

Comment on Mark Joseph's “Is Mixed-Income Development an Antidote to Urban Poverty?”

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Abstract

If, as Joseph argues, there is so little evidence that mixed-income development alleviates poverty, why does it enjoy such wide acceptance as a method of delivering affordable housing? I argue that such development, while still small in scale, is largely faithful to the economic integration that occurs organically in most urban neighborhoods today. Moreover, the greater degree of social control and higher quality of public and private services in mixed-income versus high-poverty neighborhoods provide benefits for residents and local governments alike. For these and other reasons, many European nations have embraced mixed-income strategies even more actively than the United States has.

Although additional research is surely needed, Joseph's findings on mixed-income urban developments should be viewed in the wider context of what we know about “dispersal” and “inclusionary” housing strategies that embrace economic integration as a viable antidote to *concentrated* urban poverty.

Keywords: Community development and revitalization; Low-income housing; Poverty

Introduction

Mixed-income housing is generally preferable to affordable housing that concentrates and isolates poor families. (Bipartisan Millennial Housing Commission 2002, 3)

In today's universe of affordable housing developers, advocates, researchers, planners, and policy makers, one would probably be hard-pressed to find anyone who disagrees with this statement. Of course, members of this vast community may have different reasons for preferring mixed-income housing. Some of those reasons find support in research, while others are informed by anecdotal evidence, and still others are more faith based in nature.

In this context, Joseph's article offers a welcome examination of what some might consider to be an orthodoxy around mixed-income development:

namely, that it can alleviate urban poverty. Joseph not only probes the research evidence on this subject, but he also outlines a useful new conceptual framework for thinking about the relationship between low-income families and the socioeconomic profile of the neighborhoods in which they live. The framework identifies four propositions—social networks, social control, culture and behavior, and political economy of place—to explain how mixed-income development might benefit low-income families. Joseph concludes that living in a mixed-income development may improve the quality of life for low-income families, but that there is little evidence to support the assertion that the environment itself accelerates their upward economic mobility.

I generally agree with Joseph's conclusions, in part because they square with what most of us have (and have not) seen firsthand. Many readers of this journal have probably visited mixed-income developments and seen that, by and large, they have lower crime rates, cleaner public spaces, and more local investment activity than neighborhoods with concentrated poverty. At the same time, it is likely that few of us know any low-income parents who have overcome long-standing labor market barriers or children who have surmounted educational problems simply because they lived among higher-income families in these developments. To his credit, Joseph attempts to put some empirical meat on these anecdotal bones, even as he acknowledges the limited availability of U.S. research on mixed-income development.

It is typically at this point that the researcher, perhaps self-interestedly, announces, "We need more research on this subject." I am certainly not opposed to that, and there are particular research questions that deserve further inquiry. But the decision on whether to pursue mixed-income development in U.S. inner cities should by no means rest solely on the efficacy of such developments in alleviating poverty. Indeed, although Joseph uncovers little evidence that mixed-income housing has boosted incomes for the poor, he nonetheless concludes that "mixed-income development appears to be a strategy that can improve the quality of life for many low-income families." (226).

Thus, it is useful to step back from Joseph's focus on mixed-income housing as a tool to alleviate poverty to consider why else it is a good idea for the market and for public policy. First, efforts to integrate housing economically are largely faithful to the way most urban dwellers live today. Second, the literature on the mixed-income experience in the United States and abroad tends to affirm Joseph's basic conclusions while offering additional arguments on behalf of mixed-income development. Third, research, policy, and practice in inner-city mixed-income developments can be informed by, and in turn inform, a range of other housing strategies in the United States today, including those taking shape outside central cities.

Context for mixed-income development

The research literature on mixed-income housing in the United States is limited in part because this approach remains the exception rather than the rule. Admittedly, there is no widely accepted definition of what constitutes a mixed-income development or even a mixed-income neighborhood. Schwartz and Tajbakhsh (1997) identify various forms of mixed-income housing arising from land use regulations, special federal or state/local housing programs, and nonprogrammatic sources that facilitate mixed-income development (such as the Low-Income Housing Tax Credit or LIHTC).

Nonetheless, tallies from several mixed-income housing programs offer a rough idea as to how prevalent this form of development is today. Khadduri and Martin (1997), focusing on the U.S. Department of Housing and Urban Development's multifamily assisted stock in the mid-1990s, identify 1,100 projects (a total of 85,000 units) with some mixed-income character. Public housing reform in 1998 has probably increased the proportion of projects with a mix of incomes (Solomon 2005). Developments awarded HOPE VI (Housing Opportunities for People Everywhere) grants have plans calling for a total of 95,100 replacement units; most of these developments will serve a mixed-income clientele (Popkin et al. 2004).

