LOYOLA UNIVERSITY CHICAGO

CURL
CENTER FOR URBAN RESEARCH AND LEARNING

# Staying Put

## A Qualitative Analysis of Residential Stability Among Housing Choice Voucher Holders in Chicago and Cook County, IL

Peter Rosenblatt*, Christine George, Travis Moody, Larry (Leo) Davis, Austin Wonder, Ariel Fleenary, Michael Reda, and Thais Rulich-Maly

Prepared at the request of Impact for Equity as part of the 2Gen Economic Mobility Project

JUNE 2024

ACKNOWLEDGEMENTS
This research was funded by the Annie E. Casey Foundation, Inc., and we thank them for their support; however, the findings and conclusions presented in this report are those of the authors alone, and do not necessarily reflect the opinions of the Foundation. We also thank Cara Hendrickson, Betsy Lassar, Alex Polikoff, Hoy McConnell and our partners at Impact For Equity for their support and feedback during the creation of this project, and Jim Riccio, Caroline Schultz and colleagues at MDRC for their insights and advice.

*Corresponding Author: prosenblatt@luc.edu

# Table of Contents

Executive Summary.......................... 01
Background........................................ 03
Methodology...................................... 04
Findings............................................. 06
Discussion......................................... 22
Policy Suggestions and
Future Research.......................... 25
Endnotes........................................... 28
Works Cited...................................... 29

01

# Executive Summary

Research and housing policy has begun to coalesce around the idea that moving to low-poverty, opportunity-rich neighborhoods can be beneficial for low-income adults and children (Chetty, Hendren, and Katz 2016, Sanbonmatsu et al. 2011). A natural extension of this idea is that not just moving to, but staying in such neighborhoods could extend these beneficial outcomes (Clampet-Lundquist and Massey 2008, see also Ludwig et al. 2008). However, little is known about the experiences voucher holders have once they have moved to these neighborhoods. What kinds of things lead them to move away? What challenges do they face, and what strategies do they use to overcome them?

In this report we draw on in-depth interviews with adults and youth who were part of the Chicago-Cook County 2Gen Economic Mobility Demonstration (henceforth 2Gen). The 2Gen Demonstration was an economic mobility program that supported Housing Choice Voucher (HCV) users with services and family-centered coaching aimed at improving the well-being of adults and children.[1] Our study complements and extends previous research by focusing on stays in (rather than moves to) opportunity neighborhoods[2] and by sampling HCV households with children already living in opportunity areas.

02

# Key Findings

1. **Challenges of staying:** "Forced moves" were a leading cause of a family leaving their unit. The most common push factor was landlords selling a building and terminating the lease, but households also moved for other reasons outside of their control, such as medical issues or job loss. Parents also reported leaving their neighborhoods due to racist or classist treatment by their neighbors.
2. **Influence on staying:** Attitudes toward staying in an opportunity neighborhood were shaped by three key dimensions of neighborhood experiences: perceptions of safety, feelings of belonging, and appraisal of neighborhood amenities. Our analysis suggests that these things varied in how widespread they were among respondents and how influential they were in causing a family to move or stay.
3. **Interaction between moving and staying influences:** Forced moves didn't leave families many options; some moved to other low-poverty areas, but doing so was a challenge. Some families who experienced racist or classist treatment from their neighbors stayed in their neighborhood, if they either found sustained support from other sources in the community, such as different neighbors, or if they experienced a large change in school quality for their children due to moving to the opportunity neighborhood.
4. **Policy Suggestions:** Our analysis highlights the importance of addressing these community issues to support sustainable moves to opportunity. Mobility counseling can help households facing forced moves find other housing in opportunity areas, while supporting local organizations can make the community more responsive to discrimination and microaggressions and increase feelings of belonging for low-income residents. Coaching and support services that address community issues and empower parents can increase family wellbeing by helping families become more comfortable in their neighborhoods.

# 03 Background

It is well-known that American cities are divided by race and class. This segregation engenders geographic differences in amenities, safety, and life chances. In recent years scholars have shown that neighborhood inequalities are durable and factor into generational inequalities; the neighborhood in which a child grows up can shape whether they go to college and how much money they make as an adult (Sampson 2012, Sharkey 2013, Chetty, Hendren, and Katz 2016). One way to overcome these disparities is to help low-income families move to better-resourced neighborhoods, often referred to as "opportunity neighborhoods." Several decades of housing programs have used Housing Choice Vouchers to facilitate these kinds of moves, often with demonstrated benefits for adults and children (Rosenbaum 1995, Duncan and Zuberi 2006, Sanbonmatsu et al. 2011, DeLuca and Rosenblatt 2017, Chetty, Hendren, and Katz 2016).

Yet finding housing in an opportunity neighborhood can be difficult for low-income households, even with a housing voucher that helps offset the cost of rent (DeLuca, Garboden, and Rosenblatt 2013). Voucher households often need additional assistance to access housing in these neighborhoods; mobility counseling programs have developed over time to become responsive to these needs and help families get to opportunity areas (Bergman et al. 2024). But what happens once they move in?

This study picks up after voucher users have been living in opportunity areas. We interviewed 53 adults and 29 teenagers who either were living in opportunity areas in Chicago and suburban Cook County, or who had lived in such places in the past and recently moved away. Our study focused on two research questions:

1. ***What barriers do Housing Choice Voucher households face when trying to remain in their homes in opportunity neighborhoods?***
2. ***How do the experiences of adults and youth impact whether or not they stay in opportunity areas?***

Families in our study faced a range of circumstances. Some found close connections to their neighbors; others faced racism or class-based hostilities. In the following report, we document these experiences and reflect on what they tell us about the challenges of staying in opportunity neighborhoods. We also highlight the circumstances and strategies that enabled some households to stay in these neighborhoods even when they encountered prejudice or microaggressions. From these stories and our analysis, we draw conclusions about the kind of policies that we believe can support stays in opportunity neighborhoods.

04

# Methodology

In this report we draw on in-depth interviews with 53 adults and 29 youth ages 14-18. Interviews were conducted between July 2022 and August 2023. At the time of the interview, respondents were either living in an opportunity neighborhood or they had recently moved away from such a neighborhood. Opportunity neighborhoods were defined by the partner organizations that collaborated to develop the 2Gen Demonstration. First, census tracts in the top 40% of economic mobility for children from low-income families were identified, using a formula developed from Opportunity Insights' Opportunity Atlas. These tracts were then screened to remove higher poverty neighborhoods (those with 2017 poverty rates of more than 20% in Chicago and 15% in the rest of Cook County). Finally, additional census tracts were added on a case-by-case basis in consultation with local housing mobility experts if they were deemed to have good prospects for supporting upward mobility.

Table 1 describes our interview sample. All households were using housing choice vouchers, and all had children living in the home, although not all of them had teenagers in our eligible age range. Youth interviews are a sub-sample of the total number of household interviews. Seventy-eight percent of interviewed household heads with an identified race or ethnicity were Black, followed by Latine (10%) and White (10%) headed families. Table 1 also shows that our sample consisted primarily of women (96%).

