowners refinance homes for longer terms to avoid foreclosure.

Housing and Urban Development (HUD): A federal organization responsible for the administration of low-income and public housing.

Housing Choice Vouchers (HCV): A renaming of Section 8 (S8) vouchers, which supplement the cost of housing for low-income individuals.

Implicit racism: The unconscious implementation of unconscious bias an individual may hold.

Low-income housing tax credits (LIHTCs): A dollar-for-dollar tax credit to organizations that invest in the creation and maintenance of low-income housing.

Medicare: Federal government program instituted by President Lyndon Johnson to help defray the cost of medical care for the elderly—also includes coverage for younger individuals with disabilities and End Stage Renal Disease.

Micro-entrepreneurial ventures: Entrepreneurial endeavors that employ a small number of employees, usually around four or five individuals.

New urbanism: An architectural strategy that seeks to create walkable, mixed-use neighborhoods occupied by mixed-income individuals and locate them close to transit, community resources, and employment opportunities.

Official Poverty Measure (OPM): A poverty measure used since its implementation in the 1960s that is calculated as three times the cost of food. It is adjusted yearly and is in line with the CPI.

Place-based: In this context, it refers to a poverty intervention that is restricted to a dense, clearly defined geographic area to be revitalized.

Poverty areas: Category II through IV census tracts.

Public assisted housing: Federally subsidized rental housing where the federal government pays the difference between 30% of an individual or family's income and the market rate price for housing.

Public Housing Agencies (PHAs): Government agencies responsible for managing low-income housing.

Racial residential segregation: Segregation of minority communities from other ethnic groups, which is covertly or overtly engineered by the racial group in power.

Redlining: The process of evaluating a neighborhood's mortgage lendability using race-based predictors of neighborhood deterioration.

Restricted opportunity theory of poverty: This theory suggests that those in poverty are unable to lift themselves out of poverty because they are not offered the same opportunities as their non-impooverished counterparts.

Residential security maps: Maps drawn by HOLC to determine which neighborhoods were lendable or not lendable.

Scattered-site public housing: Public housing built in neighborhoods of various socioeconomic classes.

Second ghetto: The systematic concentration of increasingly more African Americans into smaller and more isolated areas of cities in high-rise structures that were not connected to economic opportunities or offered equal access to city resources.

Socioeconomic status (SES): A person's relative standing in a society, as measured by social and economic standards.

Standard metropolitan statistical area (SMSA): A concentrated urban area with economic connectivity but not considered a county. An example is Dallas-Fort Worth.

Structural racism: a system in which public policies, institutional practices, cultural representations, and other norms work in various, often reinforcing, ways to perpetuate racial group inequity.

Supplemental poverty measure (SPM): A poverty measure that includes the elements of the OPM but also accounts for nonbiological family members such as foster children and

domestic partners and considers regional costs of living as well as the cost of healthcare, childcare, and work transportation.

Synaptic pruning: A neurological process where the brain eliminates axons and dendrites due to nonuse.

Temporary Support for Needy Families (TANF): Government program that provides support such as food stamps to families with children who live below the poverty line.

Unconscious bias: stereotypes that individuals adopt that they are not consciously aware of.

White Flight: The movement of White families away from inner city neighborhoods to predominantly White suburbs.

Workforce housing: HUD defines workforce housing as rental housing that is affordable to individuals who make between 80% and 120% of the area's median income.

Importance of the Study

Understanding the theoretical basis of PBC's process to revitalize and sustain neighborhoods with concentrated urban poverty will add to the growing body of work by researchers such as Massey and Denton (1993); Chetty and Hendren (2018); Chetty, Hendren, and Katz (2016); Sharkey (2013); and Wilson (1987), which shows where a child grows up impacts (for better or worse) their future social and economic trajectory. The most recent study by Chetty and Hendren (2018) used an experimental design to randomly assign participants to a control group or one of two experimental groups that provided applicants with Housing Choice Vouchers (HCVs). The control group stayed in public housing, while the first experimental group was provided housing vouchers and was allowed to move anywhere they desired. The second experimental group was issued HCVs but were mandated to move to low poverty areas. Results

showed that the two experimental groups who moved out of public housing experienced an improvement in adult health (though not income) and improved health and future earnings for children. Interestingly, both experimental groups fared better than the control group, although the experimental group that was required to move to low poverty areas fared better than the group that was not required to move to low poverty areas.

The present study evaluated a different type of poverty intervention. PBC's charter is to revitalize existing concentrated poverty neighborhoods with individuals in situ. Therefore, the present study looked to shed light on whether revitalizing existing neighborhoods renders the same positive outcomes as moving individuals out of high poverty areas. This is critical information for several groups, such as sociologists, psychologists, and healthcare professionals. It is also consequential information for professionals such as city and transportation planners, politicians, community, religious, philanthropic support organizations, and public and private capital investors.

Limitations

Although the PBC revitalization model addresses concentrated poverty, it may be limited in its applicability to other types of poverty, such as the growing problem of poverty in suburban and rural areas. This may be because the PBC model was designed to address poverty in a tightly defined geographic space. Additionally, it remains to be seen to what extent this model can be replicated. This would require collaboration between community stakeholders, philanthropic organizations, and private capital investors; and buy-in of the model's five tenets: (a) mixed-income housing, (b) cradle-to-college educational support system and corresponding quality educational resources, (c) a focus on community health, (d) a tightly defined geographic neighborhood, and (e) the installation of a CQ. Without community commitment to these

principles, it is unknown whether sustained change would take place. Finally, this study has been designed to limit interviews to the adult CQs to align with the human protections that are necessary to meet Institutional Review Board (IRB) standards. In limiting interviews to CQs, there is a risk that their perspectives will not paint a complete picture of the revitalization process, thus limiting the usefulness of the findings. However, this limitation is thought to be minor, as CQs have constant contact with all community stakeholders and other PBC CQs.

Other limitations included the possibility of nonparticipation of the CQs. Even though the president of the organization pledged strong support of the study and made introductions to the CQs, participation was voluntary. Of the 23 PBC CQs, the plan was to evaluate three PBC communities. If less than three decided not to participate, there would have been less of a chance that the research could be applied to other neighborhoods. A possible mitigation of this problem was to volunteer to travel to meet the CQs in person; however, flying to all 23 communities was not financially feasible, and would not have been advisable (or sometimes possible) to visit the states that the volunteers lived in during the COVID-19 pandemic.

It is also possible that using two methods of interviews (phone/web conferencing and in person) could have introduced variability in responses that reduced the efficacy of the information gathered. However, carefully constructed opening interview questions were used to mitigate this potential limitation.

Assumptions

One premise of the collective case study methodology was to accurately represent the phenomenon being investigated. However, using a small sample had the risk of not being able to generalize the data to a larger population (Yin, 2018). To mitigate this risk, research was conducted with PBC communities that had both new housing and schools associated with the

communities. As there are many of these, the study is more likely to be able to be generalized to other PBC communities. Additionally, I had many interactions with PBC members over a period of eight years and may have developed a positive bias toward the success of the model itself. Mitigation of these elements were addressed by having the dissertation chair and other committee members review the data collected to guard against positive bias.

Positionality Statement (Overview)

I am a middle-aged White woman born in eastern Oregon and raised in Washington state. My family's socioeconomic status was lower middle class, and I grew up in a trailer without potable water. I was able to better my socioeconomic standings by joining the army and receiving training as a satellite ground station technician. I adopted the belief in the military that everyone was given an equal chance for success in life and should be able to "pull themselves up by their bootstraps" as was taught there. I have enjoyed an (over) 30-year career in information technology and I now live in Silicon Valley, CA.

My belief that everyone should be able to improve their socioeconomic standings if they so choose was never challenged until I was appointed as a planning commissioner for my city—a position I held for six years. In that capacity, I was exposed to how many cities decide to build neighborhoods and that they may not always act in the best interests of marginalized groups. This opened the door for further investigation on my part. While I have since changed my position that everyone has an equal opportunity for success in the U.S., as a White woman now living in a predominantly White upper-class community, I may bring unconscious bias to my research regarding my understanding of race relations, housing, and opportunity.

Chapter 2: Literature Review

Historical Perspectives on Poverty

Poverty is a complex phenomenon; little agreement exists on its causes or solutions despite a substantial amount of rhetoric. As far back as pre-antiquity, philosophers have considered poverty's existence worth discussing, as it pertains to the health of a nation's economy and the state's ability to maintain order (Fatovic-Forencic & Durrigl, 2007). In 500 BC, Confucius included poverty as one of six societal calamities that should be avoided. His concern was not income disparity between rich and poor; rather, he worried that poverty conditions had the potential of causing civil unrest that could threaten harmonious social order (Dawson, 1915). In 350 BC, Aristotle echoed similar sentiments, stating that "poverty is the father of revolution and crime" (Barnes, 2014, p. 768). Alternatively, in mercantilist Europe during the 16th–18th centuries, the opposite belief was held. The pervading ideology at that time asserted a healthy national economy required a large group of working poor to produce the country's finished goods that could be sold to other countries in an effort to create a trade surplus (Ravallion, 2016). This sentiment is also articulated by Bernard de Mandeville, an Anglo-Dutch philosopher and satirist, in his work *The Fable of the Bees*. De Mandeville asserts that a country without slaves needs working poor to produce the products that sustain a country's economy (de Mandeville, 1732). One example in recent history of utilizing lower-class individuals for economic purposes is seen in the Bracero Program of 1942–1964, in which farm labor was imported to the US from Mexico in times of labor shortages and deported in times of abundance, thus maintaining the status quo of farming labor in times of dearth and plenty (Bracero History Archive, 2020).

Historical Social Attitudes Toward Poverty

Whether poverty was held as a positive or negative economic factor, attitudes toward the poor have often been unfavorable, placing blame for an individual's circumstances on race, class, or defective character traits. A poignant example of this comes from one of the first scientific studies on pauperism, which was done in 1874 and 1875. Charles S. Hoyt, physician and head of the New York State Board of Charities, was quoted in his findings:

By far the greater number of paupers have reached that condition by idleness, improvidence, drunkenness, or some form of vicious indulgence ... These vices and weaknesses are very frequently, if not universally, the result of tendencies which are to a greater or less degree hereditary. The number of persons in our poor-houses who have been reduced to poverty by causes outside of their own acts is ... surprisingly small. (Katz, 2013, p. 103)

However, a subsequent review of Hoyt's original data sheets revealed that he applied a period-specific temperance-based bias to his findings regarding alcohol consumption that calls into question the validity of his results if measured by today's standards. It was not until the Great Depression, which left 15 million people unemployed at its nadir, that the American people first began to question the economic underpinnings of poverty (Schiller, 2008).

Current Perspectives on Poverty

Present day attitudes toward poverty reflect those expressed above, although different labels are used today. Similar to the view expressed by de Mandeville, the current flawed character theory of poverty holds that those in poverty are there due to their own vices, poor choices, or lack of motivation (Schiller, 2008). Conversely, the restricted opportunity theory of poverty asserts that individuals are held in poverty because they do not have the same opportunity afforded by their peers who are not impoverished. This is also called the myth of meritocracy—a term coined by Robert Reich, Secretary of Labor from 1993–1997 and economist under Gerald Ford, Jimmy Carter, and Bill Clinton.

The extent to which the general population believes the restricted opportunity or flawed character theory of poverty largely depends on the current economic cycle (O'Connor, 2014). In times of prosperity, more people tend to believe a person's flawed character is responsible for their circumstances. During economic downturns, the number of individuals who believe people are in poverty due to circumstances beyond their control increases. Two polls conducted by the *Wall Street Journal* capture these shifts. In 1995, following the economic boom of 1989 that was said to be a period of near full employment in the U.S., 72% of self-reported Republicans and 50% of self-reported Democrats stated they felt individuals were not doing everything they could to lift themselves out of poverty. Conversely, in 2014, following the drastic economic downturn of 2008, only 61% of Republicans and 29% of Democrats felt individuals were not doing enough to lift themselves out of poverty (O'Connor, 2014).

A more recent public poll, conducted in August 2016 by the *Los Angeles Times* (in collaboration with the American Enterprise Institute), further examined attitudes toward poverty (Lauder & Lauter, 2016). One survey question asked whether respondents believed it was difficult to find employment or whether there were enough jobs available for those who desired to work. For individuals living below the poverty line, 71% believed it was difficult to find employment, compared to 25% who felt there were enough jobs available. For those who lived above the poverty line, the findings shifted slightly. Fifty-one percent of respondents said it was difficult to find jobs, whereas 41% of the same demographic group thought there were enough jobs to go around. When asked whether people in poverty were hardworking, respondents felt strongly that the poor were indeed hardworking. For individuals who lived below the poverty line, 72% of respondents felt the poor worked hard, compared to 21% who felt they did not. For

individuals who lived above the poverty line, 63% believed the poor were hardworking compared to 22% who felt the poor were not.

In 2012, the Russell Sage Foundation and the Stanford Center on Poverty and Inequality published findings of a study that captured public opinion on how citizens perceived poverty through recessionary periods (Kenworthy & Owens, 2012). One research question that was asked was whether an individual thought that luck or hard work was the determining factor in their success. The research showed that after each of the six recessionary periods between 1970 and 2010, public opinion shifted approximately five percentage points toward luck. However, perceptions returned to baseline levels after the economy began to recover. The researchers did warn that not enough time has passed since the 2012 release of this research to determine whether the 2008–2009 recession would have lasting effects on individual attitudes toward poverty. They asserted that most recessions are not crippling and are short in duration so do not have long-term effects on individual perceptions. The exception to this was the Great Depression, which affected a large portion of the population and was long in duration. As a result, public opinion shifted from believing that government had no place in recovery efforts to believing that government did have a responsibility to help people out of poverty. The researchers asserted that because of the depth and length of the Great Recession of 2008, there may be residual, long-term impact on public attitudes toward poverty that are not yet visible but mirror the beliefs that came out of the Great Depression.

Last, in August 2016, the *Los Angeles Times* conducted a follow-up study that looked at how socioeconomic factors such as race and education levels influenced beliefs on poverty (Lauter, 2016). When asked whether individuals in poverty desired to work or stay on welfare, there were differences between White demographic groups. For White respondents without a

college degree, 52% believed the poor desired to work compared to 44% who felt the poor desired to remain on welfare. Educated Whites felt differently, with 71% believing those in poverty desired to work compared to 25% who felt the poor desired to stay on welfare.

COVID-19

At the time of this writing (July 2020), the COVID-19 pandemic had caused a massive surge in unemployment. In February 2020 (prior to the pandemic), the unemployment rate was 3.4%—the lowest level since 1953 (U.S. Bureau of Labor and Statistics, n.d.). However, by April 2020, the unemployment rate reached an apex of 14.7%, largely due to COVID-19 business restrictions mandating the closure of some or all non-essential businesses. These restrictions were put in place to stop the spread of the virus that transmits through the exchange of respiratory droplets to individuals in proximity to one other. This was the highest unemployment rate since the Great Depression. It has slowly decreased since April 2020 due to federal interventions, such as the Payment Protection Program, which provides low interest loans and grants for employers to retain or rehire employees. In addition, some states started lifting or loosening COVID-19 business restrictions over time. As of June 2020, the unemployment rate stood at 11.1%. It remains to be seen whether the unemployment rate will rise or fall as some states have had to reinstate COVID-19 restrictions due to a second wave of rising deaths and unemployment benefits will begin to run out without additional congressional intervention.

During the time of business restrictions and closures due to COVID-19, unemployment remained high while the poverty rate decreased. The Coronavirus Aid, Relief, and Economic Security (CARES) Act's initial stimulus granted each adult over the age of 18 stimulus checks of \$1,200 (with additional provisions for children). Further, for persons receiving unemployment benefits, an additional \$600 per week was added to the benefit to stimulate the economy (U.S.

Department of the Treasury, n.d.). The act passed March 27, 2020 and had an almost immediate impact on the poverty rate. In the pre-COVID-19 timeframe of January/February 2020, the poverty rate was 10.9%. However, after the stimulus package, the poverty rate decreased 2.3 percentage points to 8.6% during the April/May 2020 timeframe. In March 2021, the employment rate stands at 6% (U.S. Department of Labor, 2021)

Types of Poverty

The official poverty measure used today by the U.S. Census Bureau was instituted in the 1960s as part of President Johnson's War on Poverty. Johnson's War on Poverty included a set of social programs designed to assist people living below the poverty line in the 1960s when the poverty rate was nearly 20% (Cooley, n.d.). Poverty is defined as three times the price of food it takes to feed a person or family and is adjusted yearly based on the Consumer Price Index (CPI). It takes into account only the number of biological family members living in the home and is the measure used by the government to determine benefit eligibility (U.S. Census Bureau, 2014). Supplemental Poverty Measure (SPM) is another type of poverty measure, and it began to be tracked by the government in 2010 (U.S. Census Bureau, 2014). The SPM considers regional cost of living, nonbiological family members such as foster children and domestic partners, as well as supplements to household income from public assistance in determining poverty level. It also calculates decreases in household income due to items such as healthcare costs, commuting expenses, and childcare costs.

Furthermore, the U.S. Census Bureau divides census tracts into four categories. Category I tracts contain fewer than 13.8% of residents in poverty (Bishaw, 2011; Jargowsky, 2013). Category II tracts contain 13.8% to 19.9% of residents in poverty. Category III contains 20% to 39.9% of residents in poverty, and Category IV tracts are those where 40% or more of its

residents are in poverty. Category II–IV census tracts are classified as *poverty areas* and Category IV are classified as *concentrated poverty areas*.

Urban and Rural Poverty

In the minds of Americans, the word “poverty” brings up images of a deteriorating urban core (Kneebone, 2015). While this is an accurate representation of poverty since it is the most frequently seen in our urban cores, concentrated poverty is not the only type of poverty that exists. Rural poverty is just as pervasive as urban poverty. In fact, when viewing poverty in terms of a percentage of the population, rural poverty is larger than urban poverty. In 2015, research showed that 16.7% of the U.S. rural population lived in poverty, whereas only 13% of urban dwellers lived in poverty (Thiede & Greiman, 2017).

Additionally, as of 2015, rural poverty had not recovered from the Great Recession (see Figure 2). As of 2015 (the last point of information that will be available prior to September 2021), the job growth in rural communities had shown a decrease of 4.2%. The jobs in these communities (largely extraction industries such as coal mining and logging) have since moved to the services sector. As a result, “Appalachian coal miners and Northwest loggers are now stocking shelves at the local Walmart” (Weiler et al., 2017, para. 11).

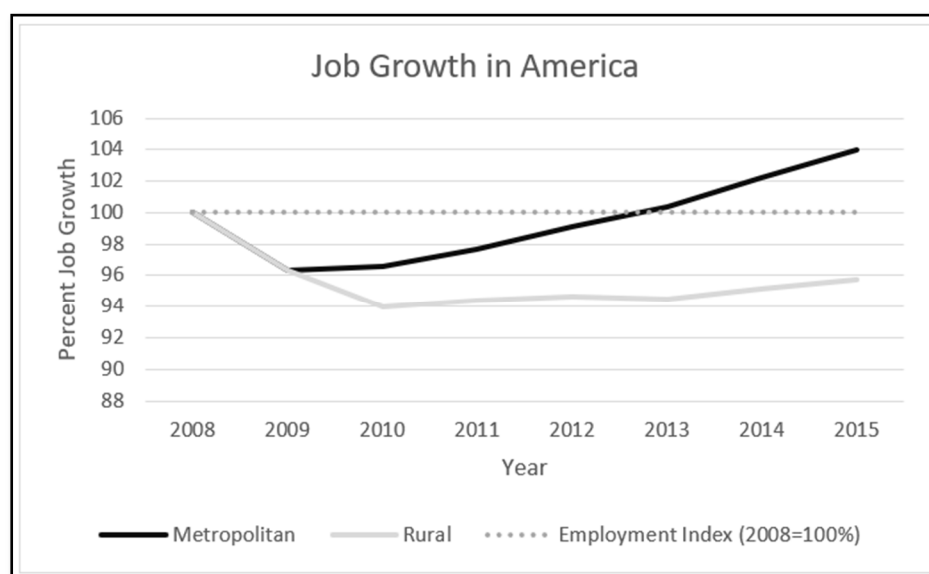
Suburban Poverty

The U.S Census Bureau defines suburban as any metro area above 2,500 people minus the main city (Maher, 2018). Suburban poverty is a relatively new manifestation of poverty. It is, however, a rapidly growing component. Between 2010 and 2015, suburban poverty accounted for 48% of the poverty growth in the U.S. Among those experiencing suburban poverty, nearly 50% are Hispanic and African American individuals. In addition to ethnicity, there are other demographic similarities for those in suburban poverty and those in urban and rural poverty. For

example, the education levels for those in suburban poverty are similar to urban and rural individuals; and the percentage of single-family female heads of household are both approximately 30%.

Figure 12

Job Growth in America: Urban and Rural Recovery After 2008 Recession



Note. Adapted from the Job Growth in America and Rural Recovery After 2008 Recession chart, Theide, et al., 2017, Integrated Public Use Microdata Series: Version 6.0, 2008-2015 ACS. This is in the public domain.

Societal Cost of Poverty

In 1964, President Johnson announced his War on Poverty. The goal of this program was to completely eradicate poverty in America. On the 50th anniversary of his announcement in 2014, the House Budget Committee released a comprehensive report that reviewed the results of

the government's efforts to eradicate poverty (The Council of Economic Advisors, 2014). The committee reported that between 1964 and 2012, the total dollars spent on federal assistance programs had exceeded \$13.96 trillion (adjusted for annual inflation). It also reported that the federal government spends over \$857.89 billion annually (adjusted for inflation) on 92 different assistance programs. However, using the SPM, with the exception of a spike between 1959 and 1964 prior to Johnson's program, the poverty rate remained relatively stable, fluctuating between ~11% and ~15% (U.S. Census Bureau, n.d.).

Some experts, however, believe the poverty rate is much lower today than the current metrics demonstrate. A predominant argument surrounding the actual poverty rate considers how the assistance metrics have changed over the years and asserts that the actual poverty rate is much lower than recently reported. During Johnson's tenure, poverty assistance consisted almost exclusively of cash benefits. However, over the years, this trend has changed. Poverty assistance now includes programs such as Temporary Assistance for Needy Families (TANF), a federally funded program that distributes money to states so they may administer local programs that help needy families achieve self-sufficiency—but it is not necessarily a cash grant (2012). Other programs include Earned Income Tax Credits (EITCs), which lower the tax burden of low-income individuals and can provide tax refunds (Internal Revenue Service, 2018). Finally, the government provides medical insurance for the elderly, called Medicare. Taking into account these changes, Worstall (2015), a fellow at the Adam Smith Institute in London, contended that the true poverty rate is 4.5% instead of 14.5%.

A final metric that economists consider when measuring poverty is the Consumer Price Index-U (CPI-U). The CPI-U index measures the cost of goods and services and takes into account shifts that are considered family necessities. Historically, economists have agreed that

this measure overstated the change in prices of goods and services, though they did not agree by how much. Federal Reserve Board Chairman, Alan Greenspan (1987–1996) asserted that the CPI-U overstated inflation by 0.5%–1.5% each year. As a result, the Senate Finance Committee commissioned economist Michael Boskin of Stanford University to investigate further. Other committee members included: economist for Global Services at IBM, Ellen Dulberger; economist and the Stanley G. Harris Professor of the Social Sciences at Northwestern University, Robert Gordon; Zvi Griliches, economist at Harvard University specializing in the economy of technology; and Dale Jorgenson, Chairman of the Department of Economics from 1994 to 1997 at Harvard University. This group became known as the Boskin Commission (Kliesen, 1997). The commission concluded that the CPI-U was not the best measure of inflation and overstated it by approximately 1.1% annually. Since then, economists have moved away from the CPI-U index and started using the Personal Consumption Expenditure (PCE) index in 2000, which measures the true value of goods and is used by the Bureau of Economic Analysis, the same organization that computes the national Gross Domestic Product (GDP; [(Bullard, 2013; Winship, 2015)]). Using the PCE index, the poverty rate drops approximately 3.74% below the current measurements.

Jencks (2015), writer at the *New York Review of Books*, cites more data that aligns with Worstall. In his review of *Legacies of the War on Poverty*, Jencks discusses the impact of three poverty measures. He states that the adjustment from CPI-U to PCE would drop the 2013 poverty measure of 14.5% by 3.7%. If an adjustment is made to include the effect of noncash benefits, the poverty rate would drop another 3%. Finally, if the poverty rate is adjusted to account for the current omission of low-income tax credits, it would reduce the poverty rate by

yet another 3%. These changes would reduce the national poverty rate of 14.5% down to 4.8% in 2013.

Poverty and Place

Concentrated poverty is of special individual and societal concern. Those living in concentrated poverty face additional barriers to success, such as the cumulative effects of reduced employment opportunities, substandard schools, reduced access to quality food and health care, higher crime rates, and less favorable mortality rates (Ferraro & Shippee, 2009; Levine et al., 1979; Pais, 2014). Not surprisingly, those living in Category IV census tracts consume a disproportionately higher percentage of total social services. For example, those living in Category IV tracts are the largest recipients of food stamps at 30.7% of the total distribution, yet they comprise only 13.34% of the total poor population on food stamps (Bishaw, 2011). Additionally, concentrated poverty experienced a significant increase from 2000 to 2014. In 2000, 6.54 million individuals lived in concentrated urban poverty. In 2014, that number increased to 13.73 million, representing a 109.94% increase (11.96 million or 82.87%, adjusting for a 12.92% general population increase; (Kneebone, 2016; *The World Bank*, 2018; World Bank, 2018)]).

Racially segregated, concentrated poverty areas are virtually all concentrated poverty areas. These are especially challenging with regard to academic achievement. Highly segregated, high poverty schools have been coined “institutions of concentrated disadvantage” by Orfield and Lee (2005, p. 7). For instance, in 2002, among schools with a racial mix that contained at least 50% minority students, in one third of the high schools, the graduation rate was less than 50%. Some of the reasons for this include lack of funding due to a lower tax base to draw from

because of lower property values and the inability of the schools to hire and retain quality teachers.

Poverty and Biology

Research within the last decade has shown that children with low socioeconomic status are exposed to higher levels of environmental stress (Lende, 2012). The repeated exposure to stressors activates the body's fight or flight response and starts a cascade of hormonal changes in the hypothalamus, pituitary gland, and adrenal glands that are known to thwart brain development and increase *synaptic pruning*—the process of the brain deactivating neurons that it does not use. This has been shown to impact memory, cognition, and even cardiovascular outcomes later in life. Additionally, epigenetic studies have shown that maternal stress activates the fight or flight mechanism, which results in increased exogenous glucocorticoids in the mother's blood stream that is passed through the placenta and into the baby's brain through the blood-brain barrier (Lupien et al., 2009). Elevated prenatal glucocorticoids in fetuses have been linked to phenotypic DNA expression that is known to cause sleep disturbances, depressive and anti-social behavior, attention deficit hyperactivity disorder, and drug-seeking behavior in subjected individuals.

Poverty and Race

From the passage of the Housing Act of 1934 until the passage of the Fair Housing Act in 1968, several social and economic factors, as well as policy decisions, resulted in a disproportionate amount of minorities living in concentrated poverty tracts, often in high-rise public housing (National Advisory Commission on Civil Disorders, 1968; World Bank, 2018). That trend still exists today. Between 1910 and 1970, a large-scale population shift occurred, with African Americans moving into urban areas. In 1910, only 2.7 million African Americans

lived in cities. By 1966, due to natural population increases and a large-scale migration of individuals from the South to cities in the North and West to escape Jim Crow laws, the urban African American population had increased to 14.8 million, accounting for 7.5% of the total U.S. population. In previous years, immigrant groups who arrived in cities found work as unskilled laborers. However, farm mechanization and factory automation decreased the demand for unskilled labor in the 20th century, which led to a pathology of higher unemployment within the African American community (Jones, 1992). Housing policy also played a pivotal role in deepening the poverty levels of minority communities. The Housing Acts of 1937, 1949, and 1954 instituted funding for slum clearance² as part of a much needed urban renewal and provided for construction of low-income public housing for all ethnic groups (Sharkey, 2013). However, the resulting large-scale destruction of African American communities and subsequent displacement of residents led to an increasing number of African Americans relocating into geographically concentrated, racially segregated, high-rise apartments.

The housing segregation was also in part due to FHA underwriting guidelines that assessed a higher level of mortgage risk to neighborhoods that had or were near neighborhoods with non-Caucasian residents (Rothstein, 2017). It encouraged cities to use exclusionary protective covenants and restrictive zoning to maintain the homogeneity of neighborhoods. An example of this was the Blue Ridge development in Seattle, Washington. This development was built by William and Bertha Boeing. William, also the founder of Boeing Corporation, extended loans to developers as long as they included racial exclusions in their community covenants (Dornfeld, 2017). These restrictions occurred even though the Supreme Court ruled in 1917 that

² In the context of this manuscript, the phrase slum clearance refers to the historical language in federal legislation that described delapidated housing that existed after the Great Depression. The slums applied to both Black and White communities (though predominantly Black). The slums often had no running water, electricity or indoor plumbing.

residential segregation was unconstitutional, and reaffirmed it in 1948 by declaring protective covenants unconstitutional (Federal Housing Administration, 1938, 1955; Texas Department of Housing and Community Affairs, et al, v. The Inclusive Communities Project, Inc., et al., 2015). The demolition of the neighborhoods had far reaching impacts as it also destroyed economic, educational, social, spiritual, and political networks that African Americans had built up over time (Fullilove, 2001).

FHA underwriting guidelines also encouraged the use of natural and human made barriers in planning communities. It was thought that using physical barriers protected against the spread of blight (Federal Housing Administration, 1955, 1958), and freeways often fulfilled that role as a barrier. As recognized in March 2016 by U.S. Department of Transportation (USDOT) Secretary Anthony Foxx, the agency often targeted low-income African American communities when locating the Interstate Highway system (Semuels, 2016).