The LIHTC put roughly 863,000 units into service between 1995 and 2003, but only in about 10 percent of these projects did non-low-income units account for at least 20 percent of all units (Climaco et al. 2006). The Massachusetts Housing Finance Agency has funded the development of roughly 80,000 mixed-income rental units over the past 30 years ("MassHousing Pledges" 2005). Other state and local special initiatives and programs, such as Montgomery County, MD's inclusionary zoning program, New York State's 80-20 program, and Chicago's Plan for Transformation, are also producing mixed-income housing (Brown 2001; Chicago Housing Authority 2005; Schwartz and Tajbakhsh 1997).

To put these numbers into perspective, the past 10 years have seen the construction of 2.8 million new multifamily units nationwide (U.S. Bureau of the Census 2006). Even a generous estimate of the units generated in the past 10 years by the programs listed in the preceding paragraph (assuming no overlap) puts them at no more than 15 percent of new multifamily development. Moreover, mixed-income development certainly accounted for a negligible portion of the 13 million new single-family homes constructed over the past decade.

Despite these relatively small numbers, however, income mixing occurs pretty frequently in urban America today because most mixed-income environments do not result from new housing construction, but instead arise

organically from migration, income, and household changes at the neighborhood level. Results from the 2000 census show that in the counties containing the nation's 50 largest cities, more than three-quarters of all low-income households lived in small areas (census block groups) where they accounted for more than 10 percent, but less than 50 percent, of all households (table 1).¹ What is more, low-income households lived in these economically mixed areas at a higher rate in 2000 than in 1990, when they were more likely to reside in neighborhoods that were majority low income (a finding echoed in Jargowsky 2003).

This trend may be due in part to deliberate strategies, but is more likely the result of better city conditions in the 1990s (including lower crime rates and higher job growth) and a vibrant real estate market that may have prompted middle- and higher-income households to move into once-marginal locations.

Table 1. Distribution of Low-Income Households by Neighborhood Share of Low-Income Households, Large Urban Counties, 1990 to 2000

Low-Income Share of Block Group (%)	Low-Income Households in 1990	Share of All Low-Income Households in 1990 (%)	Low-Income Households in 2000	Share of All Low-Income Households in 2000 (%)
0 to 10	325,590	5.8	365,920	5.6
10 to 20	1,031,301	18.5	1,198,481	18.7
20 to 30	1,153,956	20.7	1,378,896	21.5
30 to 40	979,411	17.6	1,263,742	19.7
40 to 50	805,771	14.5	988,636	15.4
50 to 60	605,873	10.9	656,855	10.2
60 to 70	359,027	6.4	350,958	5.5
70 to 80	172,665	3.1	142,264	2.2
80 to 90	92,720	1.7	54,180	0.8
90 to 100	45,344	0.8	13,552	0.2

Source: Author's calculations of decennial census data (U.S. Bureau of the Census 1990, 2000).

Note: Totals may not equal 100 percent because of rounding.

¹ Author's analysis of 1990 and 2000 census data (U.S. Bureau of the Census 1990, 2000). Low-income households are defined as families with incomes below 50 percent of the county median family income and nonfamily households with incomes below 50 percent of the county median nonfamily household income. Neighborhoods are defined as census block groups, geographic units of roughly 500 households each; as such, they can be thought of as equivalent to very large housing developments. Using a more refined spatial scale and a more expansive definition of low income, these findings buttress Khadduri and Martin's (1997) observation that a significant proportion of unassisted poor renters live in census tracts where less than 10 percent of individuals are below the poverty line.

Moreover, city neighborhoods have always contained a greater mix of housing types that has facilitated economic integration.² Not every middle-class city resident lives on the same block as a public housing project, of course, but the majority live near families struggling to make ends meet. Thus, while inner-city mixed-income housing still represents a small proportion of overall development, it does not constitute a bizarre living arrangement. Most Americans in and around big cities today experience some level of neighborhood income integration.

Beyond the alleviation of poverty

Unlike most other Western countries, the United States will grow considerably in population over the next couple of decades (U.S. Bureau of the Census 2004). Nelson (2004) predicts that between 2000 and 2030, the nation will need to build nearly 60 million housing units to accommodate existing and projected growth. At the same time, globalization, immigration, and a limited supply of housing in several areas of the country have raised the demand for affordable housing. Since the federal government seems unlikely to raise the affordable-housing ante considerably in the near term, more and more states and localities are recognizing the need to project, plan for, and accommodate the need for affordable housing (Burchell 2006). The question of how best to build affordable housing thus figures prominently in policy decisions today, and policy makers are increasingly using inclusionary zoning, growth share requirements, tax-exempt financing, and affordable housing trust funds to deliver housing in a mixed-income context.