**Table 1. Respondent Characteristics**

| | Stayers | Movers |
|---|---|---|
| **Number of adult interviews** | 39 | 14 |
| **Number of youth interviews** | 21 | 8 |
| **Racial demographics of adult household heads**[3] | 31 Black<br>3 Latine[4]<br>3 White<br>2 Unknown | 9 Black<br>2 Latine<br>2 White<br>1 Middle Eastern |
| **Gender of adult household heads** | 37 Women<br>2 Men | 14 Women |

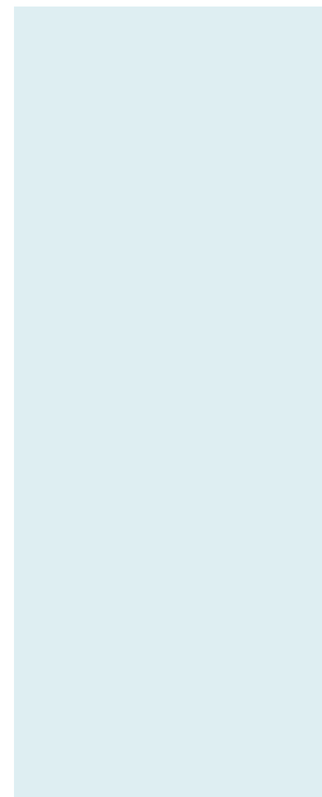
# 05

We used a model of “narrative interviewing” (DeLuca, Clampet-Lundquist, and Edin 2016) where we encouraged respondents to provide “the whole story” in response to our questions, with detailed recollections of specific events, allowing attitudes and contextual details to emerge. This method relies less on general questions (although we used some of these) than on inviting respondents to tell us stories about a specific incident. In recalling specific incidents, respondents are more prone to accurate reflection than if asked broad questions that invite speculation (Boyd and DeLuca 2018).

Interviews focused on respondents’ experiences in opportunity neighborhoods. Topics included social integration into the neighborhood for adults and youth, tensions with neighbors, perceptions of belonging, and use of neighborhood amenities. Because moving and staying for low-income households is a process that is embedded in a web of family and social ties, landlord relationships, and neighborhood, schooling, and job experiences (DeLuca, Wood, and Rosenblatt 2019), our interviews cast a wide enough net to understand these and other contextual factors.

Youth interviews paid particular attention to experiences with school, peer groups, outside interests and “identity projects,” or the hobbies and activities that teens engage in that may be relevant for how they manage life course transitions and engage with their peers (DeLuca, Clampet-Lundquist and Edin 2016, Rosenblatt, Edin, and Zhu 2015).

Interviews were recorded and transcribed using an automated speech-to-text software (Otter.ai) and then cleaned by research assistants. We coded the transcripts using a set of pre-existing codes developed by the research team and open codes, a hallmark of qualitative research that involves identifying unanticipated themes that emerge from the data. We coded all interviews using Nvivo.



# 06

# Findings

## The Parents: Strivers and Repairers

### Growing Up and Family Background

Adults who shared details of their lives had a range of experiences.  These details varied from participation in the Great Migration, civil rights struggles and racial discord in the South, to Martin Luther King's march into Gage Park in southwest Chicago, to immigrating from the war-torn Middle East or economic and civil unrest in South America and Mexico.

The familial backgrounds of the parents we interviewed were very diverse. Many described growing up in families that experienced enduring economic distress and occasional economic dependence on welfare; others had parents who had working class and lower middle-class jobs. A small number were raised in middle-class, professional households. Most grew up in the South and West Sides of Chicago, while a few grew up in the suburbs. Many described adversities in their lives. Some lost one or more of their parents early and were raised in foster care or by their grandparents (primarily grandmothers) or other relatives. A few had fathers that had been incarcerated or parents plagued by drugs. Also, a few came from immigrant families displaced by war and strife.

A few had disabilities, some from childhood, others with an adulthood onset, including PTSD due to engagement in war zones while in the military.

Almost all who described their extended families had networks of relatives experiencing all gambits of economic circumstances and occupations, from members of the armed forces and police, to engineers, teachers and artists, to part-time and occasional workers. Many described current strong ties to families, while others described being totally alienated from their family or otherwise without family support.

### Relationships and Parenting Experiences

Most, but not all, of the adults were single parents. In a few cases they cared for a grandchild. A number had their first child in their later teen years or as young adults. The number of children varied, with some having one or two children, others four or more. Often those with larger families had two sets of children from different relationships, some that were now adults and others that were younger and currently being raised. A handful described break-ups with partners or spouses due to intimate partner abuse or violence.

In some cases, the single-parent mothers described fathers that were involved in co-parenting. Some fathers were involved in caregiving on weekends, some paid child support, some had their mutual child stay with them for a while when the mother attended school events. Other single mothers described parenting or mentoring support from their own parents, siblings, or cousins. But others had no support for their children other than themselves and perhaps a teacher or youth worker.

### Common Themes

Practically all the parents showed a strong sense of striving. Those from challenging backgrounds were optimistic about the future, describing how they and their siblings often attained higher educational attainment than their parents, and the pride that they had in their older children's — now young adults — occupations and educational success. Some parents were in educational programs in community colleges or universities.

Many of those who came from more middle class or strong working-class families described what they saw as missteps—such as an unplanned pregnancy—or challenges such as physical or mental disabilities in their lives, which they saw as getting them off track. They often described their aims to address or repair the impact of those missteps or challenges.

## What barriers do HVC households face when trying to remain in their homes in opportunity neighborhoods?

Our first research question focuses on the factors that led respondents to lose their homes in opportunity neighborhoods. The most common challenge to staying in a neighborhood came from landlords, including landlords who refused to comply with changes mandated by a failed voucher inspection. Households also moved for other unplanned reasons, such as job loss due to the COVID-19 pandemic, while a smaller number made a planned move, such as to find more living space with a baby on the way.

### Challenges of Staying in a Housing Unit in an Opportunity Area

Respondents reported a range of relationships with their landlords from positive to negative. Those at the most negative end of the spectrum were often forced to move because of landlord actions. Some respondents had landlords who were so neglectful of the unit that they felt uncomfortable staying.

For example, Elaine[5] explained that she "ended up leaving Hyde Park because the landlord-the building was fine, I loved my apartment. But they weren't-they didn't keep the building clean enough for me. So that's why I left."

Another respondent, Cedric, explained a situation which motivated him to move from his Ashburn neighborhood on the far southwest of Chicago. He described his current landlord as a “patch queen”, explaining that “I have a leak in the basement. So, whenever it rains, the basement gets water. And as opposed to fixing the issues, I see patches, and it doesn’t work. That’s actually one of the reasons I’m in the process of moving.”

Perhaps because they tended to be living in middle-class neighborhoods, respondents reported fewer such incidents of “unit failure,” or landlord neglect leading to unlivable conditions, than other research suggests (DeLuca, Wood, and Rosenblatt 2019). However, they were more likely to experience a different sort of threat- the unexpected loss of a home because of landlords selling the property. Suzanne was reduced to tears during her interview on a Friday afternoon, explaining that “I have a situation now where the condo that I was staying in, sold, okay, so we have to be out by Monday.”

She became suspicious when the landlord arranged for workers come in and do minor repairs to the apartment, in a northside Chicago neighborhood, during the previous months, but felt a measure of comfort in having signed a 2-year lease. However, just a few months later, the landlord broke the lease and told Suzanne she had 60 days to leave.