Camden, New Jersey, provides a representative instance of how slum clearance and the construction of the Interstate Highway system culminated in the destruction of minority communities and the subsequent displacement of residents. In Camden, a Housing and Urban Development (HUD) task force was dispatched to determine what impact highway development and urban renewal had on the area. The report from HUD, the federal agency responsible for administration of low-income and public housing, noted that 85% of the 1,289 families displaced by highway development were minorities. In total, 3,000 housing units were destroyed between 1963 and 1967 in Camden; and only 100 new low-income housing units were built during that same time (Mohl, 2002). The New Jersey attorney general also investigated Camden, and its civil rights division concluded that the method of choosing neighborhoods for demolition overtly targeted minority communities:

It is obvious from a glance at the renewal and transit plans that an attempt is being made to eliminate the Negro and Puerto Rican ghetto areas by two different methods. The first is building highways that benefit white suburbanites, facilitating their movement from the suburbs to work and back; the second is by means of urban renewal projects which produce middle and upper income housing and civic centers without providing adequate, decent, safe, and sanitary housing, as the law provides, at prices which the relocatee can afford. (Mohl, 2002, pp. 24-25)

This period was also a period of rapid suburban expansion made possible by the high availability of lower-cost FHA loans. Unfortunately, these loans often did not extend to African Americans and other minorities because of the FHA's underwriting policies, which meant the vast majority of federal home loans went to Whites. George Lipsitz (2008), a professor from the University of California at Santa Barbara, testified before the National Commission on Fair Housing and Equal Opportunity in 2008 that 98% of federal home loans between 1934 and 1968 were awarded to Caucasians.

Gentrification

A commonly held belief is that gentrification in a community leads to the displacement of its original low-income residents to less desirable locations because they can no longer afford to live in the newly built community (Cortright, 2019; Urban Displacement Project, n.d.). This is likely to be a holdover from the 1960s and 1970s urban revitalization and renewal plans that razed minority community and built market rate housing, which in turn displaced original residents by taking their land via eminent domain (Rhombert, 2004). This was made legal under the Housing Act of 1954 that made a semantic change to the definition of urban revitalization and renewal to include "blight prevention and restoration" (von Hoffman, 2008).

A recent example of this is seen in Chicago's South Side. *Ghosts in the Schoolyard: Racism and School Closings on Chicago's South Side* by Eve Ewing (2018) discusses an overall mayoral plan of urban revitalization that first defunded poor performing schools in

predominantly Black neighborhoods instead of bolstering them up, then set the schools up for closure and sent children to other often non-performing schools that were farther away from their homes. As a result, this destroyed what the residents considered local institutions. Student poets affected by the school closures penned, “We are not included in the blueprint of the new Chicago/We're being pushed out/Our buildings being transformed into condos/And we know those ain't for us” (Ottenberg, 2019, para. 14).

Conversely, recent research has surfaced that contradicts conventional beliefs about gentrification, according to a recent study done by the Philadelphia Federal Reserve Board that used 2000 census data and 2010–2014 American Community Survey (ACS) data to do a longitudinal study of this phenomenon (Brummet & Reed, 2019; Cortright, 2019). This study showed turnover rates of residents to be very close to that of normal neighborhood’s turnover rates. Those that did leave the community did not relocate to worse conditions from where they came. Also, homeowners benefited from the wealth building that occurred due to property appreciation; and renters did not experience large rent increases that displaced them. In addition, Mordechay and Ayscue (2020) point out that research shows schools that are integrated produce lifelong benefits for individuals, such as being less racially biased and more engaged in civic activities. Further, these individuals tend to seek out more diverse work environments.

The Commission on Civil Disorders

In 1967, after three decades of housing and lending practices getting progressively more racially biased, public housing projects became what has been called the *second ghetto* (Hirsch, 1983). The second ghetto is defined as the systematic concentration of increasingly more African Americans in smaller and smaller, isolated areas of cities in high-rise structures that were not connected to economic opportunities and had limited access to city resources. As a result,

negative responses began to occur, from small acts of vandalism to full-blown riots and physical altercations between members of the projects and against law enforcement (National Advisory Commission on Civil Disorders, 1968). Large-scale burning and looting of buildings mostly targeted White businesses. These riots have resulted in 87 deaths and 1,897 injuries.

In July 1967 alone, 164 disorderly events took place. The National Advisory Commission on Civil Disorders was tasked with determining the root causes of the riots and report back to the president. In February 1968, the Commission released its report and cited the following factors as contributing to the racial violence:

- excessive police violence
- the destruction of long-standing African American communities in the name of urban revitalization
- the overcrowding of public housing projects
- the conditions of public housing
- predatory business practices of merchants against the African American community
- White racist attitudes toward African Americans and long-standing segregation laws
- inadequate schools
- lack of economic opportunity
- discriminatory lending practices that prevented loans from being made to redlined communities, causing continued deterioration of Black communities
- higher prices for lower quality foods in the Black urban poor portions of a city
- high crime levels
- a sense of hopelessness that the American dream was out of reach for most African Americans

- inadequate or substandard health services
- unfair treatment by the judicial system
- hostile attitudes of welfare workers toward recipients

The commission also made several recommendations calling for coordinated and comprehensive reform that aligned with Johnson's overall vision (though often poorly executed) of the Model Cities program (National Advisory Commission on Civil Disorders, 1968).

“Urban Renewal Equals Negro Removal”

While there were undoubted public benefits to slum removal, urban revitalization, and urban renewal, questions arose whether the razing of private property for the public good had a disproportionately deleterious impact on minority (especially African American) communities and whether such impact was incidental or racially driven. The U.S. Housing Act of 1937 stipulated that a unit of public housing would be built for each unit of slum housing that was removed. It is likely that African American communities would have benefited from the modern, though austere, housing even though that housing was still largely segregated. The same cannot be said for those displaced as a result of the Housing Acts of 1949 and 1954. These acts removed the one-for-one replacement clause and opened up opportunities for private development to replace blighted neighborhoods with market rate housing without making provisions for adequate public housing relief. As a result of the new market rate housing, original residents could not afford to live in these developments.

Supreme Court Justice Clarence Thomas best captures this phenomenon with dissenting opinion in the 2005 Supreme Court case *Susette Kelo, et al., Petitioners v. City of New London, Connecticut, et al.*—a case involving the right of a redevelopment entity to acquire land using

the doctrine of eminent domain. The Supreme Court upheld the rights of the redevelopment entity, acting on behalf of the city to take the land. Justice Thomas (2005) wrote the following:

Of all the families displaced by urban renewal from 1949 through 1963, 63 percent of those whose race was known were nonwhite, and of these families, 56 percent of nonwhites and 38 percent of whites had incomes low enough to qualify for public housing, which, however, was seldom available to them ... Public works projects in the 1950's and 1960's destroyed predominantly minority communities in St. Paul, Minnesota, and Baltimore, Maryland... In 1981, urban planners in Detroit, Michigan, uprooted the largely "lower-income and elderly" Poletown neighborhood for the benefit of the General Motors Corporation ... Urban renewal projects have long been associated with the displacement of blacks; "[i]n cities across the country, urban renewal came to be known as 'Negro removal.'" "Pritchett, The "Public Menace" of Blight: Urban Renewal and the Private Uses of Eminent Domain ... Over 97 percent of the individuals forcibly removed from their homes by the "slum-clearance" project upheld by this Court in *Berman* were black ... Regrettably, the predictable consequence of the Court's decision will be to exacerbate these effects. (para. 26)

An example of a redevelopment plan razing minority communities is the Washington-Rawson Urban Redevelopment plan, which included the construction of Atlanta's Fulton stadium (Keating, 2010). Figure 3 shows a photo from this development. The Fulton example is not an isolated incident. In Oakland, on October 21, 1961, the Oakland Redevelopment Agency (ORA), a citizen governing body led by real estate developer Arthur Hoff, notified the predominantly African American community of ORA's plan for redevelopment. The plan involved the complete demolition of a portion of the African American community's historic downtown known as Acorn. The area was to be rebuilt with moderate-income units and displaced nearly 9,000 residents of West Oakland who would no longer be able to afford to live there. Over 200 citizens attended the subsequent city council meeting in opposition to the project, however the project passed the council with only one "no" vote, and the property was appropriated via eminent domain (Rhomborg, 2004).

Many other cities targeted African American communities in an effort to remove blight and build freeways supporting the growth of their business districts, including Miami, Tampa,

Saint Petersburg, Pensacola, Orlando and Jacksonville, Florida; North Nashville, Tennessee; New Orleans, Louisiana; Birmingham, Alabama; Columbia, South Carolina; Kansas City, Missouri; Charlotte, North Carolina; Pittsburgh, Pennsylvania; Saint Paul, Minnesota; Indianapolis, Indiana; Los Angeles and Pasadena, California; Cleveland and Columbus, Ohio; Milwaukee, Wisconsin; and Chicago, Illinois. This is not a comprehensive list. In addition, in Boston, Massachusetts the Chinatown and Italian communities were razed; in Providence, Rhode Island, the freeway was built through a community of elderly residents; and in the South Bronx, New York, a working-class Jewish community was destroyed along a several-mile stretch of land (Mohl, 2002).

Figure 3

Photo Taken Near the Fulton Stadium in Atlanta, Georgia



Note. From the Photo Taken Near the Fulton Stadium in Atlanta, GA, U.S. Government Printing Office, 1968, National Advisory Commission on Civil Disorders. This is in the public domain.

The federal highway program displaced thousands of citizens; however, it was not the policy of the program to concern itself with relocating displaced residents. It relied on the FHA to address the housing issue so it would not financially encumber the federal highway program.

Displaced residents were rehoused in what little public housing was available, usually high-rise projects located in economically disconnected parts of cities. Those who could afford to move relocated to low- and middle-income White neighborhoods. However, those neighborhoods were already experiencing an out-migration of White residents to suburbs farther from the central city, so the remaining communities largely became African American communities (Mohl, 2002).

Discriminatory Housing and Lending Practices

From its inception in 1934 until 1968, the FHA engaged in both overt and passive racial discrimination with regards to its housing and lending practices. This is evidenced by the language used in the FHA underwriting guideline manuals that provided instructions to property appraisers on how to estimate mortgage risk for any given property. Along with evaluating an individual's credit worthiness, the FHA developed a ranking system that rated the likelihood that a neighborhood would appreciate or decline in value during the lifetime of the mortgage. In the first release of the underwriting guideline in 1934, appraisers were expected to look for potential adverse influences that could cause the property value to decline. Section 310 states:

Some adverse influences may be immediately noticeable while others arise gradually or are destined to occur after a certain number of years. The estimated time of such occurrence must, therefore, be compared to the life of the mortgage to arrive at a proper rating. The more important among the adverse influential factors are the ingress of undesirable racial or nationality groups; infiltration of business or commercial uses of properties; the presence of smoke, odors, fog, heavy trafficked streets, and railroads. Nuisances which affect the entire neighborhood must be included as adverse influences. (Johnson & Russell, 2018, p. 19)

Additionally, the underwriting guidelines stipulated that the presence of favorable zoning and deed restrictions helped retain property values. The FHA felt racial deed restrictions were so important that it provided a model covenant in the underwriting guideline itself. The 1934 manual stated,

no persons of any race other than [race to be inserted] shall use or occupy any building or any lot, except that this covenant shall not prevent occupancy by domestic servants of a different race domiciled with an owner or tenant. (Stearns, n.d., pp. 3-4)

Similar provisions occurred in the subsequent manuals of the 1930s (Federal Housing Administration, 1936, 1938; Stearns, n.d.). Figure 4 shows an example of a rating sheet taken from Part II, Section 2, paragraph 201 of the 1936 version of the FHA underwriting manual. It is important to note that the section on adverse influences is weighted four times greater than all but one other category (Federal Housing Administration, 1936).

Figure 4

Neighborhood Evaluation Table From the 1936 FHA Underwriting Guidelines Manual

GENERAL RATING INSTRUCTIONS							
Feature	REJECT	1	2	3	4	5	RATING
Relative Economic Stability							
Protection from Adverse Influences		4	8	12	16	20	
Adequacy of Transportation		2	4	6	8	10	
Need for Housing		1	2	3	4	5	
Appeal		1	2	3	4	5	
Sufficiency of Utilities and Conveniences		1	2	3	4	5	
Adequacy of Civic, Social, and Commercial Centers		1	2	3	4	5	
Level of Taxes and Special Assessments		1	2	3	4	5	
Topography and Special Hazards		1	2	3	4	5	
TOTAL RATING OF LOCATION							%

Note. From the Neighborhood Evaluation Table From the 1936 FHA Underwriting Guidelines Manual, U.S. Government Printing Office, 1936, Underwriting Manual; Underwriting Analysis Under Title II, Section 203 of the National Housing Act. This is in the public domain.

In alignment with federal guidelines, local governments and individuals instituted racially restrictive covenants that prohibited African Americans and other minorities from living in White neighborhoods. An example of this was the Blue Ridge community in Seattle, developed by William and Bertha Boeing. The racial restrictions for the Blue Ridge community prohibited non-White individuals from residing in the community except as domestic servants. These racial restrictions were incorporated into the land deeds:

No property in said addition shall at any time be sold, conveyed, rented, or leased in whole or in part to any person or persons not of the White or Caucasian race. No person other than one of the White or Caucasian race shall be permitted to occupy any property in said addition or portion thereof or building thereon except a domestic servant actually employed by a person of the White or Caucasian race where the latter is an occupant of such property. (Majumdar, 2007, para. 18)

Such covenants were not isolated incidents. For example, student researchers at the University of Washington identified 417 separate racial deed restrictions when they reviewed approximately one quarter of King County deeds recorded between the years of 1927 and 1948 (University of Washington, n.d.).

HOLC Redlining Policies

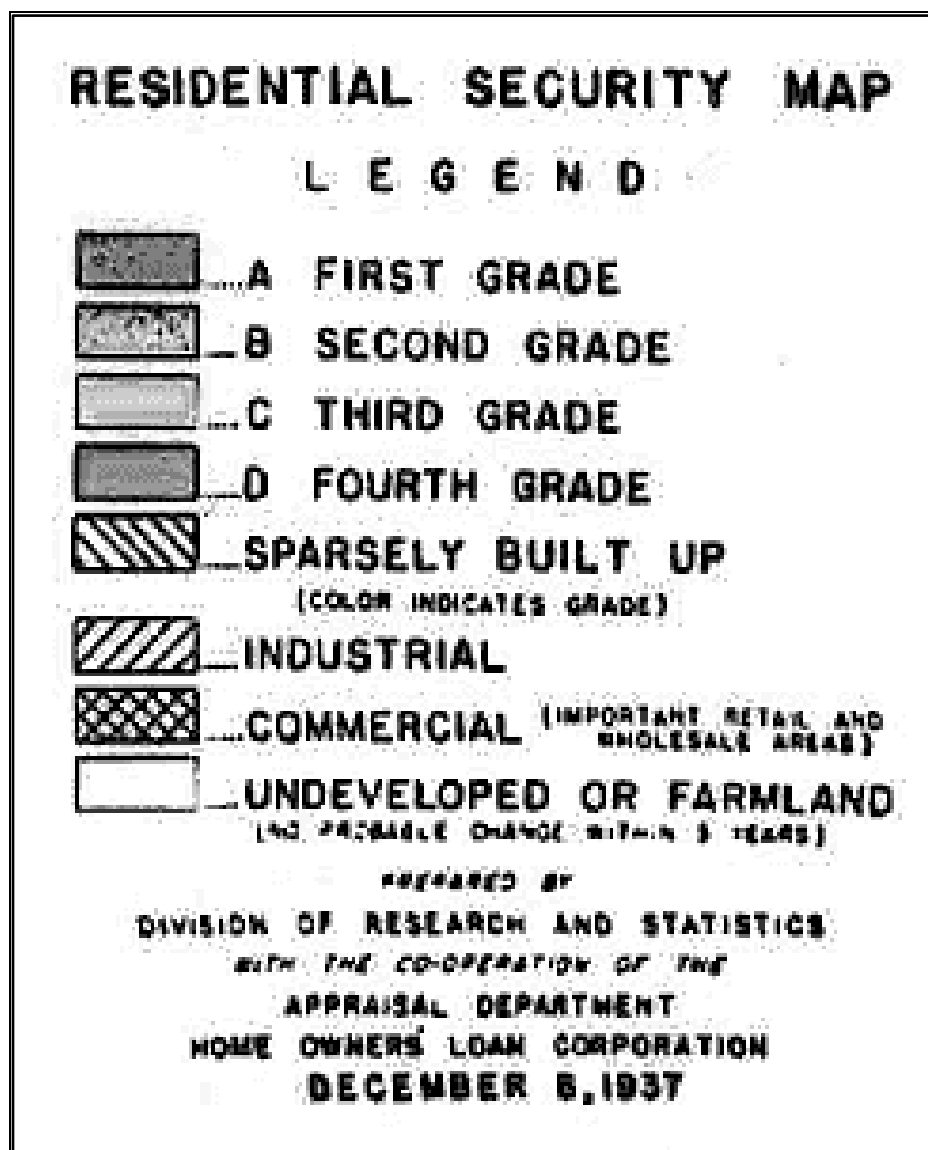
During its existence between 1933–1951, HOLC (a federal home loan lending company) also adopted a method of assessing risk that included raced-based elements. Using residential maps as its starting point, it divided up the map into color-coded risk areas that took into account whether the neighborhood was in ascent or decline and assessed the racial makeup of the neighborhood. A sample of a residential security map legend is shown in Figure 5. Four color ratings were given to neighborhoods. First Grade A, or green, areas were homogenous neighborhoods that were not fully built up and were considered up-and-coming neighborhoods. HOLC guidance indicated that these areas were financeable up to 80% of the appraised value. Second Grade B, or blue, areas were still desirable neighborhoods. HOLC asserted, “They are

like a 1935 automobile—still good, but not what the people are buying today when [they] can afford a new one” (Bull City 150, n.d., para. 2). HOLC’s guidance was to lend at levels 10–15% less than for Grade A. Third Grade C, or yellow, areas were “characterized by age and obsolescence infiltration of lower grade population[s]” (Bull City 150, n.d., para. 3). HOLC advised not to lend at lower levels than Grade A or B areas. Finally, Fourth Grade D, or red, areas were “neighborhoods in which the things that are taking place in C neighborhoods, have already happened. They are characterized by detrimental influences in a pronounced degree [such as an] ‘undesirable population or an infiltration of it’” (Bull City 150, n.d., para. 4). Regarding lending to red areas, HOLC noted, “Some mortgage lenders may refuse to make loans in these neighborhoods and others will lend only on a conservative basis” (Bull City 150, n.d., para. 4). The restricted lending to Fourth Grade D areas became known as redlining, as indicated by the red lines outlining the areas on a residential map (Sugrue, 2014).

In January 1949, the FHA removed all references to inharmonious racial groups. This was in response to the Supreme Court ruling of *Shelley v. Kraemer* (1948), which affirmed a previous ruling that it was not a violation of the Fourteenth Amendment for individuals to enter into private agreements (racial covenants) that excluded individuals on the basis of race but clarified that it would be a violation of the Fourteenth Amendment for states to enforce those private agreements (*Shelley v. Kraemer*, 1948). The FHA also removed all references to sample covenants. Additionally, for all loans granted after February 1, 1950, a clause was added to prohibit racially restrictive covenants. For contracts signed before the aforementioned date, the FHA ignored any racially restrictive covenants, thus causing them to have no legal efficacy (Majumdar, 2007).

Figure 5

Residential Security Map Legend from HOLC's Appraisal Department in 1937



Note. From the Residential Security Map Legend from HOLC's Appraisal Department in 1937, U.S. Government Printing Office, 1938, Home Owners' Loan Corporation. This is in the public domain.

Discriminatory Public Housing Agencies and Local Government Practices

Though Congress made housing discrimination illegal with the Fair Housing Act, discrimination continued uninterrupted within the Public Housing Agencies (PHAs) and the local government. PHAs are local federal agencies responsible for administering HCVs. One of the most representative examples of this took place in Chicago from 1966 to 1976, as demonstrated in the *Hills v. Gautreaux* (1976) case. The Chicago Housing Authority (CHA) continued to use a “discriminatory tenant assignment plan,” employing special racial coding on applications that assigned African American applicants to buildings that predominantly housed African Americans and assigned White applicants to buildings that predominantly housed White residents (BPI, 2017, para. 11). In addition, Chicago’s laws stipulated that the city aldermen had the authority to veto the CHA’s site selection for public housing. As a result, new public housing was rarely built in White suburbs but was restricted to existing African American neighborhoods (BPI, 2017; Polikoff, 2007).

Several positive provisions came out of this lawsuit. First, the Supreme Court mandated that African American public housing recipients be housed throughout Chicago using subsidized housing vouchers. This was the first program of its kind within HUD. Second, it prohibited future construction of high-rise tenant housing. Third, it mandated that new public housing be small-story buildings that blended into neighborhoods. And finally, it revoked the alderman’s veto power so that public housing could be built throughout Chicago (BPI, 2017; Polikoff, 2007). This program was monitored closely, and, in time, results showed that children who were

moved to better neighborhoods had better educational outcomes from grade school through college.

An Overview of the Forces Behind Public Housing

To better evaluate the research pertaining to concentrated poverty, it is important to have an understanding of the local, state, and federal housing policies that contributed to its creation and examine the underpinning of the forces that sought to eliminate it. Although it is impossible to quantify exactly how poverty is related to either individual choice or lack of opportunity, a direct line can easily be drawn between government actions and the appearance of concentrated poverty. Therefore, this section begins with an evaluation of relevant historical records pertaining to the creation of concentrated poverty.

In a review of historical documents, five main forces arose related to the contribution of the institutional underpinnings of concentrated poverty: (a) slum and blight removal; (b) FHA financing of suburban expansion; (c) urban renewal and revitalization, including critical infrastructure expansion; (d) racially discriminatory financing and public housing management actions; and (e) political trends (Federal Housing Administration, 1936, 1938, 1947, 1955, 1958; Housing Act of 1949, 1949; Housing Act of 1954, 1954; Housing and Home Finance Agency, 1964; *Jones vs. Alfred H. Mayer Co.*, 1968; National Advisory Commission on Civil Disorders, 1968; National Commission on Urban Problems, 1968; National Housing Act, 1934; *Shelley v. Kraemer*, 1948; United States Housing Act of 1937 as Amended, 1939).

Public Housing and the Public Works Administration

In the aftermath of the Great Depression, attitudes about the government's involvement in housing shifted, moving from the idea that the government should not interfere with the free market to a belief that the government should assist in the recovery of the housing market as part

of Roosevelt's New Deal. As a result, in 1933, the Housing Division of the Public Works Administration (PWA) was instructed to provide low interest loans to limited liability corporations (LLCs) to build affordable housing for the "submerged middle-class" (Heathcott, 2012, p. 362). The submerged middle class were individuals who were considered low-income earners who needed a helping hand to attain or regain their status in the middle class.

Unfortunately, the rents that the LLCs required to cover construction costs priced the rental units out of the range for most of the low-income individuals that they were designed to serve. A second iteration of this program followed shortly after with the federal government assumed the responsibility of building low-income housing. Fifty-two projects consisting of 29,000 units were built. Unfortunately, the federal government experienced the same challenges as the LLCs: the rents that were needed to offset construction costs priced the units out of reach of most low-income earners. Although the program was abandoned, the units remained as examples of model homes for future government programs (Heathcott, 2012). Figure 6 shows a photo of the Techwood Homes public housing project in Atlanta near the time of its opening in what appears to be a promotional photo (Jackson, 1936).

Figure 6

Techwood Homes Public Housing Project



Note. From the Georgia Studies Images “Techwood Homes New Residents,” Jackson, 1936. Copyright 1936 by Jackson. Reprinted with permission.

The Home Owners’ Loan Act of 1933

In an effort to help millions of homeowners who were defaulting on their mortgages, President Franklin Delano Roosevelt created HOLC in 1933. Between 1933 and 1936, HOLC distributed 3.5 billion dollars of federal funding to newly chartered federal savings and loan banks to help homeowners with distressed mortgages refinance their homes. Over one million homes were refinanced with money from the U.S. Treasury. The mortgages featured longer loan repayment terms and lower interest rates, which made it possible for many homeowners to avoid foreclosure. (Home Owners Loan Act of 1933, 1933). The program continued until May 29, 1951, when it closed with a 14 million dollar surplus that was paid back to the U.S. Treasury (Housing and Home Finance Agency, 1964).

The National Housing Act of 1934

Identifying a long-term need to provide a mechanism that would encourage home ownership and stimulate economic growth, Congress passed the National Housing Act of 1934. The focus of this act was different from the PWA programs that focused on providing affordable rental housing. This act created the FHA with the goal of stimulating the economy and the private housing market by using federal funds to reduce mortgage risk in the private sector. This mortgage insurance program put home ownership within reach for millions of Americans by offering loans at low interest rates and with longer amortization schedules. However, it is important to note that between the years of 1934 and 1968, it is estimated that 98% of the mortgages offered under this act went to White Americans and favored expansion into the suburbs (Lipsitz, 2008). In addition, this act created the secondary mortgage market (National Housing Act, 1934), which had the positive impact of injecting a level of liquidity into the market. The increased liquidity then allowed banks to fund the construction of additional housing. This program helped working-class and middle-class Americans own homes for several decades following its enactment; it is still active today (Heathcott, 2012).

This act, along with subsequent congressional allocations, made home ownership attainable for many Americans. In addition, the U.S. Supreme Court's ruling in *Brown v. Board of Education* forced desegregation of schools and created a phenomena called *White Flight* (Massey & Denton, 1993). White Flight is the migration of middle-class Whites from inner cities out to the suburbs. As the allocation of local funds shifted to the creation and support of the suburbs, disinvestment in the inner cities (and manufacturing job losses) occurred, which trapped minorities and low-income Whites in the decaying urban cores.

The U.S. Housing Act of 1937

The U.S. Housing Act of 1937 (Wagner-Steagall Act) once again set its sights on producing low-income rental housing for those in need. This is considered the birth of public housing as we know it today. Key elements of this act were provisions to require states and localities to be responsible for building and managing public housing. This emphasis on local control was in large response to a then recent Supreme Court ruling that affirmed creating and administering public housing was a power granted to the state, not the federal government (*United States v. Certain Lands in City of Louisville*, 1935). To make themselves eligible for federal funding such as grants, subsidies, and tax breaks, localities were required to set up PHAs, which would then own and maintain the facilities. Additionally, states were required to enact laws that granted PHAs the right of eminent domain (*United States Housing Act of 1937 as Amended*, 1939). In doing this, cities were able to identify urban poor Black neighborhoods, purchase the land under eminent domain, then construct public housing in its place. This act required a one-for-one replacement of slum units with new units.

Additionally, due to pressure asserted from housing lobbies that were afraid that the government would take over the housing industry, the act imposed a price limit on how much the federal government was allowed to subsidize, which limited the government's role in providing housing to low-income public housing. That limit was \$5,000 per unit, the equivalent of \$97,023 in 2019 dollars according to the CPI (Statistics, n.d.). As a result, units were built to austere standards, and common areas such as playgrounds were kept to a minimum. Figure 7 shows before and after photos of a slum clearance project made for an African American community called the Memphis Carver Homes. Though austere, the new housing was considered a step up from what preceded it. Often, residents in new public housing would enjoy amenities such as indoor plumbing and central heat for the first time. However, in choosing to have local instead of

federal control over public housing, residential racial segregation continued and deepened with regard to site selection (Heathcott, 2012). Though the mechanisms were put in place to build public housing, very few units were built under this act. Only 165,000 low-income rental units were built from 1939 to 1945 (Friedman, 1968).

Figure 7

Memphis Carver Homes Before and After Slum Clearance



Note. From the Memphis Carver Homes Before and After Slum Clearance, U.S. Government Printing Office, 1951, FHA Underwriting Guidelines. This is in the public domain.

The Defense Housing and Community Services and Facilities Act

The Defense Housing and Community Services and Facilities Act (Lanham Act) was established in 1940 as America prepared itself for World War II. While Roosevelt's New Deal ushered in an era of government intervention in the housing market and provided loans to PWAs to build public housing, the entry into war necessitated a shift in focus. This act directed federal funds toward housing for troops and disallowed the funds to be used for public housing. During this era, temporary housing, often in the form of Quonset huts, was built. Figure 8 shows an example of these huts. After the war, most of them were dismantled.

Figure 8

Government Photo in the Public Domain of Quonset Huts at Laguna Peak, Point Mugu, CA in 1946



Note. From the Government Photo in the Public Domain of Quonset Huts at Laguna Peak, Point Mugu, CA in 1946, U.S. Government Printing Office, 1946, Wikimedia Commons Contributors. This is in the public domain.

The Housing Act of 1949

The Housing Act of 1949 had three main provisions— two of which related to public housing: Title I, Slum Clearance and Community Development and Redevelopment; and Title III, Low-Rent Public Housing (Housing Act of 1949, 1949, pp. 1, 3). As illustrated by the title, slum clearance continued to be a focus of the federal government’s involvement in the housing market. However, its scope expanded to include urban redevelopment; not just one-for-one replacements of slum units. A requirement of the Housing Act was that federal money could only be used as part of a defined and documented community redevelopment plan. Title I funds were allocated to cities specifically to aid them in acquiring land and raze it in preparation for sale to

private investors. It also removed the one-for-one replacement requirement when property was seized as part of a larger urban redevelopment project. It did not guarantee relocation of displaced residents, however it did note that those displaced by urban renewal projects were to be granted first priority in receiving housing that was built in Title III of the act, which called for building low-rent public housing.