Another respondent was forced to move out of her suburban home after 12 years because the landlord fixed-up the home up and sold it. Freda explained that while she dealt with many issues in the unit and had tried to stay, she could no longer do so. She reflected, “I don’t want to like, pack up and leave and be consistently moving all the time. So, I decided to just stay here. I forced myself to live here, even though I don’t want to be here. And now I’m at a point where my landlord wants to sell his place. So, I’m forced to leave when I’m not ready.” Even residents who were able to stay in place could be reminded of the ability of their landlord to sell the unit out from under them. Cedric’s “patch queen” landlord had threatened to sell the unit, but after she “missed her selling window” she extended his lease for another year.

*“And now I’m at a point where my landlord wants to sell his place. So, I’m forced to leave when I’m not ready.”*

Failed housing inspections could also lead to an unplanned move. The recertification inspections that are part of the voucher program are designed to prevent voucher holders from being made to pay for substandard housing.

But they sometimes resulted in tenants moving because landlords refused to make minor repairs. Vernon explained that “CHA did an inspection. And it failed. They said they need to do a vent in the walk-in shower. And … the property manager and the owner don’t want to do that. So that’s another reason why we’re moving.” Other respondents faced difficulties with the recertification process and were forced to move because they no longer qualified for the same number of bedrooms. One respondent had her work hours (and income) increase right before her recertification, but then come back down shortly afterwards, leaving her with a $400 increase in the tenant portion of her payment that she couldn’t afford.

Sometimes respondents’ concerns with landlords extended beyond the confines of the unit. Linda felt her landlord was responsive when she initially moved into the building, but after a new tenant moved in, with teenage boys who hung out and smoked in the hallway, she soured on him: “When I would go to the landlord about it, it felt like it was not a big concern to him. And I’m like, I got young girls here, that is not proper for my children to walk outside.” Trina experienced similar issues. She explained that she had “a slum landlord. It’s people, that’s homeless still staying in the basement of the building that I stay in. I put a complaint out about it, but he looked at me like, ‘oh it’s nothing. Why don’t you just shut your mouth? Let them people stay in the basement.’”

### Challenges of Finding a Housing Unit in an Opportunity Area

Overall, issues with landlords were the most common causes of moves from opportunity areas. However, such moves did not necessarily mean that households had to leave these areas altogether. Voucher holders who had to move could search for different housing in an opportunity area, and several of them did. But finding a new housing unit in an opportunity area was difficult. When searching for new housing, many respondents reported prospective landlords who requested that tenants have an income two or three times the monthly rent. Other respondents reported similar financial obstacles-such as requirements for high credit scores- which limited their ability to find housing in locations or buildings which met their desires and needs. Linda noted that upon receiving a notice to move, she struggled to find a new affordable housing unit, even with her voucher, explaining that “everybody says your credit’s got to be perfect. And you got to make three times the rent. If the rent is $2,000 and I’m a single mom, where am I going to get an apartment?”

Ultimately, only five of the 14 households who moved from their

opportunity neighborhoods were living in other opportunity neighborhoods at the time of our interviews.

## How do the experiences of adults and youth impact whether they stay in opportunity areas?

Our second question expands on the first by looking at the broader set of experiences and attitudes that affected how adults and youth thought about whether to stay in opportunity areas. While we can think of the first question of as identifying external barriers to staying in a housing unit in an opportunity area, the second question probes further to understand how respondents' experiences and attitudes about neighborhoods shape their thoughts about staying or moving away.

Three significant dimensions of neighborhood experiences emerged from our analysis. The first, and most discussed, was perceptions of neighborhood safety. The second and often most influential on staying or moving was feelings of belonging. And the third was an appraisal of neighborhood amenities including parks, shops, and especially schools.

### Perceptions of Neighborhood Safety

Respondents assessed safety through a combination of the general reputation of a place and their own experience of it. Yet, our analysis shows that safety was a nuanced concept.

Many respondents appreciated safe neighborhoods, but also expressed confidence that they could live in unsafe areas. Thus, as an indicator of whether or not respondents stay in opportunity neighborhoods, safety is a wide-ranging but shallow factor.

Safety was the leading thing respondents talked about when asked generally about living in opportunity neighborhoods. When prompted to describe their neighborhood, respondents often mention public safety with the use of such terms as "quiet" or "safe" and phrases such as "not much happens" or "not a lot of shootings." This latter phrasing reflects the context within which many respondents viewed their neighborhoods, which was with often-explicit comparisons to the neighborhoods in which they had lived in the past. For example, Suzanne compared her current neighborhood, where she felt "safe [and] secure" to her previous neighborhood, where:

> You step out, I mean, like trying to go to the store, and, I mean, gunshots every day. Like every day. Every day, blocks away. I'll never forget when we were coming home rom the store. And the gunshots, I heard somebody yelling like, 'get down, get down!' And me and my kids were laying on the ground on the side of a car. You know, so–like I said–the kids, they couldn't–I refuse to let them sit by–like my

> son, he would be playing a game and he'll be like, his head would be linked up against the window. My paranoia was like, I was at an all-time high. Like, there was none of that.

Drawing on similar contrasts to Suzanne, several parents expressed their satisfaction with the opportunity areas in which they were living, because their kids were able to play outside or walk to a park without worrying about danger. Faith appreciated that her grandkids and young daughter could "walk around here with no issues" in her far southside Ashburn neighborhood, no matter the time of day. She further explained that "my reasoning for getting into this [mobility] program was because of my daughter. I wanted to–even though she was older–I wanted her to still be able to just go outside, hang and just not worry about nothing. And I know things can still happen over here, but I hear less happening over here opposed to if I was staying over east."

Shari explains about the impact of moving to Hyde Park on her children:

> ...there's more for them to do. I can–I have one just turned 17–I don't mind him leaving to go outside to go play basketball because I don't have to worry about the shooting or him getting jumped on. You know, just things like you wouldn't in my previous neighborhood. I have a daughter, she my only daughter. I'm real cautious of her, what she be doing, who she be with. So she don't go out–I do let her and her brother walk to the park. And this is something I wouldn't do in that area [where they previously lived]. So it's like I'm giving them–you know, like I let them walk around this area–giving them a better chance in life.

*So it's like I'm giving them–you know, like I let them walk around this area–giving them a better chance in life.*

Youth reported feeling safe in these neighborhoods as well. They described the neighborhoods as "quiet" and places where they could walk around. Jeffrey described his northside Chicago neighborhood as diverse and "safe enough to have a walk around like over here, and I won't like get shot just for walking around, or something like that." On the other hand, other youth described instances of fights breaking out during basketball games at the park, or uncomfortable run-ins with gangs of teenagers or, in one case, verbal harassment of a young woman respondent by older men in the neighborhood. But they were able to develop strategies for dealing with

these things, by having a friend accompany them to the store in the evening or, for the young woman, having her mom pick her up from the train station.