This act also reflected a shift in construction of public housing that continued for the next three decades. In order to keep costs down, developers moved away from building garden style, one- to three-story buildings and began to build up, replicating floor plans on subsequent stories to save money and following new guidance on materials such as how to use reinforced steel to strengthen structures (Heathcott, 2012). An example of one of these super structures was the Pruitt-Igoe complex in Saint Louis, Missouri. When the complex opened between 1954 and 1956, it was heralded as a modern marvel. It was originally a racially segregated complex of 33 eleven-story apartment buildings; however, it soon became known as the housing of last resort inhabited almost exclusively by African Americans. During the decades to follow, Saint Louis experienced a drastic reduction in population (and its tax base) as people and manufacturing jobs left the area. As a result, Pruitt-Igoe quickly fell into disrepair with unsanitary and dangerous living conditions that became a haven for gang activity, drug dealing, and prostitution. The complex was demolished in 1972 and it is now regarded as one of the largest public housing failures on record (Marshall, 2015). Figure 9 shows a public domain photo of the Pruitt-Igoe complex.

As mentioned above, Title I of the act made provisions that displaced residents were to be given preference in public housing that built as part of Title III. However, Title III relied on annual congressional allocations, which drastically limited the number of annual units that were

actually built when residents were displaced. Title III allocated 810,000 units to be built over a period of six years. However, President Harry Truman drastically cut allocations during his term due to the onset of the Korean War and his fear that there would be material shortages despite his support of public housing (von Hoffman, 2000). It ended up taking over 20 years to build the initial allocation of 810,000 units (National Commission on Urban Problems, 1968).

Figure 9

Pruitt-Igoe Public Housing Photo in Saint Louis, Missouri



Note. The Pruitt-Igoe complex was completed in 1954 and consisted of 33 eleven-story, segregated apartment buildings. From the Pruitt-Igoe Public Housing Photo in Saint Louis, Missouri, U.S. Government Printing Office, n.d. Wikimedia Commons. This is in the public domain.

At the time, 810,000 units represented approximately 10% of the overall housing demand in the U.S. (von Hoffman, 2000). A poignant representation of the disparity between existing housing units and needed units comes from the National Commission on Urban Problems congressional report of 1968, called *Building the American City*. Figure 10 shows a table from this congressional report that highlights the number of waitlisted requests for units in the top 50 metropolitan cities compared with the number of units that were available in 1967. Though some cities had more units available than requests, the report shows that on average there were 28 requests for every available unit. Some cities had ruinous levels of unavailability. In Dayton, Ohio, for example, there were 1,626 requests for public housing for every unit available. New York City had a ratio of 762:1; and Portland, Oregon, had a ratio of 349:1.

Figure 10

Ratio of Requests for Public Housing Compared with Number of Vacancies in the 50 Largest U.S. Cities, November 1967

City (by population)	Number of requests (Nov. 30, 1967)	Number of vacancies (Sept. 30, 1967)	Ratio of waiting list to vacancies $3=(1)÷(2)$	City (by population)	Number of requests (Nov. 30, 1967)	Number of vacancies (Sept. 30, 1967)	Ratio of waiting list to vacancies $3=(1)÷(2)$
New York, N.Y.	89,200	117	762	Kansas City, Mo.	56	332	0.16
Chicago, Ill.	21,826	173	126	Columbus, Ohio	1,013	17	56
Los Angeles, Calif.	1,496	334	4.5	Phoenix, Ariz.	229	42	5.4
Philadelphia, Pa.	6,631	218	30	Newark, N.J.	5,195	240	22
Detroit, Mich.	1,641	75	21	Louisville, Ky.	1,366	100	14
Baltimore, Md.	2,616	205	12	Portland, Oreg.	1,049	3	349
Houston, Tex.	1,060	110	9.6	Oakland, Calif.	1,204	10	120
Cleveland, Ohio	2,109	160	13	Fort Worth, Tex.	109	177	0.61
Washington, D.C.	3,148	129	24	Long Beach, Calif. ²	66	20	3.2
St. Louis, Mo.	946	910	1.04	Birmingham, Ala.	590	39	15
Milwaukee, Wis.	279	140	2.0	Oklahoma City, Okla.	1,029	10	103
San Francisco, Calif.	3,478	65	54	Rochester, N.Y.	1,029	36	29
Boston, Mass.	6,600	571	12	Toledo, Ohio	1,029	6	185
Dallas, Tex.	1,015	763	1.3	St. Paul, Minn.	1,581	17	93
New Orleans, La.	6,569	87	76	Norfolk, Va.	755	10	76
Pittsburgh, Pa.	6,017	531	11	Omaha, Nebr.	937	83	11
San Antonio, Tex.	1,161	175	7	Honolulu, Hawaii	1,042	60	17
San Diego, Calif.	1,634	46	36	Miami, Fla.	4,386	59	74
Seattle, Wash.	640	126	5.0	Akron, Ohio	498	15	33
Cincinnati, Ohio	585	143	4.0	El Paso, Tex.	89	81	1.1
Memphis, Tenn.	1,021	3	340	Jersey City, N.J.	875	226	3.8
Denver, Colo.	794	32	25	Tampa, Fla.	590	71	8
Atlanta, Ga.	2,065	79	26	Dayton, Ohio	1,626	1	1,626
Minneapolis, Minn.	2,883	12	240	Tulsa, Okla.	222	(?)	—
Indianapolis, Ind.	1,013	—	—	Total	193,072	6,864	28

¹ No program.

² Used reports for North Long Beach.

³ No units occupied until Oct. 16, 1967.

Source: Department of Housing and Urban Development, HAA: statistics branch.

Note. From the Ratio of Requests for Public Housing Compared with Number of Vacancies in the 50 Largest U.S. Cities, November 1967, U.S. Government Printing Office, 1968, National Commission on Urban Problems. This is in the public domain.

The Housing Act of 1954

President Eisenhower ushered in an era of political conservatism, aligning himself not with mayors and planners but with “business leaders, financial and insurance executives and real estate developers” (Heathcott, 2012, p. 368). To address housing issues, Eisenhower commissioned the President’s Advisory Committee on Government Housing Policies and Programs (United States, 1953). This committee was largely made up of private industry leaders in the mortgage banking industry as well as members of strong lobbyist groups such as the National Association of Real Estate Boards (NAREB) and the National Association of Home Builders (NAHB). This group provided a report to the president called the *Recommendation on Government Housing Policies and Programs*, which became the foundation of the Housing Act of 1954. Neither Eisenhower nor NAREB nor NAHB supported public housing. In Eisenhower’s

first term, he called for only 35,000 units of public housing to be built. In his second term, he asked for no additional public housing. Conversely, he called for an expansion of federal funding for loan guarantees and made a semantic change in policy: describing urban revitalization and urban renewal to now include funding for blight prevention and restoration, not just razing of renewal areas (von Hoffman, 2008). In addition, he loosened a provision from the Housing Act of 1949 that allowed 10% of government renewal spending to be allowed for nonresidential projects.

Having traveled overseas during World War II, Eisenhower had seen the efficiency of the European Autobahn highway system for moving troops and supplies (Mohl, 2002). He was convinced that creating a national highway system in the U.S. was important to national security. Therefore, President Eisenhower enacted the Federal Highway Act of 1956. Highways also had an added benefit of preventing the spread of urban blight. It had been long established in the FHA underwriting guidelines that physical and natural barriers could be used to prevent the spread of blight. Therefore, urban revitalization plans during this era often included urban revitalization made accessible by building roads and highways through blighted neighborhoods, which were often well-established African American communities (Fullilove, 2001).

The Model Cities Program

As part of Lyndon Johnson's Great Society platform in 1966, the Model Cities program was instituted. This program signaled a change in housing and renewal policy, calling "for a comprehensive attack on social, economic, and physical problems in selected Black urban poor and blighted areas through concentration and coordination of Federal, State, and local public and private efforts" (U.S. Department of Housing and Urban Development, 1966, p. 1). Cities were first given planning grants and worked together with HUD and community leaders to develop a

customized plan to revitalize their communities, tailoring the plan to the unique needs of the community.

There were two main tenets of the Model Cities program. The first tenet was that the city's comprehensive plan needed to include community involvement, usually in the form of Community Development Agencies (CDAs). The second tenet was that funds needed to be dispersed directly to cities. Even though there were often competing city government needs, how well cities worked with the local community to align the community's needs was a key factor in determining the program's success or failure. The program required matching local or other agency funds and could potentially generate conflict between the CDAs and elected city officials.

An example of a Model Cities failure occurred in Chicago, Illinois. Very quickly, a particularly strong community group called The Woodlawn Organization (TWO) built a solid plan for community development that "included a community health system, a neighborhood legal program, and a guaranteed minimum income program" (Hunt, 2005, para. 3). However, Chicago Mayor Richard Daley wanted to distribute the money to existing city bureaucratic entities, such as the Department of Streets and Sanitation, the local transit authority, and the local board of health. TWO appealed to HUD but was ultimately outmaneuvered by city leaders. The result was that the Woodlawn community did not receive the support it needed to implement the concentrated neighborhood program, which diluted its positive impact (Hunt, 2005).

An example of a successful Model Cities implementation came from Pikeville, Kentucky. This project cut through a mountain and rerouted a rail line, a four-lane highway, and a river that regularly flooded the city's downtown. The excavated dirt and rock was then used to build up land around the city center, creating 400 new acres of land for expansion (Tour Pike County,

n.d.). The project was the vision of Pikeville Mayor William Hambley. A small, rural community of only 7,000 residents, Pikeville was able to create a cooperative environment with and between more than 20 local, state, and federal agencies, including the Army Corps of Engineers to complete the project. Due to Hambley's vision and leadership, a statue of the former mayor was erected in a local park in his honor and still stands today (Patowary, 2015).

The Fair Housing Act of 1968

On April 4, 1968, just one month after the commission's report was released, Martin Luther King (MLK) Jr. was assassinated. On that same day, the Senate passed the Fair Housing Act of 1968, which issued executive order 11063 from President John F. Kennedy in 1962 into law. Kennedy had declared:

I hereby direct all departments and agencies in the executive branch of the Federal Government, insofar as their functions relate to the provision, rehabilitation, or operation of housing and related facilities, to take all action necessary and appropriate to prevent discrimination because of race, color, creed, or national origin. (Department of Housing and Urban Development, n.d., para. 6)

It was significant legislation, but the Senate's actions were overshadowed by the riots, fires, and looting that broke out in more than 100 cities after MLK's assassination. President Johnson encouraged the House of Representatives to pass the Fair Housing Act before MLK's funeral as a memorial to everything MLK had done for civil rights. King's funeral was held on April 9, 1968; the House passed the bill on April 10, 1968; and President Johnson signed the bill into law on April 11, 1968 (History.com Staff, 2010).

This legislation, however, did not override the Supreme Court's *Shelley v. Kraemer* (1948) ruling that made it legal for individuals to enter into racially motivated private agreements. However, the Supreme Court moved to reverse *Shelley v. Kraemer* later that year. On June 11, 1968, it overturned a lower court's ruling on private agreements by ruling on *Jones*

v. Alfred H. Mayer Co. (1968). The court's opinion stated that it was the intention of the Congress in the Civil Rights Act of 1866 to bar discrimination not only at the state and local levels but to guarantee freedom from discrimination in all areas, including by "custom, or prejudice" (*Jones vs. Alfred H. Mayer Co.*, 1968).

Though the Fair Housing Act was a giant step forward in remedying housing discrimination, it lacked enforcement mechanisms. In 1988, President Reagan signed into law the Fair Housing Amendments Act of 1988, which expanded protections to people with disabilities and children. That act also gave HUD the power to impose fines, and ultimately, refer a case to the Department of Justice for prosecution (*Mountain State Center for Independent Living*, n.d.).

The Housing and Community Development Act of 1974

In early January 1973, President Nixon shocked the public housing administration by imposing a moratorium on all federally funded housing programs. Soon after, he created a task force to develop a replacement program with the goal of deconcentrating poverty in ways that were more in line with conservative politics. To the relief of housing administrators, in September 1973, he announced his replacement plan. It was composed of three main parts: (a) project-based Section 8 (S8) housing, (b) tenant-based S8 housing, and (c) the Community Development Block Grant (CDBG) program, which would replace Johnson's Model Cities program (Edson, 2011). The term Section 8 was later changed to the aforementioned HCV.

The underlying goal of the HCV program was to privatize public housing. In project-based HCV housing, a local housing authority enters into a lease agreement with a private property owner, who then sublets the unit to a low-income recipient. With project-based HCV housing, the entitlement stays with the property, not with the renter, allowing the housing

authority to sublet a unit repeatedly to different tenants ((Department of Housing and Urban Development, 2017). Recipients leaving project-based housing may apply for tenant-based public housing or move to another project-based unit. The intent of the project-based legislation was for HCV funding to be used with existing housing stock, but Joseph Burnstein, a HUD assistant general counsel, applied a liberal interpretation to the word “existing.” Under Burnstein’s definition, any housing that came into existence was eligible for lease agreements with the local housing authorities. He also allowed the initial five-year lease contracts to be extended up to seven times. The lease term between the property owner and housing authorities could now extend to 40 years, thus guaranteeing a stable source of income for the housing developers. Throughout the Ford and Carter presidential administrations, more 850,000 HCV units were built. The program existed until 1983, when President Reagan instructed Congress to shut it down (Edson, 2011). In tenant-based HCV programs, the second component of the Housing and Community Development Act, recipients receive a voucher from the housing authority that allows them to enter into a lease agreement with a private property owner. With a HCV voucher, renters must pay 30% of their adjusted gross income to the landlord, and the housing authority pays the difference between that amount and the market rate rental value of the unit. As long as tenants remain in good standing with the housing authority and meet the low-income requirements, they are able to take their voucher with them to find other housing.

HCVs are still very popular today but are not without their drawbacks. According to Mary Turner from the Urban Institute, the HCV program works, but there are not nearly enough vouchers to meet the current need. In 2003, 1.7 million individuals and families were issued vouchers, whereas 6.1 million low-income people qualified for public housing (Turner, 2003). Additionally, not every individual who is granted a voucher can find adequate housing

(especially in areas with tight rental markets where landlords are less likely to accept HCVs).

The third major program that came out of the Housing and Development Act of 1974 was the creation of the CDBG program. This program combined seven different public housing funding sources, including the Model Cities program, into one and created a more flexible mechanism for local governments to receive money. In this program, there were three main goals: (a) job creation and retention programs, (b) public services and public utilities improvements, and (c) repair of existing or creation of new housing units (Community Development Block Grant Program, n.d.). Money was allocated from the annual congressional allocation for CDBGs based on the size of the area and the severity of its need. Once the money was allocated, municipalities could use the grants as they saw fit, as long as the way they used them stayed within the aforementioned main goals. By most measures, the CDBG program, which celebrated its 40th anniversary in 2013, has shown positive results. From its inception in 1974 through 2013, the federal government has granted 144 billion dollars to communities through the CDBG mechanism. Some notable highlights are as follows:

- Municipalities used CDBG funding to create or retain 421,183 jobs between 2004 and 2013.
- CDBG grants provided funding between 2004 and 2013 that revitalized over 1.3 million homes for individuals with low to moderate incomes.
- CDBG grants helped 232,000 businesses expand between 2007 and 2013, which helped increase the economic base that supports low-income citizens.
- Municipalities used CDBG grants to improve public utilities, such as streets, water, and sewer systems, and upgrade transit systems for over 33.7 million people between 2005 and 2013.

- Up to 15% of CDBG grants can be used for public services and to fund programs such as Meals on Wheels, child care, domestic violence services, and support for homeless citizens. (Community Development Block Grant Program, n.d.)

Tax Reform Act of 1986

As part of the Tax Reform Act of 1986, President Reagan introduced a program designed to encourage private enterprise to build scattered-site public housing and disperse it throughout neighborhoods of all socioeconomic classes. The program provided Low-Income Housing Tax Credits (LIHTCs)—one-for-one tax credits granted to those investing in the creation and maintenance of low-income housing, which reduced the overall cost of building and maintaining public housing. Under this plan, 3.05 million units were built between 1987 until 2016 (Department of Housing and Urban Development, 2018). The program limits occupancy to individuals with incomes no more than 50%–60% of the area median income (Edson, 2011).

The Commission on Severely Distressed Housing

In 1989, Congress created a commission designed to determine the extent of severe distress in the public housing stock. The initial congressional definition of severely distressed housing projects were those that included 500 units or more, contained elevators, had vacancy rates above 15%, and contained mostly families with children (Department of Housing and Urban Development, 1992). However, after the commission visited 25 cities and public housing projects, they updated the definition to reflect factors they saw firsthand as contributing to severely distressed housing. The commission agreed that severely distressed housing contained one or more of the following conditions:

- families living in distress
- rates of serious crimes in the development or surrounding neighborhood

- barriers to managing the environment
- physical deterioration of buildings (Department of Housing and Urban Development, 1992)

In 1992, the commission published its final report, stating that 86,000 (6%) of public housing units had become severely distressed and immediate action should be taken to remedy the severely distressed units. It called for a comprehensive approach to eliminating poverty, similar to Johnson's Model Cities program. The commission recommended many changes they felt were necessary to address not only the state of the buildings but also the underlying condition of concentrated poverty. At a macro level, the commission provided a list of nine recommendations to Congress, which are captured in Appendix A. Under President Clinton and Henry Cisneros, the new HUD Secretary, the HOPE VI program was enacted in 1992 (Popkin et al., 2004).

HOPE VI

The HOPE VI program spanned a period of 17 years, from 1992 to 2009. During that time, Congress allocated 6.1 billion dollars to PHAs, in partnership with public, private, and philanthropic agencies to demolish and rebuild, or renovate, severely distressed public housing. Grant money was provided to demolish and rebuild the noted housing while LIHTCs were used to attract developers and investors. Through that program, 96,200 units were demolished and 107,800 new or renovated units were created. Of the 107,800 new or renovated units, 56,800 (53%) were reserved for the lowest-income individuals and families. Individuals and families displaced by the demolition of their units were provided HCVs. I HOPE VI program ultimately provided 78,000 HCVs to displaced residents (U.S. Department of Housing and Urban Development, 2009).

Although there is general agreement that those allowed back into the newly constructed, mixed-income projects fared better than those living in existing public housing projects, there is not complete agreement whether those who received HCVs fared better than those left behind in either non-renovated or replaced developments. Even so, the Fiscal Year (FY) 2010 congressional budget quotes Urban Institute research as stating families “who moved with vouchers are living in significantly better quality housing in neighborhoods that are lower poverty and dramatically safer” (U.S. Department of Housing and Urban Development, 2009, p. 21).

Quality Home and Work Responsibility Act of 1998

Under President Clinton, the Quality Home and Work Responsibility Act of 1998 (QHWRA) extended the HOPE VI program through 2002 with some modifications. Most significant was the removal of the one-for-one unit replacement provision, which was enacted due to limitations that the provision caused. Because the HOPE VI program goal was to eliminate high-rise structures in lieu of one- to two-story structures, it was often not physically possible to fit the required number of units in the same footprint as the high-rise structures.

The QHWRA also gave PHAs more discretion to mixed incomes, as it required 40% of public housing to be awarded to recipients with incomes at 30% or lower than the area’s median income, and the remaining units provided to people with incomes 80% or lower than the area’s median income. This act also changed the law to allow PHAs to skip over lower-income applicants on waiting lists to accept higher-income applicants to deconcentrate poverty while requiring PHAs to show how they were bringing low-income recipients into higher-income buildings and higher-income residents into lower-income buildings. The program also required all adult participants (excluding the elderly and disabled) to complete eight hours of community

service or attend eight hours of economic self-sufficiency training per month. It also advanced efforts to make environments safer for residents by excluding individuals who had drug convictions or who had been convicted as sexual predators. (Hunt et al., 1998).

Choice Neighborhoods Initiative Act of 2010

The goal of the Choice Neighborhoods Initiative Act, as championed by President Barack Obama, was to address concentrated poverty:

through a comprehensive approach to neighborhood transformation. Local leaders, residents, and stakeholders, such as public housing authorities, cities, schools, police, business owners, nonprofits, and private developers, [are to] come together to create and implement a plan that transforms distressed HUD housing and addresses the challenges in the surrounding neighborhood. (Department of Housing and Urban Development, n.d., para. 1)

Similar to HOPE VI, the Choice Neighborhoods Initiative Act called for public-private partnerships to remedy deteriorating HUD housing and deconcentrate poverty by building new, mixed-income communities. However, the program went a step further and included privately owned, HUD-subsidized housing and reinstated the one-for-one unit replacement requirement. In addition, in response to criticism that HOPE VI did not provide enough low-income housing units, it stipulated that the original tenants should be given the option to move back into the newly built housing.

The act also called for several federal agencies, including the Environmental Protection Agency and the Departments of Education, Transportation, Justice, Treasury, and Health and Human Services, to work with communities to implement a transformational plan in collaboration with state, private, philanthropic, and religious organizations. Five cities were chosen as test cities: Seattle, Boston, New Orleans, San Francisco, and Chicago (Woodlawn community, mentioned in the Model Cities section). In 2013, the Urban Institute produced a preliminary report of the five Choice communities, including a baseline status of the

communities, a description of their planning processes, and a preliminary evaluation of successes and challenges unique to each community. More information on the progress of the program is expected within the next couple of years (The Urban Institute, 2013).

HUD FY 2020 Budget

President Trump's proposed budget for FY 2020 to Congress pledged to keep HCVs, but asserted that voucher recipients should pay at least 35% of their income toward rent, an increase from previous years' 30% income requirement (National Low Income Housing Coalition, 2019; O'Donnell, 2018). Additionally, Trump's proposal allocated no money for CDBGs or for Obama's Choice Neighborhoods program. However, the House of Representatives proposed allocating \$3.6 billion toward CDBGs and \$300 million toward the Choice Neighborhoods program.

Research on Concentrated Poverty

Before the term "concentrated poverty" was coined, research had begun on the propagation of segregated housing after the Civil War, as well as most other facets of White and Black interactions with regards to education, employment, medical care, and places of public gathering. A seminal study was carried out by Swedish social scientist Gunnar Myrdal at the behest of the Carnegie Institute. Published in 1944, the purpose of the study was to chronicle the plight of African Americans both in isolation and in the larger context of American society. Myrdal's conclusions emphasized where Blacks placed in society was relegated in relation to the White power structure. Further, it was noted that racism and segregation existed not only at local levels but were also institutionalized and shaped by the federal government, especially in the case of housing (and largely by the FHA). Myrdal affirmed that Blacks were not granted the same buying power as Whites with regard to home loans and largely were not allowed to reside

in White neighborhoods. Instead, they were relegated to designated Black urban poor areas, public housing, or newly built Black housing communities that were built on vacant land by the FHA (Myrdal, 1944).

In 1965, *The Dark Ghetto* author, Kenneth B. Clark, a student of Gunnar Myrdal and a researcher in the *Brown v. Board of Education* (Topeka, 347 U.S. 483) lawsuit, concluded that the heart of racial oppression lay in racial segregation. Clark (1965) stated, “the dark ghetto’s invisible walls have been erected by white society, by those in power, both to confine those who have no power and to perpetuate their powerlessness” (p. 11). Similar sentiments were echoed in a report commissioned by President Johnson. The *Kerner Report*, completed by the National Advisory Commission on Civil Disorders in 1968, concluded that two Americas were forming: a Black underclass and a White upper class (National Advisory Commission on Civil Disorders, 1968).

Also commissioned by Johnson was a report written by then Secretary of Labor, Daniel Patrick Moynihan. *The Negro Family: The Case for National Action* (informally called the *Moynihan Report*) asserted African Americans must have economic opportunity in order to achieve racial equality, and that economic opportunity was not available in Black urban poor areas (Moynihan, 1965). The report was and still is controversial; it has even been cited by President Barack Obama and House Speaker Paul Ryan (Geary). The controversy of the report centers on how it portrayed Black urban poor families—it chronicled the breakdown of the African American family, describing it as devolving into households headed by single women who were dependent on government support because they lacked paternal support. Liberals argued that this change in family structure resulted from the loss of economic opportunities for African American males, making them less desirable marriage partners; however, conservatives

argued that the family structure changes were a social problem that could be solved only by Black urban poor residents changing their behavior (Moynihan, 1965). Liberal views contended that the conservative viewpoint inaccurately blamed the victims for their poverty.

Social and political scientists had previously called out the behavior of the Black urban poor as (at least) part of the cause of poverty. In 1959, Oscar Lewis coined the term “culture of poverty” (Lewis, 1959, p. 1). In his book *Five Families: Mexican Case Studies in The Culture of Poverty*, Lewis conducted ethnographic studies of five poor families in Mexico to better understand the causes and perpetuation of poverty. Lewis concluded that the initial introduction of individuals into poverty are structurally or societally driven, but once in poverty, individuals become caught in a cycle of hopelessness and take on maladaptive behaviors that hinder their ability to re-enter mainstream society. He also noted that children born into this subculture adopt it, modeling the behavior seen by the adults around them, perpetuating the culture of poverty into the next generation.

Additionally, academic discussions arose as to whether the poor try to optimize their situations with behaviors that would seem maladaptive to the nonpoor, or if in fact they are behaviors that (at least on the surface) are necessary to better their individual situations. Examples of this are taking out high-interest payday loans, playing the lottery, and buying items at higher interest rates. Others state it is the financial stress of being poor itself that reduces cognitive functioning and causes the poor to make suboptimal financial decisions. In the study by Mani et al., (2013), seasonal sugar farmers were tested on how they performed on cognitive tests in times of scarcity (e.g., before the harvest) and times of plenty (e.g., directly after the harvest). Research showed that when not under financial stress, the sugar farmers scored higher on cognitive tests than prior to harvest.

Yet another seminal piece by Ogbu (2004) speaks to many reasons that African American individuals do not assimilate into White society. He speaks to the burden of “acting white” (p. 14). Ogbu asserts that before and after emancipation, Blacks have strived to maintain their culture while adapting and/or assimilating into a White world. This has resulted in four outcomes: (a) the individual completely embodies White language and culture, (b) the individual acts White while interfacing with Whites and acts Black interfacing with Blacks, to not completely let go of his or her Black culture. These first two behaviors lend themselves to more upward mobility than the other two outcomes: (c) to oppose White culture altogether or (d) to not assimilate at all and become “encapsulated” (p. 16) from White culture.

Political scientist Edward Christie Banfield, adviser to Presidents Richard Nixon, Gerald Ford, and Ronald Reagan, rejected race as a cause for poverty in his 1970 book *The Unheavenly City: The Nature and Future of Our Urban Crisis*. He instead considered class as the root cause and determined that the behaviors of lower-class African Americans were no different from behaviors of lower-class White Americans (Banfield, 1970). As described by MacInnes (1996), Banfield believed that both White and Black lower-class individuals had “no fondness for work, no strong family ties, an easy acceptance of criminal behavior, no brief for schooling, and no future perspective” (p. 57). Banfield was highly skeptical that any government intervention would render positive results, as he attributed a person’s poverty to individual behaviors.

In contrast to the conservative theorists who developed ideas that blame the victim for their station in poverty, liberal theorists such as Pinkney (1984) asserted that Black poverty existed due to embedded structural racism and oppression, much as did Gunnar Myrdal. During the 1970s, seemingly out of a stalemate between the flawed character and structural racism theorists, a third theory rose explaining African American poverty. This new theory, called the

Big Brother theory of poverty, contended that government handouts were causing the perpetuation of Black urban poverty. Under this new theory, Charles Murray argued the welfare state itself perpetuated poverty because it did not motivate those on government subsistence to take steps to return to the workforce (Murray, 1984; Schiller, 2008). It is important to note that Murray is also the coauthor of the highly controversial book titled *The Bell Curve* (1996) that theorizes there is a connection between race and intelligence.

Spatial Mismatch and Racial Residential Segregation Theories

In 1985, Kenneth Jackson released his book *Crabgrass Frontier*. In it, he traced the history of suburbanization in the U.S., calling out specific characteristics that made the expansion into the suburbs unique, as well as the subsequent contributions to the making of an inner city underclass (Jackson, 1985). There was first a shift in attitudes that began in the late 1800s when largely poor European immigrant groups began to arrive in the United States, changing the landscape of cities. In 1890, approximately one third of Americans lived in cities but two thirds of immigrants resided there. By 1910, nearly 80% of immigrants arriving at Ellis Island settled in cities. Subsequently, central cities that were once desired by middle and upper-class citizens, became less desirable. Immigrants were poorer and thought to be of substandard races, and cities became associated with higher crime and dilapidated housing (Jackson, 1985).

World War I marked the beginning of the Great Migration of Blacks who moved mainly to cities in the North and West (Pulido, 2000). The subsequent exodus of middle- and upper-class Whites to the suburbs was strengthened by New Deal policies that supported the greenfield expansion of housing in the suburbs and the relaxing of loan repayment terms. However, New Deal policies did not favor minorities, especially African Americans. Jackson notes:

the result, if not the intent, of the public housing program of the United States was to segregate the races, to concentrate the disadvantaged in inner cities, and to reinforce the

image of suburbia as a place of refuge for the problems of race, crime, and poverty. (Jackson, 1985, p. 219)

William Julius Wilson challenged Charles Murray in his book *The Truly Disadvantaged* (1987). In his spatial mismatch theory, Wilson stated there is a growing problem of a Black underclass because jobs have moved from the inner city to the suburbs where poor Blacks cannot afford to live. Wilson's research also looked deeply into the different strata of African American demographic populations and showed that middle- and upper-class Blacks had benefited from civil rights era legal reform. In fact, between 1973 and 1982, the percentage of Black middle- and upper-class individuals in highly skilled jobs increased at a rate greater than for Whites. There was a 57% increase of Blacks in professional jobs compared to only a 36% increase for Whites.

Wilson also challenged Murray's findings that the faulty character of African Americans had caused the African American family unit to devolve. Wilson described Herbert Gutman's (1976) research in his book *The Black Family in Slavery and Freedom*. Gutman was able to show that the structure of African American families largely remained intact through the period of slavery and even into the turn of the century during the first African American migration. Therefore, he reasoned, the breakdown of the African American family was due to modern forces instead of character defects in African Americans as a whole. In addition, he echoed Gunnar Myrdal, the *Kerner Report*, and the *Moynihan Report* in stating that economic (class) segregation was a large contributor to concentrated poverty. He referenced the structural declines of manufacturing in central cities and the subsequent decrease in available low-skilled jobs, such as factory jobs, as large contributors to increased African American unemployment and the breakdown of the African American family. He also contended that the out-migration of middle-class Blacks and Whites resulted in a higher proportion of low-income Blacks remaining in the

Black urban poor areas of cities. This work was first validated by Bane and Jargowsky (1988), then Jargowsky and Bane (1990) who confirmed the existence of pockets of concentrated poverty by evaluating 50 metropolitan areas. In contrast, Wilson drew his conclusion by evaluating income statistics only in the city of Chicago.

Massey and Eggers (1990) and Massey and Denton (1993) built on William Julius Wilson's work; however, they hypothesized that concentrated poverty was a function of *racial residential segregation*—the intentional racial segregation of neighborhoods and cities. These studies compared 60 standard metropolitan statistical areas (SMSAs) and evaluated several dimensions of racial, spatial, and economic dissimilarity. The primary statistical tool used for analysis was a well-known segregation measure called the dissimilarity index, which is a measure of population evenness that “refers to the unequal distribution of social groups across real units of an urban area. A minority group is considered segregated if it is unevenly spread across neighborhoods” (Iceland et al., 2002, p. 1). Massey and Eggers and Massey and Denton adapted this index to measure not only population segregation but also economic segregation factors.

The researchers tested three main hypotheses. The first was to confirm whether concentrated poverty existed in ethnic groups. Findings indicated that two groups experienced an increase in the likelihood that low-income individuals would live near other low-income individuals. These were primarily African Americans living outside of the West and Hispanics living outside of the Northeast. Low-income Whites and Asians were much more likely to live in neighborhoods where middle and upper-class families also lived, advancing their theory that racial residential segregation was a contributing factor to concentrated poverty.

The teams also tested one of Wilson's hypotheses that asserted middle- and upper-class minorities and Whites were out-migrating from lower-income neighborhoods. On this hypothesis, the researchers contradicted Wilson's findings. They did note that Black interclass segregation increased, however, they found no evidence that it contributed to concentrated poverty. In fact, they found evidence to the contrary as the data showed racial residential segregation gave middle- and upper-class African Americans fewer opportunities to move away from the poor.

Finally, Massey and Eggers and Massey and Denton tested the hypothesis that class distinction contributed to concentrated poverty. Also contrary to Wilson's findings, they found that class differences had little impact on increasing concentrated poverty in and of themselves. Instead, they concluded that class played a role only under the umbrella of racial residential segregation. Thus, their findings only concluded that concentrated poverty in Black and Hispanic ethnic groups existed because of racial residential segregation between the years of 1970 and 1984.

Massey, Gross, and Shibuya (1994) continued Massey and Eggers and Massey and Denton's work, theorizing that a combination of three elements contributed to concentrated poverty and sought to understand the impact of each element: (a) class-selective migration, (b) socioeconomic mobility (the in and out-migration of Blacks), and (c) racial residential segregation. In this study, as with previous works from Massey, class-selective migration did not impact concentrated poverty. In testing whether the out-migration of middle-class Blacks contributed to concentrated poverty, an interesting finding emerged. In previous studies, only out-migration was tested. In this study, Massey, Gross, and Shibuya tested both in and out-migration from poverty. Their findings once again showed that out-migration did not cause an

increase, but they recorded more in-migration of poor Blacks into poor Black neighborhoods. However, when testing for impact, the in-migration of poor Blacks into poor Black neighborhoods did not directly impact poverty concentration. The main finding of the study was that residential racial segregation was the driving force behind concentrated poverty.

In 1996 Jargowsky asserted that the dissimilarity index was not the best tool for measuring a continuous variable such as income. In using the dissimilarity index, Massey and Eggers (1990) and Massey and Denton had created arbitrary income categories, which could likely change the outcome of the findings as segregation was measured between groups. Jargowsky instead used a measure called the correlation ratio. This measure allows the use of constant variables and can be used for large groups, as it makes calculations from the difference between individuals' income compared with the group mean.

The results showed an increase in economic segregation in Whites, Blacks, and Hispanics from 1970 to 1990. (Asians were not tested.) However, the percentage increase of economic segregation for racial groups differed. The biggest shift in economic segregation occurred in the 1980s. Whites experienced a 79.3% increase in the number of metropolitans that experienced an increase in economic segregation; Hispanics experienced a 79.6% increase, and African Americans experienced a 97.3% increase (Jargowsky, 1996).

Jargowsky went on to test what he considered to be causal factors for the increased economic segregation. Against race and decade (1970–1980 and 1980–1990), Jargowsky sequentially added in three categories of factors to test: (a) metropolitan context, (roughly defined as the local housing and labor market), (b) structural economic transformation (a change in the proportional numbers of job types such as the number of manufacturing and technical jobs), and (c) changes in social distance (such as social class, race, gender, and sexual

preference). Findings showed that losses in manufacturing jobs caused an increase in economic (class) segregation and decreasing education levels impacted Blacks more than other groups. With regard to social isolation, one factor tested positive: the overall poverty rate of the group. This in turn causes more spatial separation and validated William Julius Wilson's (1987) out-migration of the middle-class theory.

The Impact of Local and Federal Housing and Economic Policy

Kevin Gotham (1998) used Kansas City as a case study to determine how market forces and local and federal housing policy did or did not reinforce concentrated poverty in that area in the 1980s and the 1990s. Gotham explains that, in general, those decades were a time of change in the building and maintenance of public housing—and that they saw a movement away from public management of properties and the adoption of market-driven ideas to solve public housing problems such as the deterioration of buildings and the need to deconcentrate poverty. Gotham (1998, p. 3) stated he wanted to “focus on the interlocking nature of race and class” to answer three main research questions:

- Is there a relationship in Kansas City between residential segregation and the existence of minority poverty?
- What is the root cause of increased levels of poverty and homelessness in Kansas City in light of inner-city deterioration and abandonment?
- What role did federal and local policy play from 1980 through 2000 in perpetuating the cycle of poverty and reinforcing racial residential segregation?

Gotham's research indicated there was a relationship between racial residential segregation and minority poverty. Kansas City experienced a definitive negative trend toward hyper-segregation. For example, although its urban core contained 25% of its total population

during the period of this study, it housed over 60% of the area's African American community. Poor Whites and other minorities were more evenly distributed throughout the five-county metropolitan area. Additionally, the percentage of Black residents who lived in the White suburbs of the five-county, two state SMSA decreased from 4.2% in the 1960s to under 1% in the 1990s (Gotham, 1998). From 1970 to 1990, the urban core lost 4% of its jobs while there was a 91% increase in jobs in the predominantly White suburbs. In 1993, the unemployment rate in the urban core was nearly three times the rate measured in the Kansas City suburbs: 12.1% and 4.4%, respectively. The unemployment rate of all Blacks in the metropolitan area increased from 6.7% in 1970 to 11.6% in 1993, and has consistently been about twice the average of the greater metropolitan area (Gotham, 1998).

Since the 1970s, federal emphasis has been put on privatizing public housing using tenant-based and project-based HCVs, largely taking the housing authorities out of the provisioning and management of housing, and instead allowing the free market to determine the distribution of HCV units. Though not a problem in and of itself, those efforts ultimately worsened poverty concentration in Kansas City. For example, in 1983, data from the Housing Authority of Kansas City revealed that 73% of African American voucher holders (including tenant- and project-based HCV housing) lived in census tracts where 80% or more residents were Black. Conversely, 82% of Caucasian recipients lived in neighborhoods that included fewer than 20% of African American residents. In 1995, HUD data showed that the inner-city areas of Kansas City, Kansas, and Kansas City, Missouri, comprise only one fourth of the metropolitan area's homes, yet housed two thirds of the metropolitan area's HCV subsidized units. However, Johnson County, a neighboring suburban area, carried only 2% of the Housing Authority of Kansas City's subsidized units (Gotham, 1998).

Additionally, in the Kansas City area, the administration of federally subsidized programs, such as the creation of enterprise zones and invention of tax increment financing (which was intended to funnel money back into blighted areas), was re-appropriated to build up areas such as central business districts. According to Gotham,

The Enterprise Zone Act of 1976 and the Investment Credit Act of 1976 have been amended several times in the 1980's and 1990's to effectively qualify the entire state of Kansas as an enterprise zone. Kansas City, Missouri, formed its first enterprise zone in 1985 aimed at stimulating private investment in deteriorating parts of the city. Since then, this enterprise zone has been repeatedly expanded to include the Central Business District. (Gotham, 1998, pp. 14-15)

Another factor contributing to concentrated poverty in Kansas City was the effective redlining of African American communities, which resulted in the abandonment of many African American communities and the loss of opportunity for residents to benefit from building equity in their homes. Lending institutions contended they applied fair measures in determining lendability of a property by using a neighborhood measure that estimated the remaining economic life of the neighborhood. Inner-city communities are often blighted; and without capital investment they are considered near the end of their economic life. In addition, in Kansas City, African Americans were charged more for insurance policies and denied loans at a higher rate than Whites after controlling for other socioeconomic factors.

Finally, federal policies throughout the Reagan, Bush, and Clinton eras drastically decreased the amount of federal funds provided to states and cities. Instead, responsibility shifted back on the cities to generate the revenue to maintain their communities. A large decrease in federal aid to cities occurred between 1980 and 1992. In 1980, federal expenditures, on average, accounted for 14.3% of city budgets. By 1992, that number had decreased to less than 5%. Additionally, federal housing allocation for building low-income housing was drastically reduced from four billion dollars in 1981, all the way down to 400 million dollars in 1987.

Public Housing and the Concentration of Poverty

Holloway et al. (1998) explored the relationship between public housing and concentrated poverty using Columbus, Ohio as a case study. The researchers (Holloway et al., 1998) asked three primary questions:

- Does public housing cause or deepen concentrated poverty in metropolitan areas other than Chicago?
- In cities other than Chicago, is concentrated poverty equally distributed between Whites and Blacks?
- What impact does public housing have on the concentration of poverty?

To answer these questions, the researchers used census tract data for both 1980 and 1990. After normalizing the number of tracts, eliminating commercial tracts, and reconciling the amounts and combination of tracts, the team applied a least squares regression model to answer their questions.

In looking at the results, it was found that concentrated poverty increases were felt by both Black and White recipients. Interestingly, Black poverty remained unchanged in census tracts where poverty already existed. Conversely, White neighborhoods experienced an increase in poverty in neighborhoods, whether or not new public housing had been built there. With regard to the distribution of public housing in the 1980s in Columbus, data shows that public housing was more geographically spread out for White families, but that new public housing units for Black families were built in areas that already had public housing. In these Black census tracts, residents experienced an almost 20% increase in the rate of poverty, which was considerably higher than what was experienced in White neighborhoods.

Holloway et al. (1998) also explored how likely it was for recipients to fall back into poverty once in high poverty neighborhoods. The findings called out that public housing was often used as the housing of last resort, and often housed the most vulnerable residents. This primarily included female single head of household families, those having dropped out of school, and those not having connections to job markets. All factors exacerbated the impact on African American recipients. The final contributor of falling back into poverty noted in this study was the impact of concentrated poverty on the local housing market, as the research showed that an upward trending housing market led to a decrease in the overall number of public housing units in the area.

Research on Gautreaux Poverty Dispersal Programs

The Gautreaux Poverty Dispersal Program was an experiment aimed at addressing racial residential segregation in concentrated poverty public housing areas in Chicago. This was a U.S. Supreme Court mandate and was passed down to undo years of PHA efforts that had been proven to be steering Black individuals into Black public housing units and White individuals into White public housing units. It also addressed the disproportionate amount of Black public housing being built in existing poor Black neighborhoods that was steered by the city aldermen. The mechanism used by HUD to force the racial redistribution was a pilot program that called for moving individuals into scattered-site public housing through HCVs. This allowed recipients to find market rate housing throughout the city, with the government paying the difference between the market rate rental price and 30% of the recipient's income. Residents were also provided housing counseling services to help them find desirable housing. Residents did have a right to refuse but normally accepted the first residence offered them. The results of these moves were generally favorable (Polikoff, 2007).

Body of Research

In looking at the long-term sustainability of mobility of Gautreaux recipients, Keels et al. (2005) reviewed 1,175 almost exclusively female heads of household families who had been provided HCVs prior to 1990. According to the study findings, in the 6–22 years since their initial placement, all families had changed residences, but most had relocated to neighborhoods that housed individuals in the same socioeconomic class as their initial placement. However, data showed that the Gautreaux mothers preferred mixed-raced communities. The study showed families that were initially placed in neighborhoods that were on average 95% Black relocated to neighborhoods that were on average 62% Black. Conversely, families that were initially placed in communities that were on average 4% Black, moved to communities that were on average 43% Black. No families moved back to the neighborhoods where they had lived prior to receiving their initial HCVs.

Mendenhall et al. (2006) studied the upward mobility of women who participated in the Gautreaux Program. That study, too, rendered positive results. This research team looked at two factors relating to upward mobility: the amount of time on Aid to Families with Dependent Children (AFDC) and the percentage of time employed and earning a wage. Three main findings came out of the research. The first finding showed that women in neighborhoods with fewer than 10% of African American residents spent 7% less time on AFDC than their counterparts who lived in census tracts with 91% to 100% African American residents. Conversely, participants who were relocated to census tracts with up to 60% African American residents spent 8% more time employed than their counterparts living in neighborhoods with 61% to 100% Black residents. In addition to these findings, it was also shown that social mobility was not linked to

urban versus suburban placement; instead, it was tied to the percentage of African Americans and availability of resources in a given census tract.

Votruba and Kling (2009) evaluated the mortality rates of 2,850 men aged 13 to 30 who moved into HCV housing as part of the mobility program. Of those 2,850 men, 52 deaths were recorded and 30 (58%) of those were ruled homicides. This homicide rate was determined to be approximately 45% higher than the national average for African American males, and the research uncovered a negative correlation between the likelihood of homicides and the number of individuals with college educations in census tracts where the participants had moved. Rosenbaum (1995) and Rosenbaum and Zuberi (2010) documented the educational outcomes of children in the Gautreaux Program and found that children in the program who were relocated to the suburbs were more likely to graduate from high school and attend college. It is theorized that these results are because the quality of schools in the suburbs exceeded those in urban settings.

Although educational outcomes were improved, qualitative interviews of mothers of school aged children reported that their children in suburban schools had faced significant challenges. Mothers reported their children experienced racism not only from students but from teachers as well. As Samantha (pseudonym) explained,

I think that they never gave her [her daughter] what she deserved. They NEVER came around. They never came around. The teachers never were receptive to integration. I think it was instilled in them, that you know, we just didn't belong there. (Mendenhall, 2009, p. 220)

In addition, Keels (2008) evaluated crime data for children who were part of the Gautreaux Programs. The findings were mixed and even somewhat shocking. The research showed males who were moved to low poverty areas were less likely to commit crimes than those who remained in public housing. However, for reasons that are yet unknown, girls who moved had a higher likelihood of committing crimes like stealing.

HOPE VI Report

In 2004, Congress commissioned the Urban Institute and the Brookings Institute to provide a nonpartisan, combined review of the status of the HOPE VI program. The program had just hit its 10-year mark. The report looked at several dimensions of the quality of life for residents who returned to the revitalized projects. It also looked at the outcomes of the individuals who were displaced; those outcomes were a main detractor from the program's success (Popkin et al., 2004).

The program had shown success in many areas. This success was largely related to the improvement of neighborhood architecture and the replacement of old buildings with new mixed-income housing that used *New Urbanism* design concepts. New Urbanism design calls for buildings to be mixed-income and mixed-density; for the community to be open to diversity and walkable with regard to public transportation; and for services such as grocery stores and medical care to be available (New Urbanism, n.d.). Other elements include designing the neighborhood with safety in mind. Communities were built to be connected to outside neighborhoods and buildings were designed with entry doors that faced streets to provide a safer environment. Research by Holin (2003) and Turbov and Berry (1999) reinforced the positive program assessment by interviewing HOPE VI participants. Most residents stated they felt satisfied with their new accommodations.

Unfortunately, because high-rise buildings were razed and replaced with one- to two-story homes and mixed-income neighborhoods were established, the number of public housing units reserved for low-income residents dropped from 91,500 to 48,800. In addition, under HOPE VI, buildings were very quickly demolished, and it sometimes took years to rebuild new units. The drop in the number of housing units and the time lag to build new units were handled

with varying degrees of success or failure in different housing projects depending on planning, funding, and access to HCVs.

The Urban Institute and the Brookings Institute report touched on what study authors saw as the most negative impact of the HOPE VI program: a loss of a sense of neighborhood and social ties that had served as support networks to public housing residents, as reported by residents in qualitative interviews. This occurred for all three housing groups—those returning to the new housing, those moving to other traditional public housing projects, and those opting to take HCVs (Clampet-Lundquist, 2003; Goetz, 2003). This loss was a surprising finding because the program's originators had believed moving individuals to mixed-income housing would create an environment via new social connections that would ultimately create employment opportunities. Largely, this did not happen.

Research by Thomas Boston

In Thomas Boston's (2005) research, he used a quasi-experimental design to create a control group of three housing projects that were not revitalized and an experimental group where three housing projects were razed and replaced with mixed-income housing. The study was designed to answer more quantifiable questions regarding the socioeconomic outcomes of the HOPE VI program in Atlanta. A main question Boston asked was whether the program had positive or negative effects on socioeconomic factors such as median household incomes, mean employment rates, and mean poverty rates in the control and experimental groups. The results showed that those in the experimental groups fared better than those that stayed in public housing.

Though a victory for mixed-income housing over traditional public housing, the data also unexpectedly showed that individuals in both the control and experimental groups who moved

using HCVs outperformed both the control and experimental group's mixed-income participants and those who stayed in public housing. This was pointed out by Boston himself as well as Goetz's (2005) response to Boston's research. However, it was also pointed out in Boston's research that \$184 million dollars in HOPE VI grants resulted in over \$1 billion dollars of public and private investments into an otherwise bereft neighborhood.

HOPE VI Data Compilation and Data Analysis Report

In 2016, HUD commissioned a report that evaluated the successes and failures of the entire HOPE VI program without the use of qualitative data, which included all 260 sites from 1993 to 2014 (Gress et al., 2016). Of the 97,389 units built, 57% ended up being public housing units, another 30% were rented as below market rate units built through LIHTCs, and only 13% of the units built were rented or sold at market rate. The percentage of public housing and below market rate housing units exceeded expectations.

Out of the total number of housing units that were revitalized, only 20.7% of the rebuilt units were occupied by the previous tenants. There were a number of reasons for this. Some original tenants initially chose HCV vouchers or later chose HCV vouchers when the lag time to rebuild time became so great that HCV became the logical choice; 5.5% of the original residents had been evicted; and another 11.9% of the original tenants had either died or moved out of public housing altogether.

Research on Moving to Opportunity

Partly due to the success of the Gautreaux voucher program, in 1994 HUD embarked on a similar program called Moving to Opportunity (MTO). The MTO program included a tightly controlled experimental design to validate whether moving families to low poverty neighborhoods assisted them in achieving better economic, health, educational, and/or behavioral

outcomes. The program included 4,604 families from five cities—Baltimore, Boston, Chicago, Los Angeles, and New York City—who lived in census tracts with a poverty rate of 40% or greater. The program differed from the Gautreaux Program in that its goal was not racial de-concentration, it was more focused on determining whether moving low-income individuals to low poverty areas would improve socioeconomic outcomes. Although race was not a qualifier, 91.4% of MTO participants were minorities and 60.1% of heads of households were single females (Sandbomatsu et al., 2011).

The MTO experiment split participants into three groups. A control group of families were assigned to traditional public housing. A second group consisted of participants who were provided traditional HCVs with no restrictions on where they could choose to live. And the third, or experimental group, was also provided HCVs, but they were required to move to neighborhoods with poverty rates below 10%. Also of interest is that 41.6% of participants of the MTO program were families who had been displaced by the demolition of housing being rebuilt as part of the HOPE VI program (Sandbomatsu et al., 2011).

Results from the MTO Experiment

At the five-year halfway mark of the experiment, HUD commissioned Larry Orr to evaluate the interim results of the experiment. Orr was asked to determine whether there were any positive or negative impacts across five socioeconomic dimensions: (a) housing mobility, (b) participant health, (c) changes in household income levels and public support, (d) juvenile maladaptive behavior, and (e) levels of employment and educational outcomes. At the time of the report, it was generally expected that some measures would take longer than five years to fully develop. Preliminary findings, however, did indicate some measurable changes.

With regard to neighborhood mobility, at the time of the interim report, approximately 30% of HCV participants still lived in census tracts with poverty rates of 20% or less. For the experimental group, 60% of participants still lived in census tracts with poverty rates of 20% or less. The lower poverty rates did not translate to more racially diverse neighborhoods. Both the HCV and experimental groups lived in census tracts where up to 80% of residents were minorities. Qualitatively, both the HCV and experimental groups reported that they felt safer in their new neighborhoods and that they were happy with their new neighborhoods and residences. The HCV group reported improved housing. Compared to the control group, 12% more residents from the HCV group expressed satisfaction. The experimental group also expressed more satisfaction with their housing with 21% more residents reporting satisfaction compared to the control group (Orr, 2003).

With regard to the physical and mental health of adult participants, both the HCV and experimental groups showed a marked decrease in adult obesity. However, there were no reductions in the number of people who smoked or indications of reductions in alcohol use. There were also findings that certain dimensions of mental health had improved, but only for the experimental group. The experimental group exhibited less psychological distress than the HCV and control groups and a reduction in depression, as measured by one of the two psychological tests given. With regard to child outcomes, both the HCV and experimental groups experienced the same improvement in their sense of safety, and there was a marked decline in the number of girls who experienced general anxiety disorder in both the HCV and experimental group.

With regard to childhood deviant behavior, such as stealing, property crimes and violent crimes, the research showed different outcomes for boys and girls. Girls aged 15–19 who were in the HCV group experienced a reduction in the number of arrests for violent crimes. Conversely,

the rate of arrests for boys increased. It was not understood why this happened; however, theories include: adolescent males have a harder time assimilating into new neighborhoods as well as the likelihood that there was more neighborhood policing in their new census tracts.

In measuring the impacts of MTO on income levels, the gap between the control group and other two groups lessened. This result is thought to be attributable to two factors: the general improvement of the economy and the change from AFDC to TANF, which incorporated a mandatory work element. From 1995 to 2001, the number of control group individuals who were employed increased from 24% to 51%. During that same time period for the control group, the number of families who still lived in public housing dropped by 15 percentage points from the values measured at the beginning of the program. These changes in the control group made improvements in the HCV and experimental group less significant.

A small, but positive change was measured in school performance. At the time of the experiment, on average, HCV children attended schools that were in the seventh percentile. For children in the experimental group, on average, the school ratings were in the fifth percentile. Experimenters expected to see more improvement but observed that most children (even those in the experimental group) attended the same schools as they had prior to their move. This was unlike the Gautreaux experiment where the children were moved to much better schools.

Earnings had changed little for adults at the time of the interim measurement. In fact, the only noted change in earnings was a 2% reduction in earnings in the experimental group. With regard to earnings in young adults, there was a decrease in the number of girls who were working and not in school and a small increase in the number of girls choosing to attend school. This was thought to be because girls in the two treatment groups had a higher expectation that they would attend college. To note, it was expected that, at least initially, there would be little improvement

in school or employment outcomes for children, as a previous study by Rosenbaum (1991) showed that children who were relocated to better schools often initially fell behind their counterparts in the first six years after placement in suburban schools. However, improvement in eight out of nine academic measures improved beginning in year seven.

Final Report

In 2012, the final report from the MTO study was released. Sanbonmatsu and colleagues reported that, with few exceptions, the outcomes at the time of the final report closely mirrored the interim findings. The biggest gains compared to the control group were in the sense of neighborhood safety and satisfaction with surroundings. Additionally, as in the interim report, psychological well-being improved, with one exception. Young males between the ages of 10 and 20 were more likely to have lifetime post-traumatic stress disorder (Sanbonmatsu et al., 2012).

Income and employment improved for both the HCV and experimental groups. However, they also improved for those who were still in public housing, so there was not a widened income and employment gap between the control and experimental groups. This result was attributed to macroeconomic events rather than neighborhood composition. However, there were some indications that supportive services such as education and training did improve the likelihood of attaining employment.

The most surprising finding was the lack of educational improvement demonstrated by the HCV and experimental groups. There were no statistical indications that MTO positively impacted educational outcomes. As mentioned previously, this may be due to experimental design. Unlike Gautreaux, which moved children to better suburban schools, MTO children often

stayed in the same schools or school districts, which makes statistical improvement less likely (Sanbonmatsu et al., 2012).

Ultimately, the MTO program was halted by HUD due to overwhelming community resistance from neighborhoods absorbing the MTO participants. The communities banded together to join a citizen's action committee and approached local leaders and congressional representatives. This period coincided with several elections, which gave community members many opportunities to speak out against the program and influence political attitudes. A large complaint that was repeatedly brought up by community members was that the suburbs were already experiencing a decline in jobs, so bringing in more people would not be helpful in an already strained marketplace. Ultimately, politicians in Baltimore and the State of Maryland convinced HUD to shut down the program (Goering, 2005).

Additional Research

Though the program was halted, researchers continued to harvest data coming out of reports, especially with respect to the child outcomes as the cohorts aged. Chetty et al. (2016) evaluated whether the MTO program increased the earning levels of adults and children who are now adults. The researchers divided the children into three groups based on age at time of the initial program: (a) children under 13, (b) teenagers between the ages of 13 and 18, and (c) adults. Their findings conflicted with earlier studies, as they found that the HCV and experimental groups showed a marked improvement in earnings potential for children who were between ages of 8 and 12 at the time of the initial program. The study evaluated adult earnings and earnings of the children through age 26. For individuals who were adults and teens in the HCV and experimental groups, no statistically significant gains were shown in earnings compared to the control group. However, children who had been between ages 8 and 12 at the

time of the initial program did show statistically significant improvement. For the children between the ages of 8 and 12, those in the HCV group reported annual earnings 15% higher than the control group ($p = 0.1$). Children in the experimental group reported annual earnings 31% higher than the control group ($p < .01$). This equates to a lifetime earnings increase of \$302,000 (Chetty et al., 2016).

A recent Harvard study by Chetty and Hendren (2016) also captures the cost of poverty by demonstrating a causal relationship between the type of neighborhood that children grow up in and their future earning potential. In evaluating deidentified tax returns of over five million children whose families moved and crossed county lines, Chetty and Hendren were able to define the *childhood exposure effect* that county residence had on a child's future earning potential. For example, a child growing up in Fresno County, California, could expect a -0.76% cumulative per annum reduction in earnings compared to the national average for each year they lived in the county from birth to age 20. Conversely, the cumulative average earnings increase for a child growing up in DuPage County (a suburb of Chicago) was calculated to be 0.80%. This equates to an annual increase of earning of \$206 dollars, or \$4,160, if the child lived in that county from birth to age 20 and measured at age 26.

Summary

In evaluating housing history, it becomes apparent that either consciously or unconsciously, minority individuals, families and communities were not given the same opportunity for housing as Caucasians. Indeed, individuals were “warehoused” into more and more crowded multistory buildings in smaller geographies (Oakley et al., n.d., p. 31). This has resulted in the deterioration of the Black family structure according to the *Moynihan Report* and the ability for Black people to amass wealth in the form of home equity. This disproportionate

distribution of wealth still exists today. A downstream effect is the impact on the quality of schools and education children can receive. Without proper education, a child's ability to lift I out of poverty is greatly reduced and fuels intergenerational poverty.

Studies show that children who are moved from schools in high poverty areas to schools in low poverty areas, such as in the Gautreaux and MTO experiments, do better socioeconomically over their lifetime than children who stay in high poverty neighborhoods with substandard schools (Chetty & Hendren, 2018; Chetty et al., 2016; Polikoff, 2011, 2007; Rosenbaum, 1995). Additionally, this is not restricted to Black families. Chetty and Hendren (2016) were able to demonstrate that the county a child is raised in directly impacts their future wages. Additionally, this research puts to rest the ongoing academic argument whether Wilson's spatial mismatch theory or Massey and Denton's racial residential segregation theory was correct. Controlling for other socioeconomic factors, Chetty and Hendren showed that both theories tested positive as a cause for minority poverty.

Chapter 3: Methods

Research Design and Rationale

Research Overview

The purpose of this study was to determine how the PBC revitalization process and sustainability programs for its 23 communities could be described and interpreted by their CQs. It was evaluated with descriptive statistics that determined socioeconomic changes and included the presentation of artifacts that visually demonstrated the physical surroundings of the PBCs. To note, all PBCs were at different stages of development, and indeed, some had not included mixed-income housing as an element, yet. However, all PBCs demonstrated a laser focus on the five core areas that are described as critical for success: (a) mixed-income housing, (b) a cradle-to-college educational accountability system, (c) focus on community health, (d) a tightly defined geographic neighborhood, and I an assignment of a CQ.

It was anticipated that due to the diversity of PBCs, differences would reveal themselves upon analysis. However, I also theorized that there would be a common thread of similarities and that a salient model for revitalization would emerge. Early familiarization with the PBC group through extant sources, on-site visits, attendance at annual meetings, and personal contact with PBC leadership intimated that positive coordination between stakeholder groups and the CQ were an important part of creating success in PBCs.

Research Questions

The research questions that this study focused on were the following:

- What is the long-term, longitudinal, multi-generational impact of implementing a place-based model of community revitalization, as has been carried out by PBCs?
- How does the inclusion of CQs influence the PBC model of community revitalization?