Adults primarily linked safety to parenting and opportunities for kids. Mary explained how she and her teenage son's father have "sheltered" him from exposure to "the gangbanger types," in the neighborhoods they themselves grew up in, by limiting the time their son spends with family outside of his Hyde Park neighborhood: "I don't let him go too often.... He's not leaving, you know. Because I mean, I got an honor roll student, this man goin' to college, his daddy didn't go. So we protect him at all costs."

However, concerns about neighborhood safety didn't prevent families from leaving opportunity areas if other issues came up, such as needing to care for an ailing family member or to escape harassment from landlords or neighbors. Most adult respondents recognized a clear difference between safe and unsafe areas but felt that, if needed, they could navigate unsafe areas because of their past experiences. Cedric talked about the "prostitutes and crackheads" he would encounter when walking his dog in the southside neighborhood where he lived before moving to middle-class Ashburn, but explained that "growing up in Chicago, you acclimate to your environment, if I may. And then you take the precautions that you need to live in whatever environment you live in."

Part of this ability was recognizing that safety varied block to block. Several adult respondents expressed confidence that they could navigate this micro-scale gradient. Erin, who left an opportunity area because of harassment from her neighbors (see below), explained that "I'm still afraid of the violence and stuff like that [in the Chicago neighborhood she grew up in]. But like I said, you could be in the roughest part of the neighborhood, but there are certain blocks that you can hit and miss, you, that you can feel safer."

Erin thus didn't feel that neighborhood safety alone would shape where she would live. Cedric similarly explained that his move from that southside neighborhood was for his kids and an opportunity to rent a single-family house rather than fears about public safety. Tammy, who had recently moved from a suburban home to take care of her ill mother in the westside Chicago neighborhood in which she grew up, explained that her parenting restrictions changed after the move, but didn't prevent her from making it. She doesn't allow her teenage son out of the house in the neighborhood in which she now lives: "If he goes outside, he goes where we used to live

[in the suburbs]. So he really, he really doesn't go outside over here. So he hadn't really experienced Chicago like I have as far as going outside and stuff like that."

### Feelings of Belonging and Non-Belonging

Relationships with neighbors were the second most commonly mentioned dimension of neighborhood experiences. Respondents were often blasé about their neighbors- the modal experience was of cordial but not meaningful interactions between respondents and their neighbors, particularly in opportunity areas. However, deviations from this standard were portentous; when strong bonds with neighbors formed, respondents spoke highly of their neighborhood; when division led to conflicts, they talked of moving away. Thus, as an indicator of whether or not respondents stay in opportunity neighborhoods, feelings of belonging were a limited but significant factor.

Several respondents said that they didn't have much of a relationship with their neighbors. Rose spoke of getting along well with her neighbors, stating: "Yes, we speak but we don't have whole conversations, but they're fine." Jo explained: "I mean, we're cordial. I don't hang out with them or anything like that...I've never asked a neighbor for a favor." Vicki said: "everybody just minds their business— I will speak — you know, we know each other. But no, we really just mind our business and keep to ourselves. We just, you know, we just friendly. We don't really have conversations at all."

*[It] definitely gives you kind of feeling that 'Okay, well I belong, this is part of, I'm part of this community.*

When it occurred, feeling a sense of belonging was a significant contribution to whether a respondent stayed in their neighborhood. Even though she describes herself as a "homebody," Barbara explained how much it meant to her that her neighbors in her majority White neighborhood in northwest Chicago did little things like help find her son's lost iPhone or remind her to move her car during street cleaning to avoid a ticket: "It definitely made me feel included... [it] definitely gives you kind of feeling that 'Okay, well I belong, this is part of, I'm part of this community.'"

Youth also discussed community and belonging as significant when they appraised their neighborhoods. William described his Hyde Park neighborhood as "a great community" where people recognize him as he's walking around and will keep an eye out for him if any conflict develops. He told the

interviewer about a time when an angry adult, who had perhaps just been fired from the restaurant he was storming out of, tried to start a fight. The respondent's barber and other neighbors stepped in front of the man and prevented the fight.

**Belonging and Reasons for Moving**

To understand the relationship between belonging and moving or staying in a neighborhood, we first looked at the experiences of the 14 respondents who had moved away from a unit in an opportunity neighborhood. Of these 14, half moved due to circumstances largely outside of their control. The most common of these were landlord conflicts, including having their unit sold. Martha described the "heartbreaking" experience of having the block of townhomes where she had been living for eight years sold. Her neighbors, who she said had "all kind of grew up together a little bit," were dispersed, and she was unable to find another housing unit in the same area. This supports our previous finding identifying landlords as the most significant issue impacting whether a respondent stayed in their unit in an opportunity area. However, respondents also moved for other reasons beyond their control, including job loss due to the COVID-19 pandemic or needing to care for an ill parent.

Three of the remaining seven respondents who moved did so due to class or race-based conflicts with community members that made them feel unwelcome in their opportunity neighborhoods. The strongest example of this came from Erin, a Black woman. She grew up and still has roots in a predominantly Black neighborhood on the West Side but had a terrible experience with her neighbors in the Chicago opportunity neighborhood to which she moved, where fewer than 2% of the residents are Black. She explained her neighbors called the police on her multiple times:

> Moving over there, I kind of felt ashamed, you know, of who I was, my family, we couldn't be ourselves. I had one of the worst times in my life; I had police called on us, because we wasn't in bed asleep by seven o'clock. And my children have a four day [after school program], you know they come home, dinner, bath, a little TV and bed. And we had problems with neighbors calling the police on us, police coming out to the house way before 10 o'clock and there was nothing that they can do, because we wasn't really violating any ordinance just because we were different in that neighborhood, we were being called on.

This incident soured her on living in an opportunity area in the future. She

explained, "I'm not going to any more mobility areas every year, because now I feel like they're going to be ugly and look down on me. I don't feel like I'll be comfortable or wanted or accepting in the community like that." In fact, all three of the households who moved due to racism or classism moved to neighborhoods that were predominantly Black and less affluent, with two of the three explicitly moving near family members.

> *...just because we were different in that neighborhood, we were being called on.*

By contrast, three other movers can be described as "opportunity movers." They didn't move for lack of belonging in their opportunity neighborhoods and weren't forced by external factors. All three found new housing in other opportunity areas, two in areas that were close to the places they left. This suggests they expected to re-create the experiences of comfort and settling into opportunity areas.

A final mover also experienced race-based antagonisms in her opportunity neighborhood but ended up moving years later for unrelated household space reasons. This leads us to look outside of the 14 movers to deepen our understanding of how sense of belonging impacts moving and staying in opportunity neighborhoods.

**Making Sense of Non-Belonging**

Overall, 16 of the 53 adults we interviewed expressed moderate to strong feelings of non-belonging in their opportunity neighborhoods. This includes the three households described above who moved due to this, as well as five others who identified a precarious housing situation that they were currently facing, which had not yet forced them to move but which they suspected was soon going to. An example of the latter can be seen in Suzanne, who lived on Chicago's North Side, in a neighborhood she describes as "95% White." When asked how that works out for her as a Black woman, she replied:

> I mean, racism still exists, and it may not be nothing said or did, but you can definitely feel it.... there are some interactions. I mean, you have some neighbors that — they speak, and then you have some neighbors that look at you like, what are you doing here? How did you get here?