Appropriateness of the Research Design

This cross-sectional qualitative study evaluated a phenomenon over a period of time, as has been defined by Vakulchuk (2014): not measured from the start point and endpoint of the study, rather a period of time in the life of the phenomenon itself. This research design was used to give visibility to a community's condition before revitalization as well as present day. This was valuable in assessing the relative success or failure of the PBC model. It was also an *instrumental* collective, multi-site case study. Stake (1995) defines an instrumental case study as one that seeks to understand information beyond what is explicitly derived from the evaluation of a person or single observable exemplar of focus.

This type of case study was well matched to this research. I chose three similar (older) PBCs to focus on. Each of these communities were old enough to have implemented all five cornerstones of the PBC model: (a) mixed-income housing, (b) a tightly defined geography, (c) cradle-to-college accountability, (d) emphasis on community health, (e) and an assigned CQ. They also had a long enough history to be able to track socioeconomic changes in descriptive statistical categories over time.

Population, Sampling Method, Sample, and Response Rate

Settings and Participants

Table 1 shows a list of PBCs with the names and locations of each community. Although I chose three PBCs (highlighted in gray) to study, the whole list of communities is listed and represents the entire PBC population.

Table 1*List of Current PBCs*

Name	Location
Focused Community Strategies	Atlanta, GA
Grove Park Foundation	Atlanta, GA
The Villages of East Lake	Atlanta, GA
Woodlawn	Birmingham, AL
Renaissance West	Charlotte, NC
CLE Purpose Built Communities	Cleveland, OH
PACT	Columbus, OH
Renaissance Heights	Fort Worth, TX
AmplifyGR	Grand Rapids, MI
Connect Community	Houston, TX
Avondale Meadows	Indianapolis, IN
Urban Neighborhood Initiative	Kansas City, MO
Columbia Parc	New Orleans, LA
Seventy-Five North Revitalization Corporation	Omaha, NE
Southside Redevelopment Corporation (SRC)	Omaha, NE
LIFT Orlando	Orlando, FL
Southeast Raleigh Promise	Raleigh, NC
South Rome Redevelopment	Rome, GA
Northside Development Group	Spartanburg, SC
South City Foundation	Tallahassee, FL
Growing Together	Tulsa, OK
Blueprint 15	Syracuse, NY
REACH Riverside	Wilmington, DE

As shown above, the PBCs are geographically dispersed. Due to the financial limitations and safety considerations due to COVID-19, on-site interviews did not take place. Instead, I used the Zoom web conferencing application to conduct virtual, “face-to-face” semi-structured interviews with the CQs. The meetings were recorded with the same opening questions asked of each participant with probing questions asked for follow-up. Brief email questions were also

asked, and all the participants produced links to valuable annual reports or independent evaluations of their communities. No other communication was necessary since the links to the community information provided a wealth of descriptive statistical information as well as qualitative data.

There are currently 23 CQs, with one or more CQs in each PBC. The target of the research was: to evaluate the three older communities to get a more accurate representation of the inner workings of the PBC organization and CQs and to help determine if the PBC model was consistently applied in each community or if differences have caused a wide variation in community outcomes. Also, in evaluating three communities instead of one, it is more likely that the model could be generalized to all PBCs and possibly outside of the PBC umbrella. All three of the original communities I selected participated in this study. In addition, near the end of the interview process, I determined it would be beneficial to not only have the perspective of the CQs on the PBC model but also to cross reference CQ feedback with that of a PBC executive's interpretation of the model. I was successful with this addition and scheduled an interview with a PBC vice president (VP). I asked him the same semi-structured interview questions as the CQs. This served to double-check and make sure that the PBC organization itself and the CQs (who are not PBC employees) were operating under the same understanding of the PBC model. It also added to the likelihood that the information gleaned from the CQs and VP could be generalized to the other PBC communities. Racial demographics of the CQs were unknown going into the interviews and they turned out to be nearly evenly mixed with White and Black individuals, even though the communities themselves are largely Black. It is important to note that nowhere in any PBC literature is race mentioned—only poverty. However, in reviewing PBC annual reports,

marketing materials, and on-site visits to four PBCs in prior years, the community demographics are largely African American.

The goal of the interviews was to gather data to describe and interpret the qualitative perspectives of each of the CQs with relation to their specific community, its stakeholders, and the PBC organization as a whole. I anticipated that it would take one to two months to complete the interviews and follow-ups. This timeframe was correct and as soon as the interviews were complete, I used a transcription service called TranscriptionStar to complete the transcription of the MP4 file from Zoom. This transcription service was quick and highly accurate with time stamps that made referring back to the original video conference easy. Original data was stored on a password protected laptop in a file folder that requires a password to open. Interviews took place during the months of December 2020 and January 2021.

Table 2 lists the research participants and is followed by a brief description of each interviewee.

Table 2

Research Interviewees

Pseudonym	Title	Location	Approximate age	Gender
Edward	VP, PBC	Atlanta, GA	30–40	Male
Mary	CQ	Atlanta, GA	25–35	Female
Triba	CQ	Atlanta, GA	30–40	Female
Calvin	CQ	New Orleans, LA	30–40	Male
Monica	CQ	Birmingham, AL	25–35	Female

Interviewees included a PBC VP and four CQs. There were two CQs for East Lake due to its size, maturity, and inclusion of a venue (the East Lake Golf Course). The remaining PBC had one CQ assigned. The ages of the participants ranged from approximately 25–40 years of age. Every interviewee attended and graduated from an esteemed four-year institution.

Measurements and Data Collection Procedures

Instrumentation. This study used semi-structured interviews as the main instrument to gather qualitative data. Table 3 shows the initial interview questions and their associated research questions. All participants were asked the same initial questions and then follow-up probing questions were asked in the interviews. The research questions were not asked to participants. Additionally, all participants were provided a copy of the completed transcripts after their interviews and only one participant made minor, non-impacting changes to the content. It is important to note that although this study measures community revitalization, of interest was the interaction of the five elements (variables) in the PBC model: (a) mixed-income housing, (b) a cradle-to-college educational accountability system, (c) focus on community health, (d) a tightly defined geographic neighborhood, and I the assignment of a Community Quarterback (CQ).

A Note on Variables

No variables were manipulated for this study. The variable that was evaluated was community revitalization. However, as these elements are part of the overall success of the PBC model, it is important to call them out as they are often referred to as part of the overall PBC success model.

Table 3*Semi-Structured Interview Questions*

Research question	Interview question	Variable measured	Supported theory
How can the process that Purpose Built Communities undertake create and sustain community revitalization within its portfolio of 23 communities be described and interpreted?	How would you define a PBC?	Community revitalization	Spatial Mismatch Theory (Wilson, 1987); Racial Residential Segregation (Massey & Denton, 1993); Childhood Exposure Effects (Chetty, Hendren, & Katz, 2016)
How can the process that Purpose Built Communities undertake create and sustain community revitalization within its portfolio of 23 communities be described and interpreted?	What is the relationship between the CQ and PBC as a whole?	Community revitalization	Spatial Mismatch Theory (Wilson, 1987); Racial Residential Segregation (Massey & Denton, 1993); Childhood Exposure Effects (Chetty, Hendren, & Katz, 2016)
How can the process that Purpose Built Communities undertake create and sustain community revitalization within its portfolio of 23 communities be described and interpreted?	What is your professional background?	Community revitalization	Spatial Mismatch Theory (Wilson, 1987); Racial Residential Segregation (Massey & Denton, 1993); Childhood Exposure Effects (Chetty, Hendren, & Katz, 2016)
How can the process that Purpose Built Communities undertake create and sustain community revitalization within its portfolio of 23 communities be described and interpreted?	How would you describe your role as a CQ?	Community revitalization	Spatial Mismatch Theory (Wilson, 1987); Racial Residential Segregation (Massey & Denton, 1993); Childhood Exposure Effects (Chetty, Hendren, & Katz, 2016)
How can the process that Purpose Built Communities undertake create and sustain community revitalization within its portfolio of 23 communities be described and interpreted?	Who do you consider stakeholders?	Community revitalization	Spatial Mismatch Theory (Wilson, 1987); Racial Residential Segregation (Massey & Denton, 1993); Childhood Exposure Effects (Chetty, Hendren, & Katz, 2016)
How can the process that Purpose Built Communities undertake create and sustain community revitalization within its portfolio of 23 communities be described and interpreted?	Who do you interact with and why?	Community revitalization	Spatial Mismatch Theory (Wilson, 1987); Racial Residential Segregation (Massey & Denton, 1993); Childhood Exposure Effects (Chetty, Hendren, & Katz, 2016)

Research question	Interview question	Variable measured	Supported theory
How can the process that Purpose Built Communities undertake create and sustain community revitalization within its portfolio of 23 communities be described and interpreted?	How do you define, attain, and sustain success?	Community Revitalization	Spatial Mismatch Theory (Wilson, 1987); Racial Residential Segregation (Massey & Denton, 1993); Childhood Exposure Effects (Chetty, Hendren, & Katz, 2016)

The Quality of the Research Design

According to Yin (2018), there are four components that solidify the quality of a case study research design: (a) construct reliability, (b) internal validity, (c) external validity, and (d) reliability. Yin defines construct reliability as the relevant operational measures to solidify the variable or variables being studied. In this study, I used *triangulation* as the appropriate method to address construct reliability. Stake (1995) defines triangulation as the intersection of three data sources to form an “uncontestable source of description” (p. 110). In this study, the three sources of information to form that triangle were: (a) the analysis of the qualitative interviews that make up the case, (b) descriptive statistics, and (c) known artifacts including but not limited to photos, TED talks, TV coverage and recorded annual conference speeches. Internal validity was addressed by searching for information that could be used to draw inferences between the cause and effect of a certain aspect of the case study. For instance, examining elements before and after revitalization; and if the building of a new charter school shows primary grade testing improvement since this could be seen as contributing to the success of the cradle-to-college educational plan. In this research, the annual reports became extremely valuable because they reported on everything from the nonprofit’s assets to graduation rates, to improvement in adult employment rates. The annual reports also reported on community health and childhood education metrics.

External validation is deemed successful by demonstrating how the study can be generalized to situations outside of the case being studied. I knew upfront that external validity would be difficult to obtain as there are no communities that I am aware of that use the same model of revitalization that is applied to PBCs to date. However, I still chose Yin's methodology as it appeared the other legs of the formula would be strong enough to validate the rigor and discipline of the research. Additionally, there are now 23 PBC in various stages of development that at first glance are showing signs of improvement—making it more likely that the model, when applied, will work on qualified communities externally. One of the aspects of this study that made it unique was that unlike the Gautreaux study that started in 1976 and was completed in the late 1990s and the MTO study that took place from 1994–1998 and focused on moving individuals out of high poverty environments and moved them to low poverty environments, this study revolved around the revitalization of communities in situ. Finally, Yin notes that reliability is the certainty in which research methods and procedures, if duplicated, would render the same or similar results. It was for that reason that I chose a collective case study instead of solely focusing on one PBC. I believed that the strength of comparison between the three PBCs would render similarities to further strengthen the triangulation of the data and likelihood that another researcher could draw the same conclusions if the research were repeated.

Procedure

The process of recruiting candidates for this study began with a phone call to a member of the PBC staff who agreed to introduce me to the CQs. After the introduction was made via email, I sent an overview of the research to my PBC contact who forwarded the introductory email to the potential participants to see if they wanted to participate. This email is captured in Appendix B. Phone calls turned out to be unnecessary, as the CQs preferred having questions

answered via email prior to the actual interview. Although the introduction was made by PBC staff, my contact made it clear that they would not use any influence to help convince the CQs to participate. This was not expected, nor did I solicit any such behavior as it would be a violation of human subjects' rights and it would most likely be considered coercion and be rejected by the IRB. All participants that were invited to participate agreed to participate; and in the case of East Lake Atlanta, two individuals attended the interview because the organization had grown so large that the CQ role has been split into more than one part.

Prior to the interview, the participant was emailed a consent form. Each participant agreed to the consent form via email. A copy of the email consent form is located in Appendix C. Once consent was obtained, I proceeded with the interviews. The interviews were recorded and transcribed. I did do a review of all the transcripts and conducted high level coding of the information to search for themes.

Data Processing and Analysis

As mentioned in the Appropriateness of Research Design section, I used a case study methodology for this study. The case study was first described as a methodology by Christopher Columbus Landell (Harvard Law School, 2020). From 1870–1895, he was the dean of Harvard Law School and adapted a way to present a legal case to students for evaluation that included a narrative of the case and analyzed a situation or problem as it unfolded. This method of inquiry was quickly adopted by other disciplines in the social sciences and medical fields. Because of its narrative, it allows the reader, or student participant, to personally experience the case and draw inferences around the qualitative data. This is both a strength and weakness of a case study. It is why the use of academic rigor was so important.

According to Creswell (2013), who cited Stake (1995), there is a natural progression of the development of the case study—the vignette, then the descriptive narrative of the research, then the summary vignette. I created the opening vignette that included a brief summary followed by a restatement of the problem statement, research question, and the anticipated contribution to the current body of research. In Stake’s model, the vignette is followed by the descriptive narrative of the research. This was completed by first describing the role of the PBC organization, a description of a place-based model, physical description of the communities, and descriptive statistics, then a more in-depth recounting of the interviews with the CQs and PBC VP. In Stake’s model, part of the descriptive narrative includes a recounting of difficulties experienced during the research. This was also completed. Finally, Stake’s model calls for the researcher to make his or her assertions about the case and to close with a summary vignette. Chapters 4 and 5 served as the summary vignette when I relayed my findings and interpretation of the data.

Human Subject Considerations

Informed Consent and Voluntary Participation

In order to protect human subjects from harmful or unethical activities and harmful results due to research activities, the Department of Health and Human Services published 45 CFR 46, which outlines protections for human subjects that researchers must adhere to. IRB approval was obtained prior to the interviews for this research study and a copy of the approval letter is shown in Appendix D. To that end, all participants were briefed on the purpose of this research and were informed their participation was voluntary and that they could stop the interview at any time. The voluntary nature of the study was documented in the consent email.

Confidentiality and Anonymity

Confidentiality and anonymity turned out not to be important considerations to the interviewees, though two rounds of consent were needed. As part of verbal and written instructions, the interviewees were instructed not to disclose any sensitive or confidential information in keeping with IRB criteria for the study to be classified as exempt. Although this did not happen at any time during the interviews, if the CQ would have accidentally disclosed sensitive or confidential information, I would have marked the interview time on a ledger to make sure the content was removed from the transcription. Additionally, once transcriptions were completed, the participants were given a second opportunity to add, change, or delete their interview responses. The altered or deleted information was not used in the research or viewed by anyone except me. Only one participant modified their transcript, however, it did not materially affect the outcome of the research. In order to further protect both physical and electronic data, hard copies of consent forms, ledgers, and transcripts are being held in a physical safe that only I have access.

Complete anonymity could not be granted to the participants as I knew their identities. However, reasonable steps were taken to protect the personally identifiable information of the participants to the outside world. Pseudonyms were given to each of the participants. To note, CQs are public-facing individuals whose job responsibilities include but not limited to briefing the public on their community and lobbying politicians to change state laws to foster needed change in favor of the advancement of their communities. Additionally, the names of the CQs are listed in the annual reports supplied by the CQ. Thus, pseudonyms in this document only provides a minimal level of anonymity to the participants, but not a guarantee. The additional level of consent was identified as a need when it was first determined that the names of the

interviewees could be ascertained by looking at the citations that gave the names of the individual PBCs. Therefore, additional consent was asked for and received by all participants to allow the use of the name of their PBC. Please see Appendix E for a copy of the second consent letter.

Risks and Benefits

Despite the public nature of the CQ's role inside and outside the community, as well as exposure to regular press coverage, I believed this study would pose minimal chance of harm. And to that point, I submitted my IRB request under an expedited category. However, the IRB's recommendation was that I submit the proposal under exempt status. Therefore, I re-submitted the application under exempt status, and it was approved. There was the possibility of career harm should a participant state confidential information to me that was accidentally published and traced back to the individual CQ. However, no confidential information was shared during any of the CQ or PBC VP's interviews. Even so, had that happened, I believed that the use of pseudonyms and two-step transcript editing would provide adequate protection from career harm, as it would allow the interviewee the opportunity to delete any information he or she felt would harm their career.

There was also the possibility that an interviewee could feel nervous during the interview or regretful after having completed the interview. This did not happen. No participant expressed any regret for participating and all interviewees were well adept. The participants seemed to enjoy talking about their community as it is their sole career focus. With the minimal amount of psychological stress and protections given for career harm, it was determined that the benefits of moving forward with the research outweighed the minimal stressors that an interviewee may experience. There are various potential benefits to this research. Concentrated poverty is prolific

in large urban areas, and it uses up a disproportionate amount of aid compared to non-concentrated poverty. Understanding what components of the PBC revitalization model make it unique and repeatable when applied can help other urban areas improve the conditions of their communities. This would have positive social, psychological, and economic benefits to the individual and the community and reduce the number of tax dollars spent on supportive services.

Site Permission, Deception, Remuneration, Conflicts of Interest, and Copyright Clearance

There were no special site permissions necessary in this study as all interviews were conducted via Zoom. However, had an interview taken place on-site, the permissions would have been given by the CQ who would specify the time and place. Privacy was not a concern because no sensitive or confidential information was asked or offered during the interviews. In previous trips to PBCs, visits usually started with a tour of the facility itself, so whatever venue the CQ would have chosen would have been acceptable. This research did not include any deception; therefore, no efforts were made to debrief participants of a deception. Neither was there any remuneration offered to any participant. The job of the CQ requires regular interface with the public and media, and CQs are generally happy to speak to outsiders about their community. There was no conflict of interest between me and the PBC organization. Additionally, permission to use copyrighted material was obtained before the final filing of this transcript.

Positionality Statement

I chose this area of study after serving for six years on the Planning Commission and Residential Design Review Committee for my city of residence. Upon being appointed to the Planning Commission, I was exposed to a particularly contentious transit-oriented development community project and was given very little instruction on how to determine its pros and cons for all the city's residents. It was then that I began to research how transit-oriented development

affected communities. I was dismayed when I discovered that it had the potential to displace the residents it was designed to help. It was then that I decided to search for a housing model that would not disrupt the quality of life of original residents of a community. I found that model with PBC after attending a Smart Growth conference at Carnegie Hall in Washington, DC, and listening to PBC's then President, now CEO, Carol Naughton speak of their success at East Lake.

Limitations

As I had a multiyear relationship with PBC senior management and have done historical research on the creation and propagation of public housing, I might have found it difficult to separate myself from my preconceived opinions regarding the positive or negative impact of the PBC model. I used descriptive statistics to mitigate this risk. Elements like graduation rates, community assets, and employment rates were all evaluated as part of the research and are largely incontestable. Additionally, based on the literature review, I was aware of a particular objection against mixed-income housing in that during the HOPE VI era there was supposition that individuals were kicked out of the public housing system if they did not qualify for reentry back into the revitalized community. I specifically researched this area and reported on my findings. Further, I did not interview minors, as it was not necessary, particularly in light of the special considerations that need to be put in place to protect them. Had I needed a deeper understanding of the cradle-college process, East Lake Atlanta had student cohorts that are now adults and I would have sought their input. Other academic performance information was available publicly.

Delimitations

As part of the research design, I decided not to focus on a single PBC community but rather open the research to all 23 communities and target three, if feasible. This is because each

community has unique qualities and they are all in different stages of development. Additionally, I decided not to focus on quantitative data, as the one-dimensionality of the data would not have captured the in situ status of ever-changing communities. Finally, I focused on concentrated urban poverty and did not expand it to suburban or rural poverty as there are many elements of other types of poverty that would not lend itself to the success experienced in a concentrated urban setting.

Summary

Concentrated urban poverty is a systemic social problem in the U.S. Defined as a census tract with 40% or greater individuals that live below the poverty line, these areas consume a disproportionate amount of both local and federal government aid. There are 4,522 concentrated urban poverty census tracts in the United States (Shapiro et al., 2015). They have also become homes of intergenerational poverty, cut off from services and available, sustainable employment.

As the baby boomers continue to retire and the number of individuals in the workforce decreases, it is important that every able-bodied individual, including those in concentrated poverty, becomes a productive member of society. This cannot happen unless individuals in concentrated poverty are offered the same opportunities as those that are not. PBCs appear to have implemented a model that changes communities in situ that does just that. This research was designed to evaluate and interpret the model in hopes that it can be replicated in other areas, breaking the cycle of intergenerational poverty and returning able-bodied individuals into the workforce to become contributing members of society.

Chapter 4: Findings

Overview

This chapter contains qualitative data, descriptive statistical data, and artifacts about the three PBCs chosen to be studied. These three PBCs were chosen because they have instituted all five elements of the PBC revitalization model. Not all PBCs have had the time to do this.

Additionally, these three communities are older than most, so enough time has passed to allow for improvements in the communities to be measured.

Purpose Statement

Restated from Chapter 1, the purpose of this collective case study is to explore the process by which PBC creates and sustains community revitalization within its portfolio of 23 communities. If the PBC model is shown to be viable and repeatable, the lives of individuals affected by concentrated urban poverty may be improved. This, in turn, may positively impact the larger community and society as a whole by reducing the need to fund unending social services by producing more contributing members of society.

Research Questions

The research questions of this study are as follows:

- What is the long-term, longitudinal, multi-generational impact of implementing a place-based model of community revitalization as has been carried out by PBCs?
- How does the inclusion of CQs influence the PBC model of community revitalization?

Artifacts and Statistics

As mentioned above, the three communities chosen for this study were selected due to their current compliance with the PBC model and the length of time in the program. The Villages of East Lake in Atlanta, Georgia was the first community prototype using the model and its

success is what launched the PBC organization into existence. Columbia Parc in New Orleans, Louisiana was the first official PBC born out of the aftermath of Hurricane Katrina that destroyed the Saint Bernard Parish public housing development. Woodlawn, in the Woodlawn district of Birmingham, Alabama has been a PBC member for over for ten years and is a quaint community that prior to the PBC revitalization had felt the very deleterious effects of being physically segregated from White Woodlawn and greater Birmingham. It has a rich civil rights history and many beautiful historic homes and buildings, including a noteworthy historical school built in the 1800s.

East Lake

The Villages of East Lake, the new name for the mixed-income housing development replacing East Lake Meadows, has been in existence for over 25 years. Due to the size of this community, the role of the CQ is now handled by two individuals, Mary and Triba. They were interviewed regarding their responsibilities at East Lake. In East Lake, Mary and Triba split the CQ role: one focuses on internal outreach and the other focuses on external outreach. Also included under the umbrella of CQ roles and responsibilities is the role of grant writers. East Lake has reached a high level of self-reliance in that it derives nearly half of its gross profits from the PGA TOUR Championship that is held on ELF's historic golf course that was purchased by Tom Cousins and gifted to ELF. Since 1998, this tournament alone has brought in over 35 million dollars to ELF (East Lake Foundation, n.d.). In fact, in 2020, ELF's revenue was \$4,447,591 and its expenses were only \$3,408,444. This was in a year where 20% of its revenue was directed at COVID-19 relief and they were still able to keep expenses below revenue. (East Lake Foundation, n.d.).

The 2019 annual revenue for the ELF was \$4,580,739 with approximately 40% obtained by the golf tournament. Another 47% was obtained by donations, and roughly 9% from other sources. Its administrative costs were approximately 21%. The rest of the money was spent on community programs, development, and communications (East Lake Foundation, n.d.). The roughly 20% of overhead costs was consistent across all three communities.

With regards to education, from 1994–2009, East Lake’s school graduation rate increased from less than 37% to over 97%. This was largely due to the building of the Drew Charter School System, the first charter school system in Atlanta. These elementary, middle, and high schools have a lottery system that gives first priority to children who have attended the East Lake Early Learning Academy (children from public housing), then children from families from surrounding communities. This is to ensure that there is cradle-to-college integrity with all children that come from low-income families (Drew Charter Schools, n.d.).

East Lake and all PBCs put a heavy emphasis on early learning because studies show that children of low socioeconomic status, on average, hear four million less words than their affluent counterparts by the time they reach kindergarden (Gilkerson et al., 2017) and this has an impact in performance in kindergarden. Additionally, a 2018 study done by researchers from Harvard University and Massachusetts Institute of Technology (MIT) used brain imaging to show differences in brains of children with lower language exposure than children with higher language exposure. This study substantiated that lower language interactions had neurological developmental impact (Romeo et al., 2018; Williams, 2020). Without minimizing this gap early on in the education process, by the time the child reaches the third grade and takes the state mandated standardized tests, the children are already behind developmentally. The third grade standardized testing is one of the best predictors of future graduation rates, and according to

Carol Naughton it is also a predictor of how many prison cells will eventually be needed (TEDxAtlanta, 2014). The Cousins Foundation was aware of this and made a philanthropic donation to the East Lake community early learning center by hiring true early learning teachers instead of day care workers to help overcome this gap. With this program, the quality of the Drew school system increased and the cradle-to-college accountability system recently produced its first graduating class that boasted a 100% college acceptance rate for its graduates. The Drew Charter School system ranks in the top 10% in the Atlanta School District and in the top 20% statewide.

The community also offers a program called RISE, which stands for recreation, innovation, and STEAMulation (STEAM is a project-based learning methodology that focuses on science, technology, engineering, arts, and math). This reinforces the STEAM curriculum already taught at Drew. Four hundred and twenty-nine students attended this program in 2019, which is an afternoon program from 4:00 p.m. to 6:00 p.m. and serves children from kindergarden through seventh grade (East Lake Foundation, n.d.).

Sine 1994, the ELF has been able to raise over \$400 million in public, private, and philanthropic money to improve the lives of its citizens. Adults, who are usually the last to benefit from revitalization through adult education projects, have seen an increase from 14.3% to 100% employment for those eligible. This number has dropped slightly due to COVID-19, but it is a huge success nonetheless.

East Lake Before and After: Mixed- Income Housing. In East Lake, public housing was so broken down that the decision was made to use HOPE VI funds along with other public and private funding to raze the buildings and create new attractive mixed-income housing. At the time, there was no financial model for mixed-income housing, so Carol Naughton created the

model and was able to sell it to potential financiers and augment the HOPE VI funds to get private funding (*TEDxAtlanta, 2014*). The result was a beautiful neighborhood that housed not only public and low-income housing residents but also those who could afford to pay market rate for housing drawn in by the schools and private money, which brought in the necessary amenities for a community to function.

The community was constructed such that all income brackets were integrated to prevent an internal class system or racial inequity within the PBC itself, which has been a problem in previous HOPE VI revitalization projects (Varady et al., 2005). Classism became a problem in the community when the single family homeowners located in one area of the community complained about being housed by the public housing residents that lived in adjacent apartments. PBC does not differentiate and mixes its residents locations to mitigate this phenomenon. Figure 11 shows a before and after photo of East Lake, provided by the Atlanta Housing Authority.

Figure 11

East Lake Before and After



Note. From East Lake Before and After, Atlanta Housing Authority, n.d. The Atlanta Housing Authority. Reprinted with permission.

Saint Bernard Parish Public Housing Project

The story of Saint Bernard Parish starts out as a tragic one with public housing being destroyed in the aftermath of Hurricane Katrina. At that time, leaders of the New Orleans community had heard of the brand new East Lake model. They invited PBC leadership in to help them rebuild in 1995. Figure 12 shows the extent of the housing destruction, rendering it completely uninhabitable.

Figure 12

Saint Bernard Parish After Hurricane Katrina



Note. From Saint Parish After Hurricane Katrina, U.S. Geological Survey, 2005. U.S. Geological Survey. This is in the public domain.

Saint Bernard Parish Today. The new community built in the wake of Hurricane Katrina was named Columbia Parc. Today the Columbia Parc housing development contains 463 housing units; one third of which are public housing, one third below market, and one third at

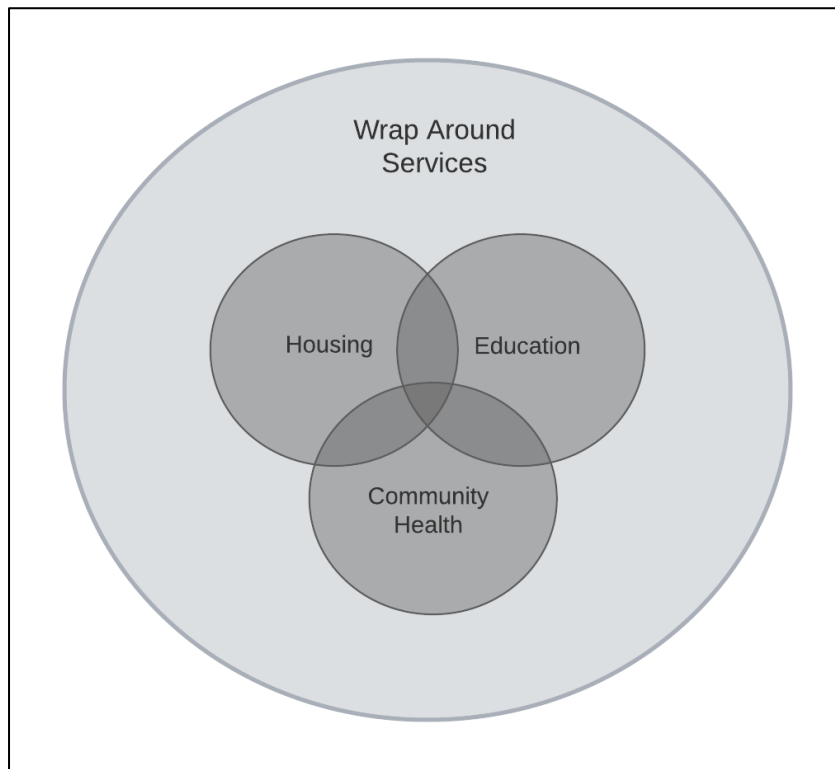
market rate. This is the general formula PBC uses when building housing (Edward).