She further explains how these micro-aggressions impact her sense of her place in the neighborhood; "They don't really, you know, it's like, it's welcoming, but not. You know, it's like, 'Oh, hey, how you doing?' It's not no, 'let's go play a game of tennis or something.' 'Let's go swim in a lake or something.' It's none of that. It's just more so hi and bye." Her daughter Cass had experienced similar treatment. She

explained that her White neighbors would "look at me kind of crazy" and described one incident where:

> …it was this older White lady. And I guess I was walking behind her, and I guess she thought I was following her. Like, I lived there [in the building] too. Like she could hurry up and shut the door on me. Because we have to use like a key card to get in. But I'm like, can you hold the door? I had bags and she's like, shut the door. Like I was like, wow, like, okay, yeah.

*I mean, racism still exists, and it may not be nothing said or did, but you can definitely feel it…. there are some interactions. I mean, you have some neighbors that – they speak, and then you have some neighbors that look at you like, what are you doing here? How did you get here?*

These micro-aggressions shaped how both mother and daughter felt about their neighborhood, but they had a less direct impact on moving than the similar prejudice she and other respondents faced from their landlords. Suzanne, facing the expiration of her lease just a couple of days after her interview, attributed part of her landlord's eagerness to sell the unit to the landlord's attitude towards voucher holders. Suzanne noted that, although her landlord was very responsive and outwardly friendly, "it just felt like she, she downplayed my role because I have a CHA voucher…. Like, I feel like if I was not involved in a government-based program, that she would have treated me a lot different." Other respondents reported being uncomfortable with landlords. Silvia, a White woman, noted that her landlord inspected her unit every 2 months, making her feel like her tenure was precarious. Erin, who had the police called on her family by her neighbors, also had a "awful" relationship with her landlord. She explained "I think it has a lot to do with my race and that because I'm on [subsidized housing], I think he [the landlord] looked down or [thought] little of me. Um, there's no respect. Maybe because I'm a woman and they're men…and being a woman with two kids, and no man around, that plays a big part."

Class-based or racialized antagonisms factored into housing precarity in other ways. Elisa, a Latina woman, was living through what she suspected would be her last year in a rapidly gentrifying part of Chicago. With her unit needing a repair to pass the voucher inspection and rent in the building having increased substantially, she foresaw having to move in the next year. Moving to the neighborhood in 2009, she had grown comfortable with street

vendors and small business owners, as well as familiar faces she would see on her walks. While she appreciated the investment in new parks and buildings during the past decade, she also noted that “I have seen a lot of people moving in…a lot of new faces, a lot of different races…and a lot of different businesses. But it scares me a little bit, because I do not know anymore who lives here and who doesn't, you know…. By now, it's only a few people that I recognize.” She further explains how her newer neighbors are not very open to her:

> God forbid I say hello to somebody, they look at me like ‘What you on lady?’ So it used to be that yeah, ‘hey, hello, how are you?’ You know, ‘where do you live?’ You know, cuz we wanted to know the neighborhood. No, not anymore. You can’t ask those questions, because few people feel intimidated, you know? So it's like, okay, you know, and also part of the culture, you know, that Hispanics are like that, they want to talk to everybody, and they want to know what your business is like that. So, but not anymore. Not anymore. The culture is the people that are leaving, it's very different, but it is what it is.

These examples emphasize the myriad ways in which race and class differences between renters and neighbors or landlords factor into whether or not families stay in opportunity areas. For these voucher holders, racial antagonisms or class-based discomfort could impact their ability to stay directly through the suspected actions of their landlords, or indirectly through he actions of overly suspicious or unwelcoming neighbors, or through gentrification-induced changes in the neighborhood.

> *…it just felt like she, she downplayed my role because I have a CHA voucher…. Like, I feel like if I was not involved in a government-based program, that she would have treated me a lot different.*

However, not all respondents who experienced race or class-based antagonisms ended up moving. A small handful of households described racist or classist treatment from community members without it leading directly or indirectly to a move. Further examination of these cases revealed an interesting dynamic- households who challenged stereotypes and encountered other forms of support in the community that lessened their class or race-based isolation ended up staying put.

Melody, a Mexican American woman whose grandparents came from deep poverty and whose parents raised her

in the middle-class Chicago suburbs, had a White teacher in the local school accuse her daughter of lying when the daughter said her mom went to college. According to Melody, the teacher justified this in a parent-teacher conference by explaining that "a lot of people of your kind don't even finish high school." The respondent took this to the principal and school board:

> And the parents noticed that this teacher was racist against Hispanic people in general. So when I started talking about, like, what was going on, there were other parents that were scared to speak up. So they just needed one person to say something....And I think, just because of what happened, because I spoke up and other people started speaking up, about this specific teacher, and she ended up resigning from her job, she was gonna get fired anyway... I was just like, I didn't want her to affect the next generation.

Kim, a Black woman, experienced micro-aggressions from a particular neighbor in her building. But she had more supportive interactions with her other neighbors and took solace when the problematic neighbor moved away, and the building manager acknowledged that he had been a problem for everyone. Linda was warned when she moved into her northside Chicago neighborhood that she was living in the "Section-8 building," which her neighbors also referred to as "the problem building." She understandably saw this as a slight, and took offense, but noted that "After living here for probably like another three to five years, you know, people got to know me from the neighborhood. And oh, they were like, 'Oh my God, you're so nice. You know, your kids are so well behaved.' So it made them think different of me once they got to know me." Cedric, who had the "patch queen" landlord, also worked hard to overcome potential class differences between himself and his home-owner neighbors in his middle-class, predominantly Black, southside neighborhood. He explained that after a neighbor "cursed out" his daughter, he invited the neighbor's wife over to give him gardening tips, "not that I needed her help, but I asked for her help, only for the purposes of you know, kind of killing her with kindness, you know? And surely enough when she was helping me with my plants, you know, she let me know, you know, everything was water under the bridge, so to speak."

These examples show how respondents in opportunity areas where they felt non-belonging challenged stereotypes both directly (as Melody did) and indirectly (like Linda and Cedric). In doing so, they often encountered the kind of support that helped them overcome the race or class-based isolation that eroded the ability of other households to stay put.

### Appraisals of Neighborhood Amenities

The final dimension of neighborhood experience that contributed to respondents staying or moving from opportunity neighborhoods was their appraisal of neighborhood amenities. Things like parks, stores, and schools were acknowledged but not as widely mentioned as safety or as significant as the degree of belonging which respondents felt. However, a subset of respondents cited amenities, particularly schools, as a reason to stay in or move from the neighborhood. As an indicator of whether or not respondents stay in opportunity neighborhoods, appraisals of neighborhood amenities were a limited but occasionally significant factor.

### Accessible Stores and Safe Parks

Respondents uniformly talked about the positives of having shopping centers and grocery stores within walking distance. One respondent contrasted the chain grocery stores in his opportunity neighborhood with the food desert his wife had experienced growing up. Most respondents valued proximity to these amenities because it meant they could get shopping done without a car and without taking the bus, which respondents felt could be unreliable in the suburbs or unsafe in the city. Having parks nearby or space for children to play outside was important to respondents, but they usually described this as consequent to public safety—the presence of parks was less significant than the ability of children to use them without having to be directly supervised.