Additionally, the physical architecture of Columbia Parc is such that there are no cul-de-sacs and there is easy accessibility to any part of the community (Calvin). This is in alignment with the New Urbanism architectural movement that was espoused by HOPE VI and created to improve community accessibility to resources, reduce crime, and make a community walkable.

Columbia Parc slightly changed the East Lake model to add what are called “wrap around services” (Calvin) for community wellness activities. As shown in Figure 13, this additional umbrella over the PBC model delineates between social services and community wellness that are merged in the original PBC model. This delineation is most likely driven by Calvin’s belief that one cannot optimally service the community without addressing what is happening at home. For instance, how can a child that is hungry perform well in school? Some of the wrap around services offered at Columbia Parc include a medical care facility, social services, and business services such as job placement assistance, tax advisement, and rental assistance for adults. Community wellness in Columbia Parc is defined as offerings such as a walkable community, the availability of a swimming pool, gym, new pharmacy, and now a grocery store, in line with New Urbanism. PBCs usually begin as food deserts (areas where no grocery stores or fresh food exist for miles), so an important part of the rehabilitation is to provide access to fresh foods through a newly built grocery store or community garden.

Figure 13

Columbia Parc Venn Diagram Showing Wrap Around Services



Note. The wrap around services assume a tightly defined geography and inclusion of a CQ (Bergman, 2021).

The Bayou Foundation is the nonprofit organization that supports Columbia Parc. In addition to supporting this PBC, it also boasts many other successes. It possesses over \$318M in assets and sits on 53 acres of land. The quality of its housing is such that it remains at nearly 100% occupancy at all times. It retains 72% of its housing in the affordable or public housing range. Additionally, all adults in the community are either working in a vocational school or attending college. Poverty in this area has been cut in half, and most impressively there is a 9:1 return on investment for every dollar put into the community, which attracts more investment that results in more local jobs (LifeCity, 2021).

As with East Lake, the investment in children is another area where Columbia Parc

shines. With a \$33M dollar investment in early education and now a K-8 charter school, nearly 2,000 children are in the cradle-to-college pipeline. As a result, college attendance has doubled. When quantifying the societal financial benefit of the future output of these children, it equates to increased lifetime earnings between \$15M-\$52M dollars per child that attends Columbia Parc's Early Earning Academy (LifeCity, 2021). The average lifetime earnings for all working adults with a high school diploma in the U.S. is \$1.3M (Carnevale et al., n.d.). Finally, violent crime is down 99%, property values have risen approximately 137%; and scheduled to bring in an additional \$30M dollars annually to the community is a newly built golf course that is modeled after East Lake. This will be in collaboration with the City of New Orleans, which owns an adjacent park. Figure 14 shows what Columbia Parc looks like today.

Figure 14

Columbia Parc Housing Today



Note. From Columbia Parc Housing Today, Google, n.d. Reprinted with permission.

Woodlawn

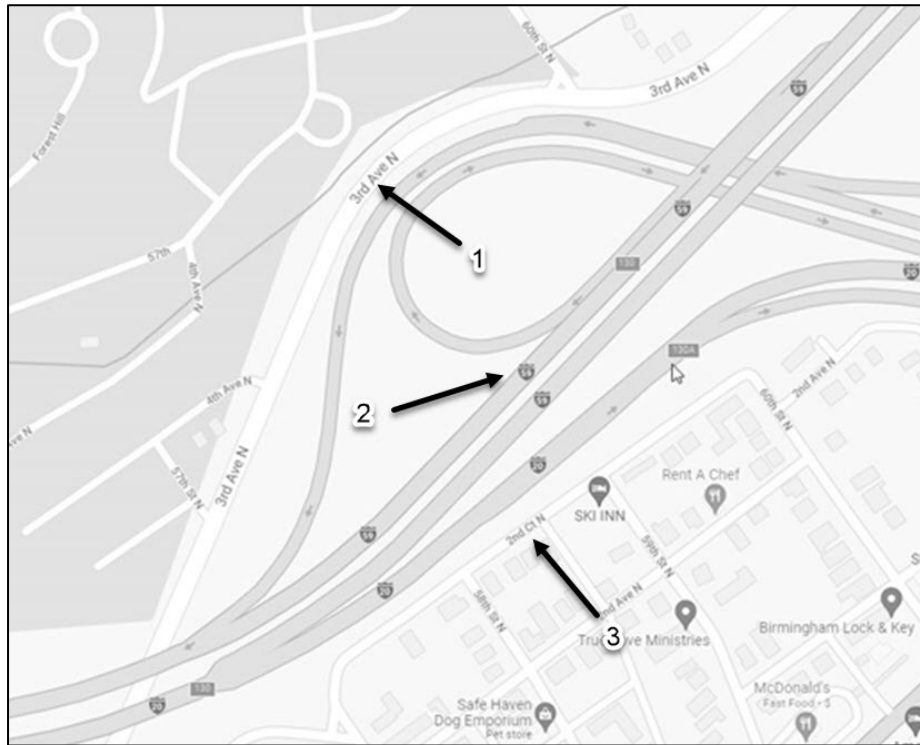
In 1926, Birmingham adopted racial zoning laws that separated White from Black neighborhoods. This and the building of the interstate highway systemically cut off a thriving

Black community from White Woodlawn and the nearby Birmingham city center (Connerly, 2002). The city planners appeared to have overtly built the highway through Woodlawn, which further segregated the White and Black areas of town. This was done at an additional expense and sometimes at the cost of safety to drivers as the highway took twists and turns that were unnecessary and could have been ameliorated by a straight route bypassing Black neighborhoods (Connerly, 2002). In Woodlawn's case, the highway built on- and off-ramps supporting the White community, but not Black Woodlawn. Woodlawn became forgotten and social services dwindled. Woodlawn also fell victim to White Flight in the 1960s and 1970s as racial tensions rose and White Americans were able to move out of Woodlawn and into the suburbs with favorable loan terms by the FHA. Woodlawn is now almost exclusively an African American community in present day.

Figure 15 shows a map of today's interstate system as it swerves and bisects White and Black Woodlawn. Number 1 on the map shows 3rd street, the once thriving community. However, Number 2 shows how Highway 59 and 30 bisect the city between 3rd street and 2nd street (Number 3). It is important to note that in Alabama, the routing of these highways was under the direction of the state Highway Director, Sam Englehart—also a known high level leader in the Alabama Ku Klux Klan and White Citizens Council that tried to thwart school desegregation measures (Mohl, 2002). In Montgomery, he was once quoted as saying he was “coming for Reverend Abernathy's church” (Mohl, 2002, p. 23). Reverend Abernathy was active with Dr. MLK, Jr. and subsequently sent a telegram to President John F. Kennedy requesting help to save his neighborhood. His church was saved, but the neighboring Black community was not.

Figure 15

Woodlawn Birmingham Map Showing 1926 Segregated Freeway Route



Note. 1. Downtownⁿ 3rd Avenue N. 2. Location of the freeway built through Woodlawn's downtown. 3. Location of Downtownⁿ 2nd Ct. N. (Part of Woodlawn's downtown area). Adapted from Woodlawn Birmingham Map Showing 1926 Segregated Freeway Route, Google, n.d. Reprinted with permission.

Woodlawn is slightly different from the Villages of East Lake and Columbia Parc in that it contains several currently broken down, yet historical homes, as well as livable low-income and public housing. Therefore, no razing of buildings took place to build new, attractive mixed-income housing. As a matter of fact, only 10% of PBC housing, in general, has been built by razing existing housing (Edward). The new housing has been built on a piece of land owned by the nonprofit Woodlawn Association as an adjunct to the existing housing stock. The nonprofit has employed several strategies to address the decline of the quality of preexisting housing by providing home loans for improvements of existing housing stock and partnering with historical

societies to restore the beautiful architectural treasures that exist in Woodlawn. In fact, the Woodlawn CQ, Monica, has recently purchased one of these homes in commitment to the community and to show that Woodlawn can be a place that people can stay and build a true long-term community.

The mixed-income housing is like Columbia Parc and East Lake in that it is high quality housing that attracts all income ranges, with public and low-income housing recipients that are integrated to help ameliorate income class bias within the community. Also, substantial investment has been made into the community with additions such as a beautiful outdoor amphitheater and eco-friendly innovation center on the common grounds to draw in market rate families. Additionally, the Woodlawn Foundation is about to roll out phase II of their housing plan, which provides opportunity for members to purchase new homes in Woodlawn.

Woodlawn faces additional challenges that East Lake and Columbia Parc do not. One example is that Woodlawn does not have a large venue that feeds the community, except the very progressive community center mentioned above that is being built. In its back pocket, however, are the philanthropic investments in the community. The Goodrich family (convinced of the model from Tom Cousins) as well as other well-sourced donors, help fund the community along with “a generous state of Alabama” (Monica).

Woodlawn has maintained a sense of intense community pride and connection to its donors. An example of this is their monthly street market and their annual Sunday Dinner, which is where community residents and donors engage in a walking tour of all the local eateries tasting their wares; and at the end of a tour get a bag lunch that is shared by the community with conversation between residents and donors that come and “break bread together” (Monica). Additionally, the community has taken great strides in reducing crime by starting a neighborhood

watch program. This has resulted in the willingness of businesses to once again set up shop in the community.

Further, Woodlawn has had a very strong ally in a faith-based organization called Christ's Health, which offers adult and pediatric medical, dental, pharmaceutical, psychological, and spiritual help to community residents. In 2020 alone, it served 21,500 individuals (Christ Health Center, 2020). Also, very recently Woodlawn built a tuition-free charter elementary school called i3, which is attracting children from all over the area. Unfortunately, Alabama law does not currently allow for a weighted lottery system. According to Monica, she has learned from East Lake, and "so I am having conversations with lobbyists, policy makers, anyone that will listen to me" regarding the need to be proactive and protect the individuals in the lower-income brackets from getting nudged out of the local school by implementing a weighted lottery system (Monica). Also, in keeping with the PBC model, Woodlawn has partnered with the James Rushton Early Learning Center to provide a birth–Kindergarten early learning center. The center's vision is to "be a recognized leader in providing the best care for infants, toddlers and preschool children" (James Rushton Early Learning Center, n.d., para. 12).

Interview Results

PBC Overview

The PBC organization, founded by Warren Buffett after seeing the success of Tom Cousins at East Lake, provides consulting services to all PBC communities free of charge. It also plays a large role in connecting the communities to potential partner providers and financiers at levels not typically available to communities—connections that are interested in investing or donating their money toward a placed-based model such as Buffett himself, the Cousins Family Foundation, The Truist Foundation, the Robertson Foundation, the Goodrich family, the Robert

Wood Foundation and more (Edward; Monica). Indeed, Warren Buffett felt strongly enough about PBCs that he gave all his Berkshire Hathaway shares to PBC as reported by Becky Quick, reporter at CNBC during the PBC 2017 Annual Conference interview with him (Purpose Built Communities, 2017).

Edward (PBC VP) best describes PBC as follows:

Generally speaking [...] we can help people do one thing, which is approach neighborhood revitalization in a specific way and while [...] mixed-income housing looks different in Birmingham, for example, than it looks in New Orleans [...] if someone wants to do something to improve their community, improve their quality of life for residents there, but it doesn't involve a comprehensive mixed-income credit, accrual of college education strategy, community wellness programs for facilities all in a defined neighborhood [...] coordinated by a community quarterback, then we're not the right partner to help them. (Edward)

How Do You Define a PBC?

Mary (East Lake CQ) summarized what the PBC model was by reiterating its adherence to the previously mentioned five tenets and included how the East Lake neighborhood has grown into (now) five communities. She put emphasis on the early learning component of their community as well as their partnership with Emory University's Start:ME entrepreneurship program that began in 2015. This program works with those starting micro-entrepreneurial ventures—defined as businesses with one to four employees—by providing a 14-week course that provides “marginalized metro Atlanta communities business training, mentorship support, and early-stage financing needed to develop their businesses” (Goizueta Business School, 2021, para. 2).

Adding to the elements of East Lake's adherence to the model, Triba (also an East Lake CQ) reported on the East Lake communities' Healthy Connections program facilitating community wellness, in partnership with the local YMCA and the resident community support

program as keys to its success.³ Additionally, Mary corroborated that PBC has recently put extra emphasis on the goal of breaking the cycle of intergenerational poverty. She states the mission of “providing equitable opportunities for families has become a bigger piece [of the] purpose built model” (Mary). Calvin, CQ from Columbia Parc, summed up the definition of a Purpose Built Community as “an intentionally revitalized community that allows people to climb the economic ladder in a safe and healthy environment” (Calvin).

What is the Relationship Between the CQ and PBC as a Whole?

PBC does not own or direct the activities of the communities as long as they stay within the previously established guardrails of (a) mixed-income housing, (b) a cradle-to-college educational accountability system, (c) focus on community health, (d) a tightly defined geographic neighborhood, and (e) the assignment of a Community Quarterback CQ. The quarterback’s role exists in perpetuity as long as the community remains under the PBC umbrella. It is so important that the current CEO of PBC, Carol Naughton, has been heard to say that the CQs are the “secret sauce” that hold their communities together and advance their iterative successes (Williams, 2019, para. 12). Each community has an associated nonprofit organization that is responsible for the well-being of its community members. The nonprofits are responsible for fundraising, staff salaries, operating costs, and the various community enhancing programs offered to its PBC.

What is Your Professional Background?

In summing up the qualities of all CQs and the VP of PBC in a few short phrases, it would be that the CQs and VP are laser-focused on instituting and sustaining the PBC model. They have deep pride in their given community, their respective geographies, and the PBC

³ Note: I visited East Lake in 2015 and witnessed the healthy use of the YMCA by adults and children, which is literally nestled in between and connected by doors to two parts of the Drew Elementary School.

organization. They work with extreme, unending intensity and passion for the ongoing improvement of their communities. These are lofty adjectives not usually seen in a research paper; however, they seem particularly apt in portraying the character of these individuals. All participants that I interviewed were extremely busy, booking interviews out weeks or even over a month in advance. Yet once locked into a time, they were extremely willing and open to talk and give subsequent help—they were impressively precise at speaking about their respective communities and the PBC organization as a whole.

Five interviews were conducted over the course of this research. Two interviews took place with different CQs from East Lake. One interview took place with the CQ from Columbia Parc and one from Woodlawn. Additionally, one interview took place with a PBC VP. The backgrounds of these individuals varied greatly, but all were highly educated professionals from top universities and have a background in at least one of the PBC required tenets. For instance, Edward (the PBC VP) has a professional background in childhood education.

Mary from East Lake held the position of Press Secretary for the 58th mayor of Atlanta, Shirley Franklin; and she followed Mayor Franklin to PBC when she also was the Executive Chair of the Board. Mary also spent ten years as a planning commissioner in her community. Mary's counterpart is Triba. She is proud to be a native Atlantan and is also proud to be able to give back to her community. She began her career as an educational administrator for increasingly technical colleges in the Atlanta area until she was recruited by the Anne C. Casey Foundation to do place-based work. From there, she moved to East Lake in the capacity of a CQ responsible for the internal communications, adoption of services, and coordination of partner providers.

In Columbia Parc, Calvin comes from a background in community health. He is strong in his belief that a community cannot succeed unless the adults in the family succeed. This is likely why the Columbia Parc community model has taken the time to delineate between wrap around services and community health initiatives instead of wrapping them into one package; to provide specific focus on each element. Though his duties are many, his passion is preventive health care from which, in his opinion, all success starts.

Monica, CQ in Woodlawn, has an undergraduate degree in psychology and a graduate degree from an esteemed university in organizational leadership. Prior to becoming a CQ, she held several roles within the Woodlawn nonprofit organization. The nonprofit that Monica is employed by functions only to support the PBC, as is the same for all the nonprofits. And when the original CQ of the PBC stepped down, she was the natural successor.

How Would You Describe Your Role as a CQ?

In East Lake, I found that due to the growth of the community, the role of the CQ has been divided between two individuals. Mary's title is Director of Communications and Marketing and as such, she is responsible for the coordination of partner activities between the East Lake Foundation, Drew Charter School, and the East Lake Golf Club. She states, "I ensure that all the communication between our partners in that triangle are aligned and that we are working toward a common goal and a common mission" (Mary). Triba's title has been Program Manager for the Resident and Community Support Program. Now she has a program manager that directly supports those functions, and she is also responsible for assisting partners with challenges they may have in delivering needed services as well as coordinating partners to provide services in a manner that best suits the community's needs. Sometimes this means a

partner must be agile and have the flexibility and the ability to work outside of a partner's given specialty for the good of the community. She stated:

For example, during COVID-19, several of our partners shifted and made sure there were other things happening to support the community even if that wasn't their typical role. And I'll give you an example with the YMCA, which is a wellness partner. They had to pivot to help with logistics for food and security to make sure families were receiving food during this time because the gym was actually closed. All of their programming aspects were closed. (Triba)

When asked how she defines her CQ role, Monica framed it as "facing in more than one direction" (Monica). She is the voice of the community to make sure that all her constituents are accurately represented at stakeholder meetings, not just the market rate purchasers and their families. In one of her meetings with real estate developers who wanted to add amenities before everyone's basic needs were met, she stated:

I get it that we're just visioning, and I said I work in this room, and I look at the economics of this room. We all sit at a different income level than the people that we're supposedly wanting to build the community for." (Monica)

She spends a lot of her time working with politicians, philanthropic groups, and partner providers to make sure that all stakeholders are aligned in their mission around Woodlawn. She also sees the Woodlawn Association (the community's nonprofit organization) as an organization that trains the community to help itself. For instance, when dumping trash became an issue in the neighborhood, the Woodlawn Association helped create a phone app that allowed citizens to report it, which triggered city resources to come pick the trash up. Prior to that, the Woodlawn Association would go and pick up trash, themselves. When crime became an issue, she helped the community organize a neighborhood watch group. She has also recently started a citizen's academy to teach community members about everything from city planning to land management to community financial management. Much like Calvin's community health frame of reference, Monica's personal emphasis is to teach self-sufficiency and give individuals and

families the ability to increase wealth and still stay and give back to the community—not just build wealth and leave.

Calvin's definition is broader. It is, however, in alignment with Monica's vision. Succinctly put, Calvin believes that the role of the CQ is to be the producer of a play. He states that he is not a land developer, urban planner, or childhood educator, but he serves to “bring in the best people and make them do what they do best and then hold those partnerships accountable, making sure everyone is sharing data and really trying to do what's best for the community” (Calvin).

Who Do You Consider Stakeholders?

As stated in the research question, the purpose of the interviews was to understand the process of revitalization from the perspective of the CQ. This is because of the unique position CQs hold in the community framework. They are not employees of PBC, rather they are employees of the nonprofit organization that is built for every PBC. They sit autonomously between the PBC and yet are beholden to PBC and all the community stakeholders. The list of stakeholders is quite long; and this list is not exhaustive, but common stakeholders include, community members and associations, philanthropic organizations, private investors, educators, provider partners, politicians, federal and state agencies, police entities, faith and health-based organizations, city departments, planning commissions, and any person or organization that makes a community function. The CQs truly are the hub of the wheel in a PBC.

Who Do You Interact with and Why?

In addition to interacting with the stakeholders mentioned above, the CQs have access to the very highest levels within the PBC organization, up to and including the CEO, Carol

Naughton. Additionally, CQs confer with each other. According to Monica, the COVID-19 pandemic created a change in how the CQs communicated. She relayed that

We are very intentional with the relationships with other Purpose Built Communities. COVID was a curse and a blessing in so many ways. It pushed us, because executive directors [another name for CQs] had previously only met one time of year. In COVID-19 we were meeting every other week and so we were intentional about building those relationships and having conversations with one another again, sharing those best practices and things not to do; all these things. (Monica)

Edward (PBC VP) also commented about the communication and cooperation that occurred during COVID-19. He was happy to report the following:

Each community makes their own choices, but we certainly supported that. You know, that was the right thing to do. It was the necessary thing to do. And I think [there was] also recognition that to continue to move forward and push things like academic achievement and [the] well-being of the family—you can't do that if people aren't healthy and supported in the moment. And so, it was really heartwarming to see so many CQs step up in such big ways to really be there for their communities. (Edward)

Finally, Calvin specifically refers to the relationships between the other CQ and PBC as a community of practice in saying:

We're part of a community of practice. I was just on a Purpose Built call before talking to y'all, with an equity partner with Purpose Built. Other than that, I mean, I get a lot of phone calls from a lot of other organizations asking for help ... (Calvin)

How Do You Define, Measure, and Sustain Success?

Success is measured in similar ways in these communities using descriptive demographic statistics such as educational, community health, and economic indicators. Also, all CQs agree on the importance of gathering qualitative data. This is because PBC believes in long-term human-based outcomes, not just housing revitalization. One example of looking at a long-term outcome was expressed by Calvin, where he actually is pushing a health provider partner network to provide specific Bayou District census tract information. He wants to know whether the life expectancy of Columbia Parc's residents exceeds those in the direct surrounding areas.

Against some resistance, he persists in driving toward this goal as shown during this exchange “... and they were like, ‘Ugh, that’s going to be a lot of work,’ and I said, ‘Yeah, but I want to see it’” (Calvin).

PBCs also use surveys and attend neighborhood group meetings to glean more personal qualitative data so they may determine whether the CQ is succeeding in the overall goal of continuing to improve the community, as seen through the community members’ lenses. Also, physical observation of the neighborhood is taken into account. In a qualitative example, Monica says success looks like “people [are] walking in the streets ... children [are] riding their bikes in the neighborhood” (Monica).

Sustaining success is done several ways. East Lake and Columbia Parc rely heavily on their venues for support. Additionally, Triba cites the importance of continuing to fund the East Lake Early Learning Academy to:

...make sure that our [East Lake] families have access, because the early learning center could open up to the whole city and we would have a center of children from random places that wouldn’t benefit from our pipeline because they are not eligible for Drew Charter School. (Triba)

Monica is an advocate of teaching the community how to take care and govern itself. Monica is going to great lengths to make sure that its residents can eventually self-govern and advocate for themselves. As a former planning commissioner, she understands the processes by which cities make decisions. Her goal is to impart that knowledge to the community. She relates:

It is everyone working together. It’s leadership development and we’re putting teeth behind that this year. We are going to start a cohort of a leadership academy where we’re taking our residents and putting them through [training] and showing them...how city government plays into zoning. (Monica)

Additionally, all CQs and the VP insist on the need for market rate housing. These families help make the community a profitable investment opportunity for outside donors and

financiers to invest. This has been seen in the growing attraction Woodlawn has become for new businesses after getting crime under control. The market rate housing also helps make it possible for PBC to allot new housing in such a way that low-income individuals get the opportunity to purchase homes as well.

Is There Anything Else You Wish to Convey?

At the end of every interview, I asked the interviewee if there was something I had missed or that they would like to add, and the response was usually that the CQ felt I had covered the important elements of PBCs and their role in them. My very last interview was with Edward, the PBC VP; and in the final minutes of the interview, he brought up a very important multi-neighborhood consideration that I overlooked. This was the need to continue to work on racial equity even within the PBC umbrella of communities. Since 2015, PBCs have been taking steps to more deeply scrutinize where inequities lie in their communities and address them. PBCs have brought in two groups to help: Race Forward and the Institute for Social Change. They provide training to community members and stakeholders to raise awareness within the communities. Also born of this initiative was a Racial Equity Ambassador Cohort, made up of the CQs with the expanded mission of advancing racial equity not only in their respective communities but the world at large.

Summary of Interviews

Consistent with all marketing information and in keeping with what I witnessed personally when visiting PBCs, both Edward from PBC itself and all the CQs were firm in their directive of supporting their communities using the five elements of the PBC model: (a) mixed-income housing, (b) a cradle-to-college educational accountability system, (c) focus on community health, (d) a tightly defined geographic neighborhood, and (e) the assignment of a

Community Quarterback (CQ). There was no deviation from implementing the model in any community. This would suggest that the PBC model is repeatable. There was, however, innovation on top of the core community elements. Examples were discussed with Calvin with his wrap around social services for his community and Monica in creating her community academy to help teach her residents how to govern themselves.

Though not directly measurable, but very palpable, was the passion and commitment each interviewee had for the PBC organization and their community as a whole. My impression of each of these CQs was that their role as a CQ was more than just a job for them. They are all deeply ingrained into their community. An example of this is Monica purchasing a home in Woodlawn to show that it can be a community you can come to and grow with.

Each CQ had in-depth knowledge of their community and importantly, their partner providers. They were adept at describing their community and its status to outsiders such as myself. Additionally, they really do act as an advocate for the community ensuring that all partner providers are aligned with the PBC mission and its formula for success. They are the hub of the wheel that ensures the community continues to march forward in a positive, sustainable direction.

Unexpected Findings

Many of the above findings were in line with my expectation that this model of revitalization works. The model makes common sense; and it has had a 25-year track record of success that has been documented in TV interviews, annual conferences, a TEDxAtlanta talk, press coverage, and publicly available socioeconomic markers prior to the start of my research. Boiled down to its most fundamental core value and using a simple analogy, if you water a plant it grows. However, some findings were not expected, and they provided depth to the

understanding of how the communities initially fell into ruin and how they now sustain and improve themselves.

The Lingering Effects of Racism

The most pronounced unexpected finding that occurred in my research of the individual communities was discovering how deeply rooted and deeply impacting *implicit racism* played in the formation and demise of the original communities. Implicit racism is the unconscious implementation of unconscious bias an individual may hold (Encyclopedia.com, 2019). This continues today with the demographic of the new communities that were not razed but built from scratch. It is also quite possible that at least in the new communities, self-selection is an element contributing to the largely segregated neighborhoods—however, I did not research that element.

All three communities that were researched experienced some type of racial residential segregation. In East Lake, this occurred with the movement of the Atlanta Athletic Club (AAC), which was initially associated with the East Lake Golf Club. As stated on their website, they moved their club north as their club membership moved northward and then sold one of its golf courses to developers. The sale of one of the AAC golf courses did not originally start with the plan to quickly build 650 units of public housing, however, at the time of the building there were over 4,000 individuals or families on the waiting list to get into public housing in Atlanta and there was great pressure to relieve the backlog of people waiting for help. Eventually, Mayor Ivan Allen made a deal with the developers that he would push through the change in zoning of the area to allow for the public housing so that units could be built to help address the overwhelming demand (Goldstein, 2017). The housing was built quickly, and more importantly, way below building standards. Although the East Lake Villages started out looking like a very appealing public housing project, it quickly became run down due to problems with open, backed

up raw sewage in streets and units that rendered over 40% of the units unlivable. The Atlanta Housing Authority was broiled in scandal at the time and since they were responsible for the upkeep of the community, they were unable to keep up with the maintenance requests. The buildings fell into severe disrepair, which opened up the community to drug trafficking, murder, and prostitution. Concurrently, White Flight took hold in East Lake and Atlanta in general. In 1960, East Lake's racial demography consisted of 99.8% White inhabitants. By 1970, that number had changed to 57% White and 43% Black; and by 1980, the East Lake community had a 95% Black population (Goldstein, 2017). With FHA backing loans to 99% White people and only 1% to minority families, Black families were cut off from home buying opportunities and stayed in East Lake (Lipsitz, 2008). As a result, this community became increasingly racially segregated.

The history of the next community, the St. Bernard Housing Community Estate, began back in 1940 during the era where constructing low-income family housing was not directed solely at Black low-income individuals and families. Instead, it was directed at mostly White low-income families trying to raise themselves up from the ruins of the Great Depression. However, housing in St. Bernard's Parish has always been deeply segregated. In fact, dating back to the post-Civil War reconstructionist days, St. Bernard Parish experienced the St. Bernard's massacre, where with the advent of the Black vote, between 35 and 100 Black men were murdered. This was to make sure that the area's vote was not cast in favor of Ulysses S. Grant, which would forward an integrated reconstructionist agenda (Dier, n.d.).

It is no surprise then, that when the public housing buildings were created in the 1940s, they were originally constructed with separate buildings for White and Black residents. The buildings assigned to the Black residents were built to lesser building standards. Again, as with

East Lake, White residents moved out of the public housing, and the area became even more racially segregated. However, the history of St. Bernard's Parish does not end there. The deep racial divide rose again recently during the rebuilding of housing post Hurricane Katrina. Individuals from the larger St. Bernard's Parish area flooded city hall demanding that the neighborhoods be kept White and opposed the rebuilding of public housing. Civic organizations tried many legal tactics to outlaw the building of the mixed-income housing that would allow public housing residents back into the neighborhood, but the lawsuits were appealed, and all were denied by the appellate courts as unconstitutional on the basis of being racially biased. This history and current act using the legal system to try and continue racial residential segregation is an example of structural racism—"a system in which public policies, institutional practices, cultural representations, and other norms work in various, often reinforcing ways to perpetuate racial grouping" (The Aspen Institute, n.d., para. 1). Eventually, Columbia Parc was built, however, it is still almost exclusively Black (Mock, 2009).

Another example of lingering racism is found in the Woodlawn community. Racial residential segregation has existed since the Civil War. It was consecrated as early as 1926 (as seen in racial zoning maps). It was broiled in controversy during the height of the Civil Rights Movement with the racist highway construction policies that were aimed at segregating or eliminating Black neighborhoods are still being felt today.

Finally, through observation and demographics, it was evident that racial segregation still existed when physically touring Drew Elementary School in East Lake and walking in the other neighborhoods during the four annual conferences that I attended in the area. Statistically, Drew (in this case, High School) showed bias toward racial segregation for the 2017–2018 school year—it espoused a 93% minority ranking (Best High Schools, n.d.).

Strategic Land Purchase and Gentrification

Part of PBC's strategy to create an environment that allowed minority individuals to build wealth was to purchase project land early on. Warren Buffett stated in his aforementioned interview that when defining the neighborhood to be revitalized, one of the beginning steps is to buy the land at a low cost and reserve some of it to be used later in the life of the community. This was reiterated by Edward in a follow-up interview (Edward). In doing this, the nonprofit can hold in reserve housing stock that it can sell to low-income families at a discount to allow them to get their foot in the door with homeownership that already comes with a dollop of home equity associated with it.