### Quality of Schools

A subset of parents also mentioned access to quality schools as a reason to stay in or move from their neighborhoods. Parents assessed school quality in a couple of different ways. The most common was the level of communication between themselves and their children's teachers. Participants mentioned that having a relationship with their children's teachers, or consistent communication with them, made them feel connected to the school and secure in their child's education. Instead of relying solely on the parents, quality schools had a plan not only to help the children academically but to provide a support system for the child. A subset of parents extended this concept to include principals and staff at the school, particularly when their children needed additional services, such as an Individualized Education Program (IEP).

Respondents occasionally mentioned academic reputation or after-school activities as markers of school quality. While few respondents overall decided where to live based on the schools, those who had strong opinions about school quality often made conscious decisions to leave or move to a neighborhood based on the schools. Gwendolyn wanted to make sure that

her 12-year-old went to a “decent” high school. She explained that this was the main thing that made her want to move from her South Loop home.

For other respondents, the opportunity to get a better education for their children influenced them to stay in an opportunity neighborhood even when they felt socially isolated due to class or race differences. Susie, a White woman, lobbied the housing authority for an exception payment standard that would allow her to move to a suburban neighborhood with schools that could support her special needs children. While she worried about her kids feeling left out at school when their upper middle-class classmates talked about trips to Disneyland or joined after school activities that came with extra fees, she also appreciated how much better the school district was about meeting her child’s IEP.

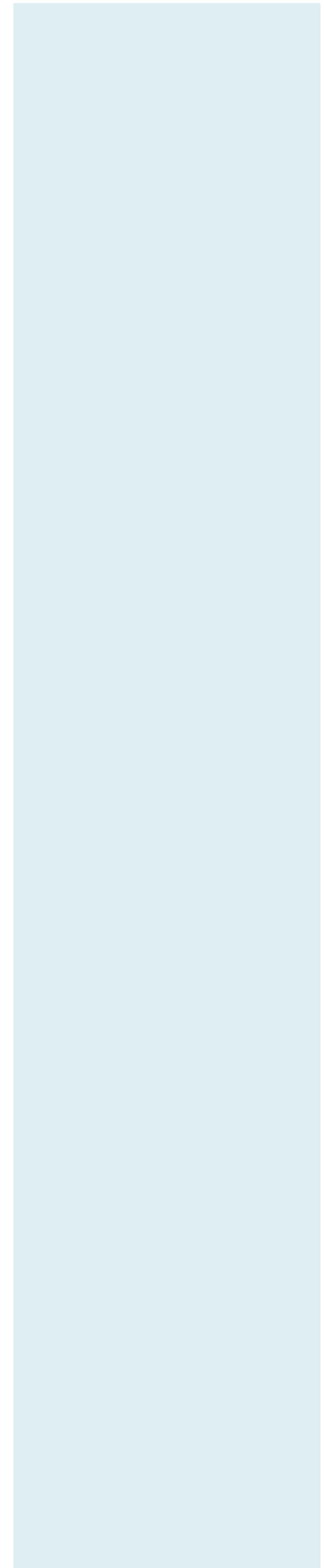
*Because just being in an area it's like, you want to grow and excel, but then the stuff that you're around, it keeps you balled up. So once you moving, you know, like, it's brighter, you know.*

Shari, a Black woman, overcame a lot of hardship in her life including domestic violence and the incarceration of one of her children. Despite facing interpersonal race-based conflicts with neighbors in her opportunity neighborhood in the city, including a child at school calling her son the N-word, she drew on the contrast between where she came from and where she is to find sources of support for her children:

> Because just being in an area it's like, you want to grow and excel, but then the stuff that you're around, it keeps you balled up. So once you moving, you know, like, it's brighter, you know. Different things. And I think it impacts them [her children] a lot because they comfortable. You know, it's more comfortable...And, I'm a say it, because of the environment we're in now. You know, you have people [teachers] that care, and they don’t come to work just for – they care and they do assist these kids.

Many of the adults and youth we talked to stood out in their neighborhoods due to their race, economic status, or both. Several felt this acutely as a sense of non-belonging, often triggered by interpersonal incidents of racism or classism. Sometimes, such as when landlords responded to this difference with extra suspicion, it resulted in a forced move. Other times, harsh treatment by neighbors led households to move away. Those who experienced race or class-based antagonisms and didn’t move as a result either developed social

connections elsewhere in the neighborhood that made them less isolated, or, in the case of Susie and Shari, experienced radical differences in their children's school quality that made them want to stay in the neighborhood.



# Discussion

Narratives of hope and sacrifice can be seen in the stories adults and youth shared with us. Linda, who overcame her neighbors' prejudice about living in the "Section-8 building," grew up in poverty with little education, but raised her children to be honor roll students, with college in their future. Mary arranges her life around her son's success, moving to a neighborhood where she doesn't know anyone in order to send him to a school with a strong college prep program and allow him to grow up sheltered from the violence and crime that have featured in the lives of his extended family.

Each of the households in our sample had spent some time in opportunity areas, although families had a range of footholds in these neighborhoods. Our analysis suggests a mix of external factors that shape how strong or tenuous these footholds are. At one end of the spectrum are landlord actions that make it impossible for voucher holders to stay in their current unit. The most common such action was for landlords to put the unit on the market, forcing families to find a new place to live. At this stage, it was still possible for households to stay in opportunity areas, but doing so presented its own challenges. As we found, and as previous research supports, the search process for voucher holders trying to move to low-poverty, resource-rich neighborhoods is arduous (Rosen 2014, Rosenblatt and Cossyleon 2018). Respondents in our study mentioned some of these difficulties, primarily in the form of landlords who requested high credit scores or incomes in order to live in their properties.