The nonprofits were also strategic with their land purchase locations and uses. In both East Lake and Columbia Parc, the nonprofits used money to build golf course venues in addition to mixed-income housing and schools. The clubhouse at the East Lake Golf Course is historic and in the case of Columbia Parc, the golf course was built in strong partnership with the City of New Orleans and was strategically placed next to a beautifully kept and well-used adjacent city park. In Fort Worth, TX, the housing was built on bare land within walking distance of a modern mall that had amenities that drew in customers from several miles around. I am unclear if the nonprofit owns any part of it or if it assisted in the build-out of the amenities in the mall, however, since it serves such a large area that is bereft of almost any amenity. It was an appealing target for private investment knowing that mixed-income housing was coming to the area. Additionally, in Columbia Parc, the nonprofit owns the land that the Educare facility resides on and leases it back to them.

Fundraising

A theme that was echoed by each CQ and the PBC VP was the importance of fundraising in the success of the communities. Research prior to the interviews did not uncover this as a success factor. It is not a pillar of the public-facing success model. After the interviews and review of the financial information in the annual reports, it became evident that the mixed-income housing, and the businesses it brings into the community, is not enough to pay for all the nonprofit and associated services. With that said, investment into the community builds jobs and increases property values; it provides a healthy return on investment for the investors. While there is the use of venues, rising home values and private investment in the neighborhoods (according to Edward), there will likely not be a time when philanthropic aid will not be needed to sustain these communities unless the government shoulders this responsibility. However, in the 25-year lifespan of PBCs, lack of philanthropic and government donations has not been a problem. As discussed in Warren Buffett's interview at the seventh annual PBC conference, he was tired of donating money to what he considered was a "Band-Aid" to the problem of poverty and would much rather donate his money to a model that produced results (Purpose Built Communities, 2017).

Community of Practice

During the interviews, I also discovered that a *community of practice* had evolved – mainly as a result of the necessity to act in novel ways in response to COVID-19. A community of practice is often an organically grown group of people that come together to share experiences and best practices and provide support to one another either in a professional or personal capacity. Jean Lave and Etienne Wenger coined the term (Edmonton Regional Learning Consortium, 2016). The importance of the community of practice was brought up multiple times

in both Monica and Edward's interviews. Calvin used the term "community of practice." Monica reported on the importance of being able to reach out to any of the CQs in the network of 23 communities for advice to see what has worked and what has not worked in other communities. She also noted the importance of having access all the way up to the CEO, Carol Naughton, for help in best practices and potential contacts for supportive services. The community of practice itself bolsters a larger sense of community outside of just the individual geographies the PBCs reside. As part of the connectivity of the communities, PBCs hosts at least one meeting with the CQs a month (and more if necessary) to address any immediate needs or to just take the temperature of the CQs and their respective communities.

CQ Response to COVID-19

Another finding during the research has been the CQs response to COVID-19. From speaking to Calvin and echoed by the other CQs, the communities (from pre-planning activities) had to do little to pivot to support the fallout from the virus. It is not known yet whether the health outcomes of the PBCs will show improvement compared to the surrounding communities, but from a social safety net perspective, the PBCs were able to lean into their partner networks for things such as rental support and food assistance for families in need. Indeed, Calvin from Columbia Parc called COVID-19 just a year-long hurricane support program for which they were ready for (Calvin). Additionally, the community of practice became more active during the pandemic; they met on a weekly basis instead of monthly.

Displacement of Original Residents and Who was Let Back In

Although only about 10% of the housing supplied in PBCs has been due to razing existing housing, all communities (including East Lake and Columbia Parc) have come under scrutiny with regard to how many residents of the original communities were let back into the

newly built housing. Some HOPE VI communities (not PBC communities), let in as few as 10% of its original residents because of more stringent qualification policies that were set forth by the communities themselves. In the case of PBC properties, not all original residents were guaranteed reentry, especially those with criminal backgrounds and a record of sex, drugs, or violent crimes. However, every original applicant was given the choice of receiving a Housing Choice Voucher (HCV) or placement in another public housing facility—so no person was kicked out of the social welfare system as a result of razing the virtually unlivable original housing. In fact, in East Lake, over 40% of the original units were deemed unlivable by the state prior to the razing, so there was enough new housing to allow everyone back in that qualified.

Implementation of Innovations

Many innovations have come from the creation of the PBC model, not the least of which was the creation of the mixed-income funding model that leverages low-income tax credits. These are 1:1 tax credits to entice potential real estate investors to build mixed-income housing so that both high- and low-income residents have the opportunity to purchase property. Also, the model itself was revolutionary for its time, especially discovering the critical importance of the CQ role. Disaster readiness being built into a community's DNA is not new at all, however most post-WWII communities have little more than bomb shelters and community volunteers in the case of a geographic phenomenon occurs; these are woefully inadequate to handle its population in real emergencies instead of community partners that are coordinated and ready to respond to a disaster, as with the PBC's response to COVID-19. Smaller innovations like the creation of community phone apps to bolster community connectedness and cooperation around issues such as crime and area cleanliness standards are not standard in many affluent communities. Community gardens are not exclusive to PBCs and not something seen as a large part of most

communities. For PBCs, community gardens are born out of the need for fresh foods in the community due to food deserts that currently exist. Additionally, holistic cradle-to-college support and leveraging newly built charter schools (when local schools are substandard) have certainly rendered high personal, and in the coming years, societal returns.

The Role of Planning Commissions

Because of its mostly behind the scenes activities, the role of planning commissions is not afforded much attention in this research. Local city councils, and especially planning commissions, exude great influence on the defining of all buildings—both residential and commercial. They regulate everything from the location that certain types of building can reside, to how many feet a home must be set back from the curb, to whether a protected tree can be removed from a homeowner's piece of property. With this kind of power, there is great opportunity to positively or negatively impact low-income housing in a neighborhood. Having served on a planning commission for six years, the commission I was on made very impactful changes to our community's layout, including how we handled low-income housing. Some examples include granting density or parking bonuses to developers that included below market rate housing units in their plans, and in one case, building a separate building of affordable housing units within walking distance to core downtown amenities. Additionally, it was written into the zoning that developers either build a specific percentage of affordable housing units or pay a specific amount of money to the city to be used for low-income housing. Although there is a California mandate for this, it is not a federal mandate; and states and local communities have the ultimate say in how, where, and if low-income housing is built in their town or city. Both Monica and Calvin mentioned being on a city planning commission, and as explained in the

interview section, Monica is creating a citizen's academy to assist residents to help them maneuver through the city planning system, which is often bureaucratic.

The Role of the National Association of Real Estate Brokers

Another strong factor contributing to the problem of legacy segregation was the instructions set forth by the National Association of Real Estate Brokers (NAREB) to real estate agents on how to conduct business when showing properties for sale. This did not change until federal regulations mandated fair housing laws. This historic information is largely buried under at least two pages of NAREB-sponsored web pages in a Google search that in summary blames the federal government for housing segregation. Although this manuscript clearly outlines the large role the federal government has played in creating racial residential segregation, NAREB has, in the past, lobbied for such laws. In fact, in 1924, NAREB modified its code of ethics that “made it an ethical duty for a member real estate agent or broker to discriminate based on race and national origin” (2: *Fair Housing History*, n.d., pp. 2). This stayed in place until 1950, when its bylaws were re-worded by saying, “A Realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality or individuals whose presence will clearly be detrimental to property values in that neighborhood” (2: *Fair Housing History*, n.d., pp. 2).

Summary

In responding to the first research question (“What is the long-term, longitudinal, multi-generational impact of implementing a place-based model of community revitalization as has been carried out by PBC?”), results showed a sustainable positive trajectory for all the communities that were researched. One of the most notable changes was with childhood educational performance. Prior to the implementation of the PBC, the low-income children

predominantly scored below the national average on academic achievement tests and high school graduation rates were approximately 33%. This is compared to twenty years after an entire cohort of cradle-to-college students not only had a 100% high school graduation rate, but a 100% college acceptance rate—well above the national average. Adults showed improvements as well. Most notable, the percentage of adults receiving welfare assistance dropped from 59% to 5%. Additionally, the adult employment rate improved, moving from 13% to 100% for all non-disabled, non-retired individuals. Health outcomes improved for both children and adults; and in East Lake, for example, violent crime was reduced by 98%.

There were many unexpected findings. The need to fundraise and the deep involvement of philanthropists was not known prior to this research. Land banking and selling homes to low-income resident at reduced prices was a critical strategy in ameliorating the negative effects of gentrification. In fact, PBCs recast gentrification into a positive phenomenon in the community, allowing low-income earners the ability to build wealth in the form of home equity. Additionally, the PBC CQs were shown to be extremely flexible and responsive to their community's changing needs during COVID-19, ensuring all partner providers were aligned on how they would support the community during the pandemic. The results showed that the in situ neighborhood revitalization model rendered many positive results for all three communities studied.

Chapter 5: Conclusions, Implications, and Recommendations

Contribution to the Current Body of Research

Current research on raising individuals and families out of poverty has focused on what happens when individuals are moved from a high poverty area to a low poverty area (Chetty & Hendren, 2018; Chetty et al., 2016; Polikoff, 2007). Results have been mixed, largely with adults experiencing health and safety improvements, but no financial improvement. There have also been varying degrees of success or failure to improve the long-term outcomes of children. These outcomes are largely dependent upon the age at which the child is relocated and the duration of stay in the given neighborhood. Also important in these studies is whether the children are mandated to move to attend schools in low poverty communities as part of relocation stipulations. This study breaks from that line of research in that it focuses on the results of a place-based revitalization model, defined as a small, concentrated area to revitalize with the community in situ.

A sizable body of qualitative research shows that individuals and families that move out of public housing to a low poverty area often experience financial stress that did not exist while living in public housing, regardless of its dilapidated state—and also experience a loss of the sense of community and support (Gainville, 2019). Place-based revitalization seeks to ameliorate some of those aspects of renewal and strengthen the community with positive long-term personal outcomes.

Reflecting on the Theories of Poverty from the Introduction and Literature Review

In Chapter 2, two main overarching theories arose surrounding people's behavior and beliefs regarding those who live in poverty: the faulty character theory of poverty and the restricted opportunity theory of poverty (Schiller, 2008). To recap, the faulty character theory of

poverty states that a person lives in poverty due to his or her faulty character and not due to external circumstances. Conversely, the restricted opportunity of poverty states that people are in poverty because they have not been afforded the same opportunities as their affluent counterparts. This is played out in the press and even in the belief systems of our highest politicians. It is largely divided along party lines with Republicans believing that people are in poverty due to their own devices so should pull themselves up by their own efforts and not waste taxpayer money; and Democrats believing that people are in poverty because they have not had the same opportunities as their affluent counterparts and therefore need some type of government intervention to help level the playing field.

The conclusion that I drew from this research is that while there will always be small pockets of unmotivated individuals that try to game the system and not work, and individuals that are disabled or possibly those that have a hard time holding down a job because they must stay home with a sick child for example, the majority of individuals want to work and better themselves. This was driven home by the findings that after 25 years, East Lake finally attained 100% adult employment. This is defined as each adult in the community working at least 20 hours a week or attending school or trade school unless they are a senior or disabled. This was up from a 13% employment rate in 1995 (America's Promise Alignment, n.d.). This number has dipped slightly since COVID-19 but is an amazing finding, nonetheless. Adult employment rates have increased in Columbia Parc and Woodlawn as well since this is a requirement for residency in the communities. Especially in the case of East Lake and Columbia Parc, which housing razed and original tenants let back into the public housing, the higher rate of adult employment is especially strong evidence in favor of the restricted opportunity theory of poverty, rather than a function of the residents having a faulty character.

Chetty & Hendren's Childhood Exposure Effect and Other MTO Findings

Chetty & Hendren (2018) also came to this conclusion when discovering that when adjusting for other socioeconomic indicators such as race, the zip code that a child grows up in has a direct impact on their future earning capabilities. This was named the *childhood exposure effect*. Chetty, et al., also proved a correlation between a child's school performance and their residence during the MTO experiment. In this experiment, public housing families were moved into more affluent neighborhoods and adult and childhood outcomes were measured. The results showed that if a child was moved from a high poverty neighborhood to a low poverty neighborhood before their teenage years, their lifetime earning potential increased (2018).

Unfortunately, this experiment was shut down before its planned ending because individuals in the more affluent neighborhoods complained of the influx of low-income residents out of concerns for their property values. They applied enough pressure on the local politicians in an election year that the experiment was halted. With that said, the information that was gathered up to that point once again showed that it was opportunity over character for preteens that elevated the child's earning potential (Chetty et al., 2016). A negative finding in this experiment, however, was that male children in their teens actually lost ground due to what has been hypothesized as the loss of connection to their original peer group at a time when connection to a peer group becomes paramount in a child's development.

Massey and Denton's Racial Residential Segregation Theory

I also found evidence supporting Massey and Denton's theory of racial residential segregation. This was most apparent in Woodlawn where the 1926 racial zoning map was overlaid with the then new interstate highway system. The map clearly showed a curvy highway pattern that bisected White and Black neighborhoods. The highways were built to give White

communities access to highway off-ramps and often excluded off-ramps into the minority communities. Indeed, I physically witnessed this during my drive to Woodlawn. There was no off-ramp into the main area of Woodlawn; instead a secondary, older road, passed under the newer highway system (Mohl, 2002; Semuels, 2016). Woodlawn was mostly a stand-alone community without easy connectivity to other neighborhoods and necessary amenities.

Wilson's Spatial Mismatch Theory

In Wilson's (1987) spatial mismatch theory, Wilson posits that the reason minority citizens are not afforded the same opportunities as their White counterparts has to do with the suburban expansion that allowed White families (and subsequent higher paying jobs) to move away from the city cores and into the suburbs where Black citizens largely could not afford to live. Never has this been more obvious as in recent history with the advent of Silicon Valley. Thought workers—those that are largely college educated individuals working in high-tech jobs such as computer programming—moved to the peninsula (Silicon Valley) between San Francisco and San Jose where companies such as Microsoft, Sun, Oracle, Facebook, HP, Intel, Google, Apple, and others built their headquarters on land that used to be fruit orchards. Conversely, across the Bay (again a large physical barrier) in the East Bay (Oakland) and the surrounding areas, high-tech jobs are now almost nonexistent; and this is where minority populations largely live. Because of the large salaries of the thought workers on the peninsula, housing prices are very high and very few minority families are able to afford to live here. The average salary for workers in Silicon Valley (San Mateo and Santa Clara counties) was reported as \$130,050 in 2020. For the surrounding areas, the average salary was \$65,878 (Joint Venture Silicon Valley, 2021). The communities are so segregated that in my own community, which is an HOA comprising of 288 family units, only two Black families reside. To give an idea of the difference

in housing prices in the two areas, as of February 21, 2021, the average median home price in San Carlos, CA was \$2.03 million for a single family home, up 4.5% over last year even during the COVID-19 pandemic (Zillow, 2021). This is compared to Oakland, which has one of the highest concentrations of Black residents in the Bay Area, with a median home price of \$867,000, with prices up 8.9% during COVID-19 (Zillow, 2021).

Other indicators show racial inequity in the proximity to jobs. For instance, in Silicon Valley, the percentage of White residents is 39.2%. Yet only ~2.4% of residents in Silicon Valley are Black. Additionally, where the highest concentration of African Americans reside (Oakland), so does the highest unemployment rate. Silicon Valley in 2020 had an unemployment rate of only 4.9%, compared to Oakland's 16.0% (Joint Venture Silicon Valley, 2021).

In researching the three PBCs, the same phenomenon happened, but for different reasons. As explained earlier, a large exodus of White households left the areas for the quickly growing suburbs due to White Flight. An example of this was in East Lake. According to Goldstein:

In 1960, the neighborhood was home to just over thirteen thousand Atlantans, 99.8 percent of whom were white. In 1970, almost seventeen thousand people lived in East Lake, and 57 percent of them were white. The other 43 percent were black. By 1980, 95 percent of the almost twenty-thousand Atlantans who lived in East Lake were black. (Goldstein, 2017, para. 8)

Though correlation does not prove causation, the movement of the AAC, the building of the public housing units (later nicknamed Little Vietnam because of its violence and drug trafficking), and favorable FHA lending policies for Whites of the 1960s strongly suggests these factors contributed to the White exodus.

Research Questions

The following were the research questions set forth in Chapter 1:

- What is the long-term, longitudinal, multi-generational impact of implementing a place-based model of community revitalization as has been carried out by PBCs?
- How does the inclusion of CQs influence the PBC model of community revitalization?

Poverty by Design

Before evaluating the PBC place-based revitalization model stated in the first research question, I think it is important to understand how communities fall into disrepair. Without that knowledge we are likely to see more concentrated urban poverty communities develop and we have no frame of reference for our successes. In the following model (see Figure 16), I created a visual representative of the major elements my research uncovered as contributing factors that create pockets of concentrated urban poverty.

In this curtain diagram, I show the progression of how overt racism and unconscious bias (which will collectively now be referred to as racism) cascade into concentrated urban poverty. Racism was chosen to be the top spot (rectangle), as none of the elements below it would have come into existence without racism. It also gives a visual cue for how prolific racism is with regard to concentrated urban poverty. The same cannot be said of any other element, theme, theory, or program if given the top spot.

Below the top spot are five elements that are a direct result of racism. They are violence against minorities, such as the death of George Floyd, an unarmed Black man in police custody (Hill, et al., (2021); racial residential segregation (Massey and Denton, (1993); structural racism (Aspen Institute, (n.d.); the belief that Blacks do not succeed because of a faulty character (Schiller, (2008); and White Flight (Massey and Denton, (1993). Though this is not an

exhaustive list, these elements emerged as repeated themes in both my literature review and interviews. Tangible examples of these elements occurring in PBCs have been discussed with the White Flight that occurred in East Lake; the racial residential segregation since 1927 in Woodlawn; and the attitudes of the individuals in Saint Bernard Parish who tried to stop Black individuals back into the neighborhood after Hurricane Katrina.

These five elements meet in the middle and combine as one in the diagram at the center circle labeled “Leads To.” With the second curtain call, we see that concentrated urban policy is split into two main categories: federal government policies and community practices. On the left, five primary policies negatively impacted Blacks and contributed to concentrated urban poverty. One of the most negatively impacting federal policies was discriminatory lending practices carried out by the FHA from 1930 through 1960. As explained by Rice (2009), only 1% of all FHA home loans were granted to non-White applicants. This was a large driver of White Flight, as White families and their associated jobs moved to the suburbs, leaving lower-income Blacks to live in a deteriorating urban core.

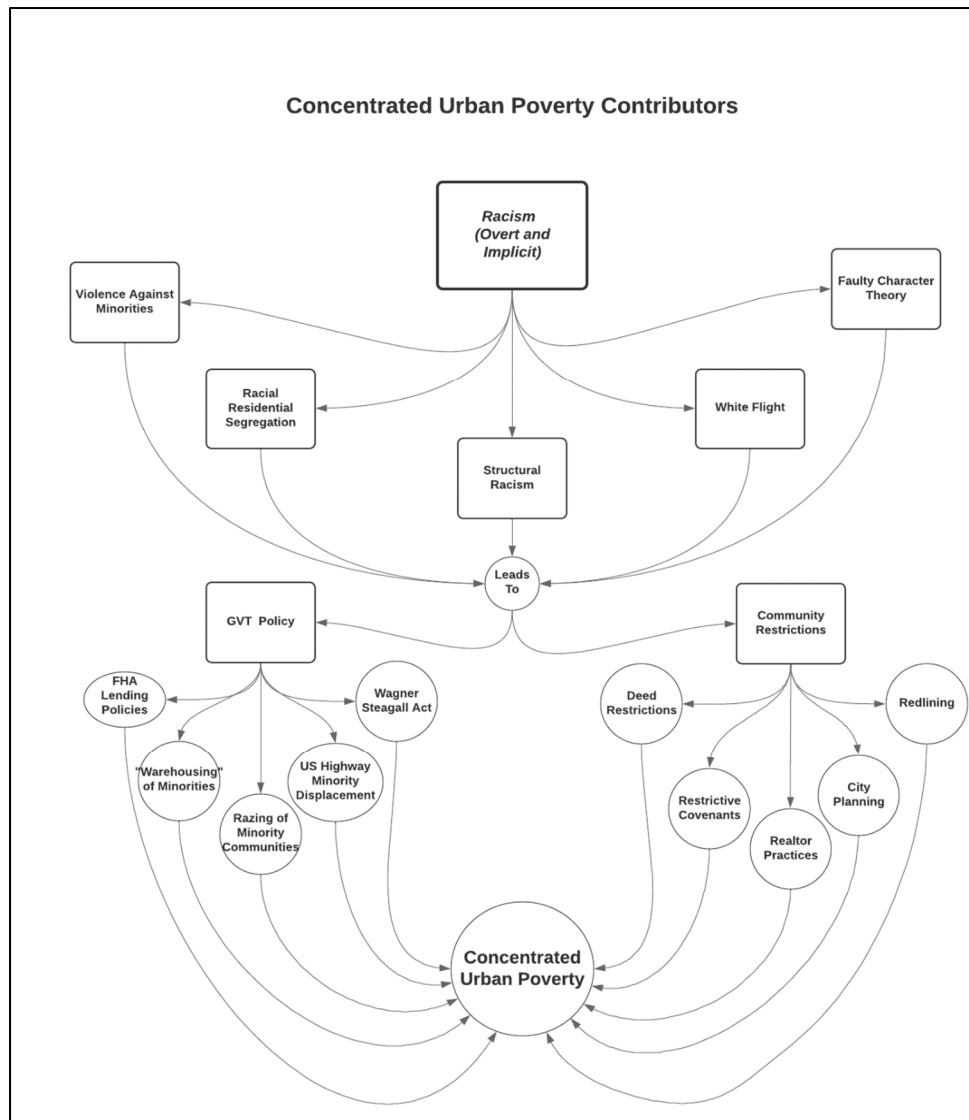
Next, was the *warehousing* of minorities⁴. This, questionably pejorative term refers to the ongoing strategy of moving more and more minorities into smaller areas of real estate (usually high-rise apartments) that were usually built away from city amenities (McNulty & Holloway, 2000). Also, in the name of urban renewal, a disproportionate number of Black communities were razed to allow for venues such as baseball stadiums or updated downtown areas (Keating, 2010). The building of the U.S Interstate Highway system resulted in a disproportionate amount

⁴ The term warehousing of minorities was used in a Brookings Institute report called HOPE VI and Mixed-Finance: A Catalyst for Neighborhood Renewal. It refers to a strategy employed in (at least) Atlanta at public housing complexes to house more and more minorities into the existing housing structures causing overcrowding. Upon becoming the head of the Atlanta Public Housing Authority, Rene Glover (partially because of the upcoming Olympics), did away with this practice by razing and rebuilding several housing complexes using HOPE VI funds.

of minority communities that were destroyed. Additionally, President Eisenhower removed any provisions for rehousing displaced Blacks when the build of the highway destroyed a neighborhood (Mohl, 2002).

Figure 16

Concentrated Urban Poverty Contributors



Note. The word curtain was chosen to represent this type of figure to explain its ability to open, then close again to a single point, then open to a deeper or different layer of the phenomenon. This leads to a final closing point representing the flow down effect of the topic being covered. The number of “curtain calls” are variable depending on the depth of information that needs to be displayed (Bergman, 2021).

Finally, the Wagner-Steagall Act made law the right of cities to use the power of eminent domain to take land to build new, market rate housing, which displaced a large number of the original residents that did not have the income necessary to afford to live in the new units (United States Housing Act of 1937 as Amended, 1939).

On the right side of the diagram, local government and individuals engaged in activities that further concentrated minority populations. Restrictive neighborhood covenants locked mostly Black families' access to purchase homes in White neighborhoods (Dornfeld, 2017). For example, deed restrictions, such as the 417 found in King County between 1927 and 1947 stayed in place until the Supreme Court outlawed them in 1948 (Majumdar, 2007). Additionally, not well known was the racially biased bylaws of NAREB, which stated that no realtor was to introduce a possibly negative racial demographic into any neighborhood. This stayed in place until 1950 (2: *Fair Housing History*, n.d.).

The part that city planners play in the creation of concentrated urban poverty is not largely discussed. City planners are responsible for defining a city's zoning map, which definitively stipulates where low-income housing is built. However, when trying to intersperse low-income housing complexes into affluent neighborhoods, residents often apply so much pressure on city council members that low-income housing continues to be built in the low-income areas of a town or city. This was demonstrated in the early ending of the MTO program when Baltimore residents convinced HUD to stop building low-income housing in their neighborhoods for fear of an increase in crime and decrease in property values (Goering, 2005).

Finally, the practice of redlining minority communities (banks maps that showed which communities were predominantly or becoming predominantly Black) were instituted and deemed unlendable. In addition to making home loans unobtainable, banks also would not lend money

for home improvements. This virtually assured that these Black communities would fall in disrepair. In a sense, the redlining strategy created a self-fulfilling prophecy that Black neighborhoods were not a good investment for banks (Bull City 150, n.d.; Sugrue, 2014).

Prosperity by Design: Research Question 1

In response to my first research question: What is the long-term, longitudinal, multi-generational impact of implementing a place-based model of community revitalization as has been carried out by PBC, my research showed that communities benefited greatly from implementing the PBC model. With regard to the quality of life prior to the PBC being built, the community was highly dysfunctional. According to Boston (2007), in 1995:

- The crime rate had increased to 18 times greater than the national average.
- On an annual basis, 90% of residents were victims of a felony crime.
- Forty percent of the 650 public housing units were deemed unlivable.
- The welfare rate of residents reached 59%.
- The median annual income of project residents was approximately \$4,500.
- Only 5% of fifth-grade children were proficient at math, as gauged by state standards.
- The high school graduation rate for East Lake students had dropped to 30%.

This drastically changed once the PBC was put in place. By 2018, the community had completely transformed into a safe and prosperous community. This prosperity continues today. For example, East Lake's violent crime rate has been reduced by 97%. All eligible adults receiving assistance are employed. The Drew Charter Junior and Senior Academies, which were the first charter schools built in Atlanta, rose to a ranking of the top three public schools in the Atlanta School District. In addition, in 2017, the first complete cradle-to-college cohort espoused a 100% high school graduation rate (East Lake Foundation, 2022). Additionally, the cohort had a

100% college acceptance rate and Atlanta's highest persistence rate of 70% going into their sophomore year (Choy, 2021). Finally, the East Lake Healthy Connections now ensures that all East Lake residents have access to health insurance and preventive care (East Lake Foundation, 2022).

Similar results are taking place at Columbia Parc and Woodlawn. In Columbia Parc, similar advancements in human outcomes have been engineered. For instance, all eligible adults receiving public assistance are working, enrolled in college or a trade school (Bayou District Foundation, 2022; East Lake Network Community Association, n.d.). And it is in childhood education that Columbia Parc has really excelled, much like East Lake. Columbia Parc has partnered with KIPP Educare and KIPP Believe on the PBC campus. KIPP Educare supports children from six months through age five. This partner has achieved stellar results in espousing a kindergarten readiness of 94% at age five (Bayou District Foundation, 2022). A keystone of this program is language arts, as it has been shown that children from public housing test lower than their middle-income counterparts without intervention. This creates a learning gap that becomes wider as the child enters a traditional school system and sets a child up for failure. In addition, the KIPP organization has built a K-8 charter school where its students outperform the surrounding areas. In fact, in 2015 KIPP attendees placed in the 95th percentile on standardized tests for math, and in the 99th percentile for language arts. These tests are compared to students nationally. In 2015, children that attended KIPP Believe achieved a matriculation rate of 83% into higher education institutions (Bayou District Foundation, 2022).

As stated by Calvin, Columbia Parc has put a large emphasis on community health. Some of its offerings are an on-site health clinic that provides preventive services. Calvin also has pushed for building a grocery store and pharmacy since Columbia Parc is located in a food

desert. Finally, a community garden has been built to support the community (Bayou District Foundation, 2022) (Calvin). Also, Columbia has managed to attract several investors with a 9:1 return on investment into the community (LifeCity, 2021).