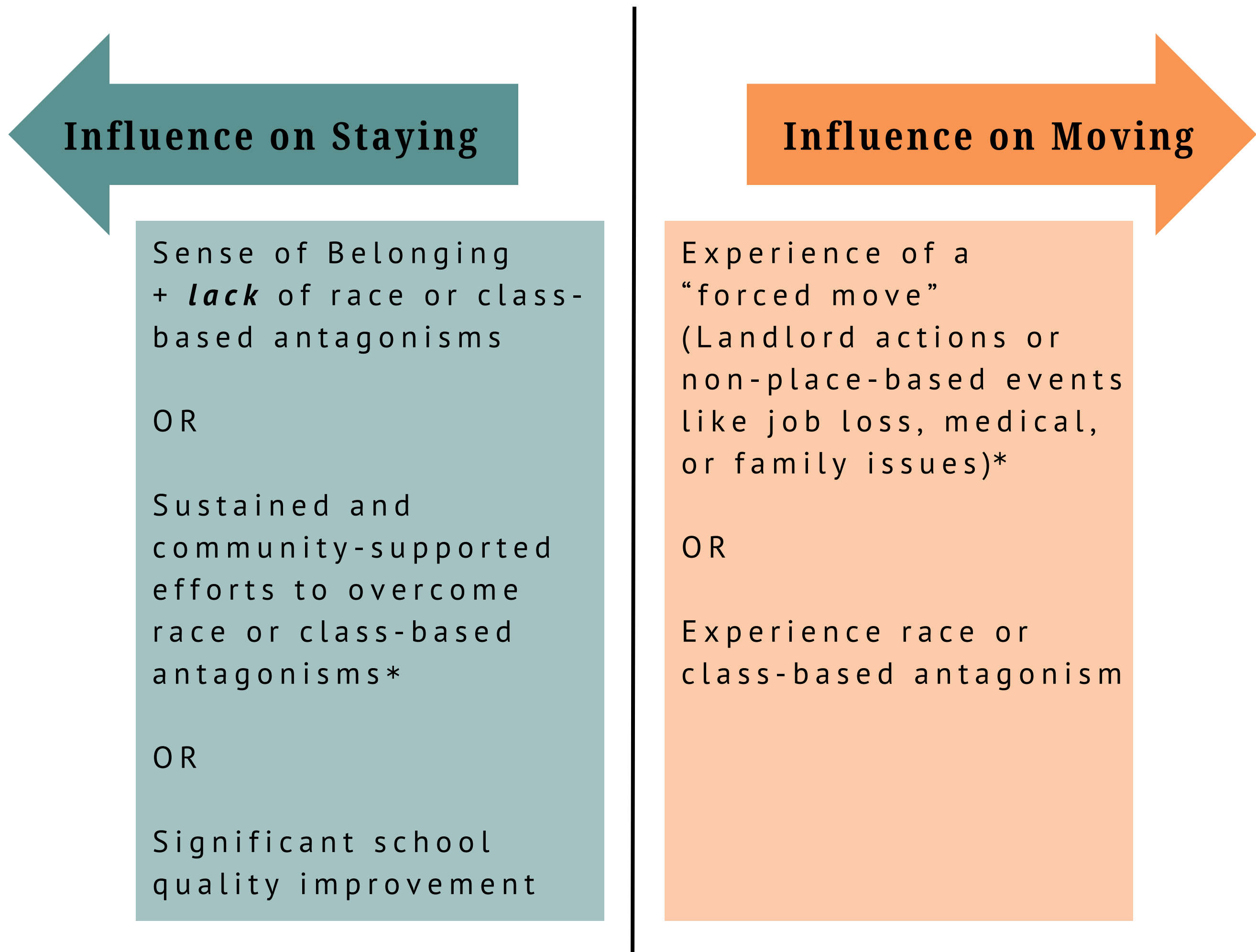
Respondents not forced to move by their landlord had more leeway to stay in their unit in an opportunity area. At this point we use our interviews to understand how respondents' experiences, both in opportunity areas and in other neighborhoods, shaped their attitudes towards staying. Three dimensions of neighborhood experience stood out- perceptions of safety, feelings of belonging, and appraisal of neighborhood amenities. Our analysis suggests that these things varied in how widespread they were among respondents and how influential they were in causing a family to move or stay.

Most respondents appreciated the overall safety of their opportunity neighborhoods, but as an influence on moving or staying this factor was weak, due to the confidence many household heads felt in their ability to negotiate outwardly dangerous spaces for themselves and their children by

finding safer blocks and avoiding trouble. Feelings of belonging or non-belonging were less frequently mentioned than safety, with roughly 23 of the 53 household heads generally experiencing cordial but limited engagement with their neighbors. However, those who felt they belonged in their neighborhood, usually by virtue of having particularly helpful neighbors who watched out for their interests, or by making close friendships in the neighborhood, generally stayed put. By contrast, those who didn't feel like they belonged often experienced race or class-based antagonisms from their neighbors or landlords. Finally, neighborhood amenities, particularly schools, were significant for a smaller number of households, but were cited as a reason to move from a neighborhood or stay put in one that was otherwise less welcoming. However, respondents also drew on other strategies to change their children's schools that did not involve moving, such as using a family member's address, suggesting that some parents could meet their schooling demands without moving.

Figure 1 summarizes our findings about the key factors shaping moving away from an opportunity area or staying put in one. The arrows on the figure represent key factors pushing families to stay in an opportunity neighborhood (on the left) or move away from one (on the right). On the staying side, a family's sense of belonging in the neighborhood, combined with a lack of race or class-based antagonisms from landlords or neighbors, support families staying in place. However, families who do experience racist or classist treatment may also stay, if they either find sustained support from other sources in the community, such as different neighbors, or if they have experienced a large change in school quality for their children due to moving to the opportunity neighborhood. On the moving side, a forced move stemming from a circumstance outside of a family's control, or an experience of race or class-based antagonism from landlords or neighbors that is not offset by other supportive neighbors or a recent dramatic school quality change, results in a family moving out of an opportunity neighborhood.

Figure 1. Key Factors Shaping Moving Away or Staying Put in an Opportunity Neighborhood




* Potential areas for programmatic or policy intervention

# Policy Suggestions and Future Research

The past decade has brought several new attempts to help low-income families move to opportunity neighborhoods. The Creating Moves to Opportunity (CMTO) program in Seattle and King County showed that housing search assistance, landlord engagement, and assistance with fees significantly increased the proportion of families who leased in opportunity neighborhoods (Bergman et al. 2024). CMTO has been followed by the Supporting Moves to Opportunity (SMTO) program and the Department of Housing and Urban Development's nine-city Community Choice Demonstration, which will evaluate the effectiveness of comprehensive and light-touch or "selected" mobility services in helping families with housing vouchers move to opportunity areas (Lubell et al. 2023). These programs draw on a large body of qualitative research to understand the challenges of making such a move and to craft appropriate solutions. Yet less is known about the challenges low-income families face in staying in opportunity neighborhoods.

This study provides an initial roadmap to understanding these challenges, and in so doing suggests some ways that future policies can build on the successes of mobility programs.

Our study points to some specific ways that programs could be built upon to support low-income families wishing to stay in opportunity areas. There are two points in the model of staying and moving shown in Figure 1 where a program could intervene to help tilt the balance towards staying in an opportunity neighborhood for those families wishing to do so. These are shown by the asterisks.

On the moving side, voucher holders dealing with suspicious or hostile landlords could use an advocate to reduce the "push" of a forced move. Such an advocate could be an additional source of information about the housing voucher program for landlords, or failing that, a source of legal advice for tenants dealing with landlords who break a lease. These advocates could come from existing mobility programs or established tenant law centers; our research suggests that voucher holders often feel unsupported at such moments, highlighting the need for third party involvement.[6] When the support of an advocate can't prevent a landlord from selling the unit he or she owns and displacing a tenant, stronger connections to housing mobility counseling agencies could

help those families wishing to relocate to another opportunity neighborhood. Connections made by such agencies to specific landlords in opportunity areas who are already familiar with the process of renting to voucher holders could perhaps prevent some of the more egregious examples of hostility and mistrust experienced by some of our respondents. Encouraging more affordable and economically diverse housing to be built in opportunity areas could also make it easier for tenants to find replacement housing in opportunity areas.

Tenant's unions and tenant's rights advocacy groups are another source of support for renters facing an unplanned move. Supporting "Just Cause" eviction ordinances is another way to reduce these moves. For example, a proposed ordinance in Chicago[7] would have limited the ability of a landlord to terminate a lease for a reason that is not the fault of a tenant without providing some form of assistance. This kind of ordinance would likely reduce the instability seen among renters in this study.

On the staying side, our findings underscore the role of community attachment in family well-being. Our study suggests that neighbors and landlords can be a source of stress or of comfort. Providing resources and referrals to parents and teens to help them find sources of community affirmation and support can help overcome the feelings of non-belonging that erode a family's ability to stay in safe places with well-resourced schools and amenities. To this point, some respondents shared that they appreciated information they received from programs or community organizations that share resources and opportunities focusing on children in their new communities. Emily appreciated the support she received from a "community navigator" in a regional coaching program. She explained that she received "a list of food pantries that are close by ..[and] places for refurbished clothing and different things like that specifically for the children. And.... the park programs for the summer for them and tutoring programs, like if they need help with schoolwork, different things like that. Also a list of parks in the area even parks for [their dog]." Such programs that inform families about child-centered resources in the neighborhood provide a starting point for families to foster connections in their opportunity neighborhoods.

Given the entrenched race and class segregation of many metropolitan areas, it may come as little surprise that voucher holders encounter prejudice or microaggressions when they move to opportunity neighborhoods. While mobility programs are limited in their ability to

shape communal norms, we can draw on our interviews to learn from families who experienced these hostilities but stayed anyway. The experiences of household heads like Melody, who confronted her child's racist teacher and garnered community-wide support, or Kim, who was relieved to learn that her prejudiced downstairs neighbor was disliked by many other people in her building, point to the significance of communities for sustaining moves to opportunity. Community-based sources of support and affirmation helped overcome the isolating effects of racism. These examples suggest efforts to help adults as well as children socially integrate into their communities can support voucher holders in making connections to neighbors other than those they happen to be living next to. Strengthening community institutions to make them more diverse and welcoming could pay dividends for low-income families seeking opportunities for their families. A voucher holder with multiple points of connection in their neighborhood may find sources of support that help them overcome race or class-based hostilities.

### Future Research

Staying put in an opportunity neighborhood is a challenge for both rental market and interpersonal reasons. Future research can explore each of these dimensions. On the market side, the number of respondents who were forced to move due to the sale of the unit they were renting was striking. Future research could explore the impact of such transitions in housing stock and housing market trends on housing voucher use, particularly in opportunity neighborhoods. The role of project-based rental assistance in sustaining opportunity moves is another area for further research, particularly the ways the tenant-landlord relationships in these buildings might differ from those described here.

On the interpersonal side, the experiences of young people in opportunity neighborhoods can be explored further. This study shows that the safety of young people in opportunity neighborhoods was important to parents, although it did not prevent them from moving to less safe-seeming neighborhoods when deemed necessary. How do youth experience this safety gradient? Similarly, the improvement in the quality of schools was important enough to some parents to "stick it out" in a neighborhood where they otherwise felt unwelcome. How did youth feel in these schools? More generally, the impact of living in opportunity neighborhoods on youth's life goals is a rich area for research- we know that these neighborhoods can impact young people's future earnings and educational achievement, but the pathways by which this happens need to be better understood.

# Endnotes

1. The 2Gen Demonstration was funded by the Annie E. Casey Foundation, the Chicago Community Trust, the Ford Foundation, the Robert Wood Johnson Foundation, and Impact for Equity.
2. Opportunity neighborhoods are defined here as low-poverty census tracts that have historically high rates of, or are otherwise deemed to foster, upward mobility. See Methodology section for more information on how they were identified.
3. Respond race and gender are categorized based on self-identification during the interview or assessment by the interviewer.
4. We use the term Latine as a gender-neutral way to refer to people of Latin American descent living in the United States. Following Mirriam-Webster, this term replaces the gender-specific Latino/Latina and is closer to Spanish word formation than the previously-coined Latinx.
5. All adult and youth respondents are referred to by pseudonyms.
6. For instance, the Baltimore Regional Housing Partnership provides two years of post-move counseling to all participants in the Baltimore Housing Mobility Program.
7. Record number SO2020-3349. Proposed in 2020.

# Works Cited

Bergman, Peter, Raj Chetty, Stefanie DeLuca, Nathaniel Hendren, Lawrence F. Katz and Christopher Palmer. 2024. "Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice." American Economic Review, 114 (5): 1281-1337.

Boyd, Melody, and Stefanie DeLuca. 2018. "Fieldwork with In-Depth Interviews: How to Get Strangers in the City to Tell You Their Stories." In Methods in Social Epidemiology, edited by J.S. Kaufman. Hoboken, NJ: John Wiley & Sons: 239–307.

Chetty, Raj, Nathaniel Hendren, and Lawrence F. Katz. 2016. "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Project." American Economic Review, 106, 855–902.

Clampet-Lundquist, Susan, and Massey, Douglass S. 2008. "Neighborhood effects on economic self-sufficiency: A reconsideration of the moving to opportunity experiment." American Journal of Sociology, 114, 107-143.

DeLuca, Stefanie, Susan Clampet-Lundquist, and Kathryn Edin. 2016. Coming of Age in the Other America. New York: Russell Sage Foundation.

DeLuca, Stefanie, Holly Wood, and Peter Rosenblatt. 2019. "Why Poor Families Move (And Where They Go): Reactive Mobility and Residential Decisions" City & Community 18(2):

DeLuca, Stefanie, and Peter Rosenblatt. 2017. "Walking Away from The Wire: Housing Mobility and Neighborhood Opportunity in Baltimore." Housing Policy Debate 27 (4): 519–46.

Duncan, Greg J. and Anita Zuberi. 2006. "Mobility Lessons from Gautreaux and Moving to Opportunity." Northwestern Journal of Law and Social Policy 1(1):110=126.

Lubell, Jeffrey, Daniel Gubits, Debi McInnis, Lianne Fishman, Laura Paulen, and Diane Levy. 2023. Research Design, Data Collection, and Analysis Plan (RDDCAP) Evaluation of the Community Choice Demonstration. Washington, DC: HUD Office of Policy Development and Research.

Ludwig Jens, Jeffrey B. Liebman, Jeffrey R. Kling, Greg J. Duncan, Lawrence F. Katz, Ronald C. Kessler, Lisa Sanbonmatsu. 2008. “What Can We Learn about Neighborhood Effects from the Moving to Opportunity Experiment?” American Journal of Sociology. 114(1):144–188.

Rosen, Eva. 2014. “Rigging the rules of the game: How landlords geographically sort low-income renters. City & Community 13: 310–340.

Rosenblatt, Peter and Jennifer Cossyleon. 2018. “Pushing the Boundaries: Searching for Housing in the Most Segregated Metropolis in America” City & Community 17(1): 87-108.

Rosenblatt, Peter, Kathryn Edin, and Queenie Zhu. 2015.“I Do Me: Young Black Men and the Struggle to Resist the Streets.” In Orlando Patterson and Ethan Fosse (Eds.), The Cultural Matrix: Understanding Black Youth. Cambridge: Harvard University Press.

Sanbonmatsu, L., Ludwig, J., Katz, L.F., Gennetian, L.A., Duncan, G.J., Kessler, R.C., Lindau, S.T. 2011. Moving to opportunity for fair housing demonstration program--final impacts evaluation. Washington DC: US Department of Housing & Urban Development, Office of Policy Development & Research.