Woodlawn, the newest community out of the three studied, is still in the process of building a school to support its residents. However, it has partnered with Jefferson State Community College to provide opportunities for high school students at Woodlawn to take college classes while still in college and has logged over 1,400 credit hours in that program (The Woodlawn Foundation, 2019). Additionally, Monica has spearheaded the creation of the Woodlawn Innovation Network (WIN) that has been co-created with community residents. An example of a success of WIN was in 2019 at the earliest signs of a COVID-19 outbreak. Residents were able to text “TEST” to the WIN phone number to receive immediate COVID-19 testing. Also, in 2019, WIN provided 1,496 dental screenings and provided school supplies to the low-income children in the neighborhood. It also instituted a truancy prevention program by making 3,858 calls to student caregivers if students were absent or tardy for two days (The Woodlawn Foundation, 2019). Woodlawn also has a strong partnership with a local church called Christ’s Health that offers adult and pediatric medical, dental, pharmaceutical, psychological, and spiritual help to community residents (Christ Health Center, 2020)

Woodlawn has also taken great pride in restoring its neighborhood housing. It has used a multipronged approach to improving living conditions. It offers mixed-income housing, which I toured in my visit to Woodlawn—with quality of construction and amenities equal or exceed non-PBC communities. Additionally, it offers loans to homeowners that wish to stay in Woodlawn and improve their dwellings. Finally, it has partnered with historical housing restoration partners to restore the large housing stock of historical housing that has fallen into

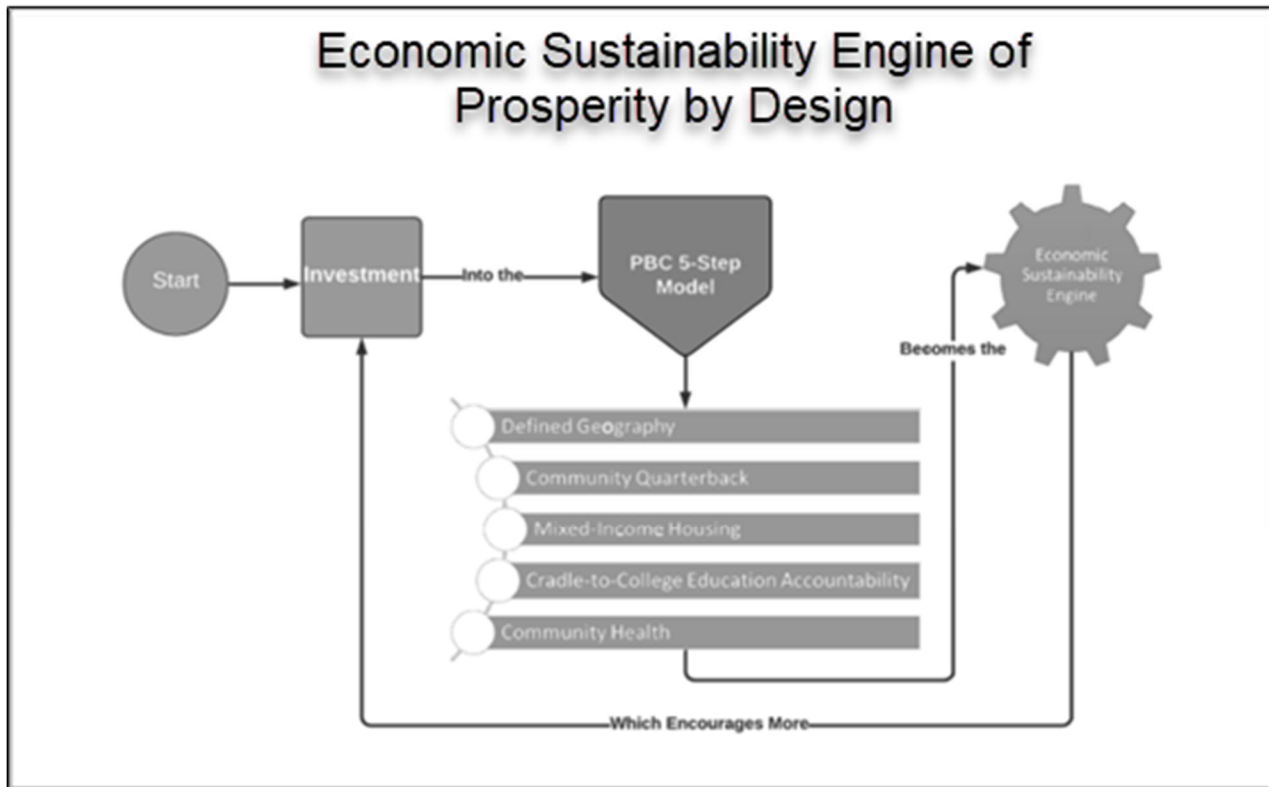
disrepair (Ford & Shelby, 2005). Monica has put emphasis on building a sense of lasting community, not only by her dedication to her job but by her own actions of purchasing a home in Woodlawn. In her interview, she wants to show that Woodlawn can be a permanent place to live (Monica).

In evaluating the PBC model, it calls out the five critical elements that comprise of the model to create success. As previously stated, those are (a) mixed-income housing, (b) a cradle-to-college educational accountability system, (c) focus on community health, (d) a tightly defined geographic neighborhood, and I the assignment of a Community Quarterback (CQ). However, my research expands on these five elements and shows how these elements create what I call an *economic sustainability engine* shown in Figure 17.

In the process of building a PBC, the starting point is initial monetary investment into the community, whether that be philanthropic, or government funded. At that point, PBCs work toward implementing the five-pronged strategy to improve communities. This creates what I call an economic sustainability engine. It does this because of examples like Columbia Parc where there is a 9:1 return on investment for every dollar spent in the community. This success then attracts additional investment and completes a positive, sustaining feedback loop that keeps the community healthy. It is also important to note, that some communities such as East Lake and Columbia Parc have created revenue generating venues (e.g., golf courses) to add to the economic health of the community. However, this has turned out to not be a mandatory element, as seen in Woodlawn whose geography prohibits this kind of build.

Figure 17

Economic Sustainability Engine of Prosperity by Design



Note. (Bergman, 2021).

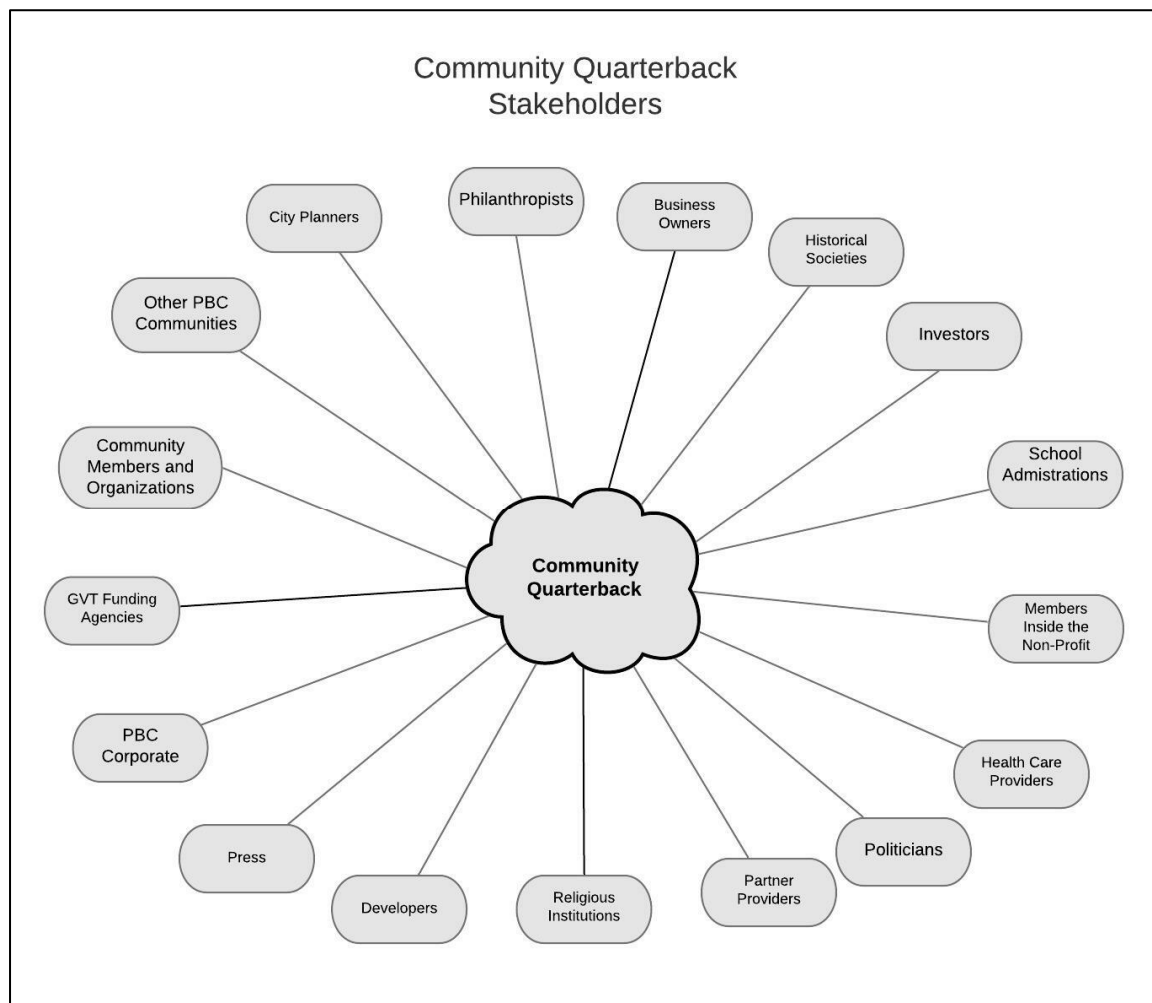
In summary, and in answering the first research question as to the long-term impacts of a PBC in a concentrated urban poverty setting, the results become prosperity by design. Adults, otherwise unemployed, become working members of society. Both child and adult health outcomes improve. Opportunities to own homes and participate in building wealth through equity is afforded residents. Additionally, it is in childhood education where each PBC has shown exceptional outcomes. From early childhood education through college, PBC children excel by meeting or exceeding the educational outcomes of their middle-class peers. Although more time is needed to determine exactly what contributions these children will make once graduating from college, current research indicates that men with a four-year college degree

make approximately \$900k more in median income for lifetime earnings compared to their peers that only complete high school. For women, that number is approximately \$630k (Social Security Administration, n.d.). In totality, all these elements point to a conclusion that PBC interventions have a strong likelihood of breaking the cycle of intergenerational poverty in just one generation.

Prosperity by Design: Research Question 2

Research question two asks, “How does the inclusion of CQs influence the PBC model of community revitalization?” To help answer this question, I created a diagram capturing the most common stakeholders CQs coordinate with (see Figure 18). The list is not all inclusive, though it is comprehensive. The diagram visually demonstrates the sheer number of stakeholders a PBC CQ interfaces with and that the role of the CQs as the hub of the community.

Additionally, when looking at all the different stakeholders, it is easy to see how if uncoordinated, their diverse agendas could pull the community in many different directions with the possibility of competition and discord among stakeholders. This would most likely end up in a less than optimal outcome for the community. And indeed, historically, this is what has happened. As previously explained, one of the reasons Johnson’s Model Cities poverty intervention was largely ineffective was because the money was not dispersed to a single point of contact within the community with the exclusive goal of improving the impoverished conditions. Instead, it was handed to city governments who often allocated the funds in ways that did not service the target community, as with Mayor Daley in Chicago who was tasked to improve the Woodlawn (Chicago, not Birmingham) community (Hunt, 2005).

Figure 18*Community Quarterback Stakeholders*

Note. (Bergman, 2021).

PBC feels so strongly about this that its CEO, Carol Naughton calls the CQs their revitalization model’s “secret sauce” for success (Williams, 2019, para. 14). The importance of the CQs to the success of the model is also demonstrated in the interview comments by the CQs themselves when they describe their roles in their communities. Mary’s title at East Lake is Director of Communications and Marketing and as such, she is responsible for the coordination of partner activities between the East Lake Foundation, Drew Charter School, and the East Lake

Golf Club. As indicated in Chapter 4 she states, “I ensure that all the communication between our partners in that triangle are aligned and that we are working toward a common goal and a common mission” (Mary).

Triba’s (also from East Lake) title has been Program Manager for the Resident and Community Support Program. Now she has a program manager that directly supports those functions and she is also responsible for assisting partners with challenges they may have in delivering needed services and coordinating partners to provide services in a manner that best suits the community’s needs. Sometimes this means a partner must be agile and have the flexibility and the ability to work outside of a partner’s given specialty for the good of the community. As indicated in Chapter 4 she stated:

For example, during COVID-19, several of our partners shifted and made sure there were other things happening to support the community even if that wasn’t their typical role. And I’ll give you an example with the YMCA which is a wellness partner. They had to pivot to help with logistics for food and security to make sure families were receiving food during this time because the gym was actually closed. All of their programming aspects were closed. (Triba)

When asked how she defines her CQ role, Monica (Woodlawn) framed it as “facing in more than one direction” (Monica). She is the voice of the community to make sure that all her constituents are accurately represented at stakeholder meetings, not just the market rate purchasers and their families. In one of her meetings with real estate developers who wanted to add amenities to housing before everyone’s basics needs were met, she stated:

I get it that we’re just visioning, and I said I work in this room and I look at the economics of this room. We all sit at a different income level than the people that we’re supposedly wanting to build the community for. (Monica)

Calvin believes that the role of the CQ is to be the producer of a play. As indicated in Chapter 4, he states that he is not a land developer, urban planner, nor childhood educator, but he serves to “bring in the best people and make them do what they do best and then hold those partnerships

accountable, making sure everyone is sharing data and really trying to do what's best for the community" (Calvin).

In summary, Carol Naughton, Edward (PBC VP), and every CQ interviewed is in alignment that the singular responsibility of the CQs is the betterment of their individual communities. They are resolute that the CQ is the single focal point that interfaces with the many stakeholders. This is to ensure that all stakeholders execute against a common vision, trajectory, and timing of the community. It is such an important element of a PBC to make sure that the role of the CQ is always protected; in fact, CQs salaries are often embedded into the cost of building and maintaining the communities' new housing in perpetuity (Edward).

Limitations of the PBC Model

The PBC model of revitalization will likely only work in communities of concentrated urban poverty. It is not well suited for suburban poverty or rural poverty. This is because the PBC model needs a certain level of home density (people) to attract investors and businesses. It would be difficult to do so in communities of suburban or rural poverty. Additionally, it requires a high level of collaboration between stakeholders and a CQ to make sure that happens. In a more geographically disperse form of poverty, it may be more difficult to get stakeholders to keep a tight focus on a larger area. The other limitation of PBCs is that they still need public and private financial support to survive. This may change in the future, but currently no PBC nonprofit group brings in enough money to sustain itself and the nonprofit that the CQ is part of, which is at the center of a PBC community's success.

Implications

The Societal Costs of Doing Nothing

Children born into poverty and stay in poverty invoke a heavy societal cost. Ignoring for a moment that sewn into our country's core values is the right to pursue life, liberty, and the pursuit of happiness, and that that implies an even playing field from which to start, intergenerational poverty costs the country hundreds of billions of dollars a year in prescriptive aid and lost opportunity. In my research, I saw estimates that ranged from roughly \$500 billion to over \$1 trillion annually spent on childhood poverty alone (Holzer et al., 2007; McCarthy, 2019). This equates to nearly 4% of the annual GDP of the U.S.; and it has no end in sight using its current trajectory.

Federal Policy Implications

In 2019, in a year where seemingly no bipartisan congressional work could be completed, a bipartisan 600-page report called *Roadmap to Reducing Child Poverty* was released. It acknowledged the following:

The stress associated with poverty can disrupt the brain's development, the regulation of hormones, and more. Poverty is correlated with long-term health and behavioral problems, lower educational attainment, and higher incarceration rates. The cyclical nature of poverty means that adults who grew up in poverty are most likely to raise children in poverty. (McCarthy, 2019, para. 9)

Its recommendations, however, were a recanting of prescriptive aid that has been tried since Johnson's War on Poverty. Instead, the evidence gathered in this research signals that a change in course to a place-based approach would be money more well spent as it actually breaks the cycle of intergenerational poverty and has the great potential of producing contributing individuals into the adult work force. As has been previously mentioned, PBCs use federal money in the form of CDBGs and LIHTCs to supplement needed income into the community, however, a policy that

applied more federal funds to bolstering placed-based solutions where possible and moved (and supplemented) families with non-teenage children to low poverty areas would likely be money better spent (Chetty et al., 2016).

Recommendations

Local Governmental Low-Income Housing Policy

As is being done in PBCs and in the State of California, adopting a policy that supports mixed-income housing when planning housing for cities is well advised. The mixed-income housing allows for the market rate housing to attract investment into a community, which helps it to thrive. Additionally, mixing the incomes in the same area disperses pockets of concentrated poverty, instead of creating more. Though not yet proven, I theorize this approach may also be an important element to help ameliorate suburban poverty. Additionally, research suggests that affordable housing does not tend to drive housing prices down (Nguyen, 2005).

Higher Learning Institutions

It is my opinion that the PBC model is strong enough that it should be incorporated into academic curriculum as part of public policy, city planning, and poverty studies. In order for policy changes to take place at the local and national level, the information needs to be disseminated on a large scale to the people that will eventually hold positions of power and can enact change. As mentioned, the model is not a panacea for all poverty, but the results of this study indicate that it can make a difference within the constraints that have been clearly laid out in its model.

Difficulties

I did not experience any significant difficulties during the actual, unique data collection in this study with exception to how far out in the future interviews needed to be scheduled. With

that said, I planned the research and allotted enough time to cover for this potential difficulty; interviews were completed in under two months. Additionally, descriptive demographics and artifacts were easy to obtain because of the open nature of the nonprofits and immediate availability of their annual reports as a general policy. There was also a robust library of TV, YouTube, annual conference interviews, a TEDxAtlanta talk, and notes from breakout sessions that I personally took while in attendance at PBC annual conferences.

The only difficulty experienced during this study was due to the subject matter itself—concentrated urban poverty. It was extremely challenging to complete the literature review. Soon into the literature review, I discovered that I could not talk about concentrated urban poverty (which I thought was a narrow enough topic) without talking about racism. I also could not talk about racism and urban poverty without covering local and federal housing, finance policy, city planning, and the history of the interstates. Any one of those elements could have been a stand-alone literature review and its own dissertation but would not have painted the entire landscape needed to understand concentrated urban poverty as we understand it today and provide an adequate backdrop as to why the PBCs appear to be a success when so many other attempts to ameliorate poverty have failed. It is all inextricably connected and are factors that significantly contribute to the overall phenomenon. Hence, the literature review took many more years to complete than expected.

Recommendations for Future Research

There are myriad of areas where researching PBCs would further relevant areas of study since poverty, housing, and racism are inextricably intertwined in what precipitates concentrated poverty. There is enough material to keep a researcher busy for their entire career just studying this model of revitalization. However, with that said, there is an area of study that would make

the biggest impact on many areas of studies: longitudinal research on the children that are raised in PBC communities to see if and how their outcomes differ from other low-income (non-PBC) peers. The first cohort of the PBC Drew school system graduates are currently juniors in college and will be joining the adult workforce soon. Tracking their socioeconomic outcomes could be an invaluable piece of proof needed to help solve the controversy over restricted access vs. faulty character theories of poverty and to show policy makers a path out of the woods with regard to where to apply public money and where it would render the best possible human outcomes for individuals and economic benefit for taxpayers.

Additionally, it would be beneficial to open up research to include all PBCs in a social design experiment. As described by Gutierrez and Jurow (2016), a social design experiment is one that “is organized around a commitment to transforming the educational and social circumstances of members of non-dominant communities as a means of promoting social equity and learning” (2016, pp. 1, para. 1). The experiment could include PBCs and non-PBCs and measure specific quantitative and qualitative variables. This would further hone what does and does not forward sustainability and prosperity within a community.

The Posthumous Legacy of Eva Davis

No account of East Lake or the PBC model would be complete without mention of Eva Davis (1924–2011), who was instrumental in creating the PBC model with Tom Cousins and his team. She was, until her death, the only person to hold the role of the head of the East Lake Community Association and wielded much power in the community. For instance, when Jimmy Carter came to East Lake to visit its residents and make his pitch to rebuild it, not one resident attended his meeting. His only misstep was not talking to Eva before approaching the community (TEDxAtlanta, 2014).

Eva was born of a single mother and at an early age her grandfather “gave” her to the local sheriff’s family as a playmate for their daughter. She did this for many years until she became pregnant and was let go from the household. She had little to no education but became the matriarch of the defunct East Lake community. When Tom Cousins approached the community, Eva was the gatekeeper and advocate for the community residents. It took time and effort on both parts to build the trust needed to let Cousins’ family and HOPE VI money into the community, as the community had been promised relief by prior politicians that never panned out.

Eva was a fierce negotiator. It is because of her that East Lake has a different split of market rate, below market rate, and public housing. As discussed earlier, the traditional model for awarding the units to the community is one-third public housing, one-third below market rate housing and one-third market rate housing. In East Lake, however, Eva fought for a 50/50 split of public housing and market rate housing to better support her community. This housing mix is written into the community covenants (as they are in all other PBC communities) to ensure the communities always support the underserved. Eva lived long enough to reap the rewards of the revitalization and in an interview was quoted in the *Chicago Tribune* stating, “We tore down hell and built heaven” (Pender & Ridder, 2003, para 11). So strong was her influence on the creation of the model that the reporters recounted seeing an originally signed and penned picture of President Jimmy Carter on her coffee table that read “To Eva Davis – Thanks for your leadership for change at East Lake. Jimmy Carter. 8/96” (Pender & Ridder, 2003, para 11).

Last Words

In conclusion, this research strongly suggests that the PBC 5-Step revitalization model has the capacity to end intergenerational poverty in one generation and improve the standard of

living for low-income adults. Also, clear to me, is that concentrated urban poverty is a problem that is man-made, not born by acts of God such as Hurricane Katrina. As a matter of fact, it was Katrina that enabled a PBC to be born. However, concentrated urban poverty still carries a legacy of racism that can slow down momentum to end concentrated poverty, as was done with the cessation of the MTO experiment. Unless underlying systemic racial beliefs and subsequent legacy policies are rooted out and eliminated, concentrated poverty will continue to exist because beliefs drive political agendas.

However, the PBC model itself is apolitical. It appeals to the individuals that espouse the restricted opportunity model of poverty and the faulty character model. For those that believe individuals are not afforded the same opportunities as their middle-class peers, the PBC 5-Step model, which includes pre-K and the creation of charter schools and partnerships with other education organizations, puts low-income and middle-class children on an even playing field with regard to education and future wages. For those that believe the faulty character theory of poverty underpins concentrated urban policy, this research indicates otherwise as PBC communities show 100% compliance of eligible adults either attending school or becoming gainfully employed. As a result, the community itself becomes a favorable investment and community members are able to share in its prosperity; an example being individuals being able to build wealth by purchasing a home and building equity.

It is clear to me is that concentrated urban poverty is man-made and if we can create concentrated urban poverty, we can eliminate it. The choice is ours to make.

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Zillow. (2021). *San Carlos Home Values*. <https://www.zillow.com/san-carlos-ca/home-values/>

APPENDIX A

Recommendations From the Commission on Severely Distressed Housing

1. That demolition or extensive remodeling of the severely distressed units should begin immediately with a one-for-one replacement of units on the original project site (if possible)
2. That high-rise buildings be replaced with townhome-style housing with robust common areas
3. That security be provided to ensure the safety of residents
4. That money be set aside for much needed social services and that the services be located in or near the housing projects
5. That the new housing projects include mixed-income residents, including families with very low, low and moderate incomes
6. That the PHAs must involve residents as much as possible with the planning, development, and delivery of social services
7. That private management companies take over management of the projects and include on-site and off-site management
8. That money should be earmarked to assist residents with economic development opportunities, such as small business loans, deeming the developments as enterprise zones and having the communities apply for CDBGs to further the economic revitalization of the community as a whole; and
9. That HUD (while retaining property rights to the land itself) should enter into agreements with private enterprise and nonprofit entities to lease back new buildings for durations that would allow developers to maximize tax credits

APPENDIX B

Introductory Email



Dear [Name],

My name is Shannon Bergman, and I am an Ed.D. (doctoral candidate) in the Graduate School of Education and Psychology at Pepperdine University. I am conducting a research study examining the Purpose Built Community neighborhood revitalization model and you are invited to participate in this study. If you agree, you are invited to participate in an interview about Community Quarterbacks (CQs) and how they interface with their community as well as about the community itself and the PBC organization from your perspective. (You will not be asked to provide any sensitive or confidential information during the interview.) CQs were chosen to interview due to their unique position within the community, having contact with both internal and external stakeholders as well as having the singular goal of improving the lives of their residents.

The main purpose of this study is to bring academic visibility to your revitalization model in hopes that it can be made part of educational institutions' curriculum to broaden exposure of your revitalization model to those studying remedies to concentrated urban poverty and to demonstrate that "place matters."

The interview is anticipated to take no more than 1.5 hours with 1-3 follow-up phone calls that should not last more than 10-15 minutes each. The interviews will be recorded via a web conferencing technology such as Zoom, WebEx, Skype or MS Teams and then transcribed. Additionally, audio calls will be recorded with an app such as Tape a Call which also provides transcription services.

Participation in this study is voluntary. Your identity as a participant will remain confidential both during and after the study. Also, after three years all electronic and hard copy information will be destroyed. Any information obtained during the course of this study will be kept in a safe that is in a hidden location and bolted into a concrete floor. Only I have the password to this safe. All electronic correspondence will be kept on my personal computer which is locked with a password known only to me and with the files themselves having passwords as well. In addition, pseudonyms will be used to protect your identity in the final transcript.

If you have questions, please contact me at shannon.bergman@pepperdine.edu

Thank you for your consideration,

Shannon Bergman

Graduate School of Education and

Psychology Pepperdine University

Doctoral Student of Organizational Leadership

APPENDIX C

Sample Email Consent Form

Pepperdine University Graduate School of Education and Psychology

IRB Number #

Study Title: **Purpose Built Communities: A Concentrated Urban Poverty Intervention**

Dear [name of the PBC Community Quarterback], My name is Shannon Bergman. I am conducting a study on the revitalization model Purpose Built Communities (PBC) uses to successfully revitalize concentrated urban poverty communities. If you are an adult, 19 years of age or older and a Community Quarterback or other member of PBC management, you may participate in this research.

The purpose of this study is to bring academic visibility to your revitalization model in hopes that it can be made part of educational institutions' curriculum to broaden exposure of your revitalization model to those studying remedies to concentrated urban poverty.

This research focuses heavily on the information provided by Community Quarterbacks due to your unique position within the PBC umbrella of organizations in that you interface with many, if not all community stakeholders and have the singular purpose of bettering the lives of all community members.

Participation in this study will require approximately 1.5 hours of your time for a web conferencing interview and two to three short follow-up phone calls that are estimated to be no longer than 5-10 minutes in duration.

You will be asked to answer non-sensitive or confidential information about your role, your individual community and your understanding of the PBC organization.

There are no known risks or discomforts associated with this research. Your name will be kept confidential and only known by myself and my dissertation chair. Instead, a pseudo name will be used. All information gathered via the web conference will be converted to an .mp3 or .mp4 and stored on my password protected computer in a password protected folder that only I have access.

You may ask any questions concerning this research and have those questions answered before agreeing to participate in or during the study and can decline to participate (withdraw) from the study at any point before, during or after for any reason. Deciding not to be in this research study or deciding to withdraw will not affect your relationship with the myself or with Pepperdine University. You will not lose any benefits to which you are entitled.

For study related questions, please contact the investigator(s):

Primary Investigator: Shannon Bergman [shannon.bergman@pepperdine.edu,]

Secondary Investigator: Doug Leigh (Dissertation Chair) [doug.leigh@pepperdine.edu, 310.506.4000]

For questions concerning your rights or complaints about the research contact the Institutional Review Board (IRB): • Phone: 1(310)568-2305 • Email: gpsirb@pepperdine.edu

You are voluntarily making a decision whether or not to participate in this research study. By participating in the web conferencing interview, you have given your consent to participate in this research. You should print a copy of this page for your records.

Thank You,
Shannon Bergman
Primary Investigator

APPENDIX D

IRB Notice of Approval for Human Research



Pepperdine University
 24255 Pacific Coast Highway
 Malibu, CA 90263
 TEL: 310-506-4000

NOTICE OF APPROVAL FOR HUMAN RESEARCH

Date: November 16, 2020

Protocol Investigator Name: Shannon Bergman

Protocol #: 20-05-1365

Project Title: Concentrated Urban Poverty Intervention

School: Graduate School of Education and Psychology

Dear Shannon Bergman:

Thank you for submitting your application for exempt review to Pepperdine University's Institutional Review Board (IRB). We appreciate the work you have done on your proposal. The IRB has reviewed your submitted IRB application and all ancillary materials. Upon review, the IRB has determined that the above entitled project meets the requirements for exemption under the federal regulations 45 CFR 46.101 that govern the protections of human subjects.

Your research must be conducted according to the proposal that was submitted to the IRB. If changes to the approved protocol occur, a revised protocol must be reviewed and approved by the IRB before implementation. For any proposed changes in your research protocol, please submit an amendment to the IRB. Since your study falls under exemption, there is no requirement for continuing IRB review of your project. Please be aware that changes to your protocol may prevent the research from qualifying for exemption from 45 CFR 46.101 and require submission of a new IRB application or other materials to the IRB.

A goal of the IRB is to prevent negative occurrences during any research study. However, despite the best intent, unforeseen circumstances or events may arise during the research. If an unexpected situation or adverse event happens during your investigation, please notify the IRB as soon as possible. We will ask for a complete written explanation of the event and your written response. Other actions also may be required depending on the nature of the event. Details regarding the timeframe in which adverse events must be reported to the IRB and documenting the adverse event can be found in the *Pepperdine University Protection of Human Participants in Research: Policies and Procedures Manual* at community.pepperdine.edu/irb.

Please refer to the protocol number denoted above in all communication or correspondence related to your application and this approval. Should you have additional questions or require clarification of the contents of this letter, please contact the IRB Office. On behalf of the IRB, I wish you success in this scholarly pursuit.

Sincerely,

Judy Ho, Ph.D., IRB Chair

cc: Mrs. Katy Carr, Assistant Provost for Research

APPENDIX E

Additional Consent From Research Participants



Shannon Bergman 'student' <shannon.bergman@pepperdine.edu>

Re: Additional Consent

1 message

Shannon Bergman 'student' <shannon.bergman@pepperdine.edu>

Fri, Apr 9, 2021 at 3:36 AM

To: Shannon Bergman <shannon.bergman@wwt.com>

<Name of CQ>,

In reviewing my manuscript with my dissertation chair and Institutional Review Board, we discovered that although I can anonymize your name and location in my written text, my **references** (which I am required by law to cite) often will refer back to something that specifically calls out the location and even the name of your community -- for instance if I used information from an annual report or something on your website. So although you still have some level of anonymity, I can not guarantee that someone could not find out who you are should they review my references and start doing internet searches on your community.

So, my plan is to keep the pseudonyms in place, but use the real names of the communities because their stories and their names are so intertwined and add depth to the description of your community, its challenges and successes.

Do I still have your consent to use your interview/s as part of my research? Again, I will still use a pseudonym for your name. Saying no will not have any negative impact on your relationship with me or Pepperdine University.

Sincerely,
Shannon