It is important to note that mixed-income strategies have *not* become a widely accepted practice because policy makers and developers think that these projects hold the key to reducing urban poverty. Rather, it seems that state and local governments and for-profit/nonprofit developers have recognized that the benefits Joseph identifies for lower-income residents—greater social control and higher-quality local goods and services—benefit them as well.

For instance, where well-executed mixed-income developments have replaced high-poverty public housing, crime has decreased dramatically (Turbov and Piper 2005). This is no doubt partly attributable to the dispersal of criminal networks when properties are redeveloped, but it also suggests that mixed-income communities exhibit greater collective efficacy in managing

² Findings from Booza, Cutsinger, and Galster (2006) suggest that low-income households are not necessarily living in middle-income neighborhoods, but are living in more moderate-income neighborhoods where median incomes are still somewhat below the metropolitan norm.

neighborhood problems.³ Either way, local governments as well as residents of the communities themselves benefit from these reductions in crime.

Governments and surrounding neighborhoods also gain from the appreciation in property values and additional development that occur in communities with mixed-income housing. In Montgomery County, MD, and Fairfax County, VA, housing in developments with moderately priced units constructed under inclusionary zoning ordinances appreciated in price at the same rate as housing elsewhere in the mid-1990s (Siegel 1998). In Pittsburgh, properties located on the same blocks as the HOPE VI redevelopment in the Manchester neighborhood experienced above-average increases in value after occupancy (Turbov and Piper 2005). Freeman (2004) finds that projects funded by the LIHTC in the 1990s, while serving mostly low- to moderate-income renters, were located in neighborhoods that saw increased housing development activity over the decade. By contrast, neighborhoods with other federally assisted units, mostly serving exclusively very low income populations, experienced a decline in such activity.⁴ In some cases, local governments have also benefited from developer- or state-led investments in new schools near new mixed-income housing (Khadduri et al. 2003).

Those who advocate the mixed-income approach are often criticized for defending it on negative grounds—that is, the objective is *not* to build communities with concentrated poverty. Still, the research suggesting that concentrations of poverty impose uncompensated costs on local governments for providing nonpoverty services is consistent with recent mixed-income redevelopment and provides yet another compelling reason for local leaders to embrace more economically integrated housing (Joassart-Marcelli, Musso, and Wolch 2005).

Results from abroad

Other nations have embraced mixed-income development strategies to a greater extent than the United States and are building an evidence base that can inform U.S. policy and practice. Mixed-income housing strategies and neighborhood diversification are explicit policy goals in countries such as the Netherlands, the United Kingdom, France, Germany, Sweden, and Finland

³ Findings from Galster (2005), however, caution that to the extent that households engaged in criminal activity redistribute to other moderate-poverty neighborhoods in the same city, they could offset the benefits to local government from reduced crime in the mixed-income development.

⁴ Some of the new development, though not the majority, was attributable to the LIHTC-funded projects themselves.

(Andersson and Musterd 2005). For the most part, research from abroad reinforces Joseph's findings about what we might expect from mixed-income developments.

Most prominently, England uses a variety of tools to promote the spatial integration of affordable housing. These include local authority–negotiated agreements with developers of new homes (Section 106), sales of units within existing social housing estates through the Right-to-Buy and targeted lettings policies, the redevelopment of estates to promote tenure diversification, and the directing of affordable housing investments toward the development of new high-profile mixed-income communities (Berube 2005). In part, these policies respond to that nation's own struggles with concentrated poverty in its social housing sector and a determination to ensure that low-income households are not disadvantaged by where they live (Social Exclusion Unit 2001).

Analyses of mixed-tenure and mixed-income housing in England have generated findings very similar to Joseph's.⁵ A recent review concludes: "There is evidence that social mix is a relatively insignificant explanation of neighbourhood satisfaction. It is more to do with environmental quality, privacy, and perceived safety" (Meen et al. 2005, 10). In his case studies of mixed-tenure estates, Jupp (1999) finds that these communities generally enjoy better perceptions and less stigma than traditional social housing, but that social mixing across tenures remains limited. A more recent look at mixed-tenure suburban communities uncovered similar dynamics: Homeowners and renters regarded one another as "ordinary people," and cooperation between households took place in relation to practical (e.g., community control) rather than personal (e.g., employment) issues (Holmes 2006).

Local governments in England have experienced success in using mixed-income redevelopment strategies. In high-demand areas like York and the London borough of Brent, they have integrated market-rate units into existing social housing estates by selling some vacant units or by redeveloping at higher densities to accommodate new homeowners. On highly troubled estates in East London and the north of England, special programs have enabled large-scale regeneration that, in the style of HOPE VI, transformed them into economically integrated communities, albeit with more active resident involvement (Berube 2005).

In the Netherlands, diversifying central-city housing stock and promoting social mix is an explicit aim of urban policy (van Beckhoven and van Kempen 2003). The policy appears to improve housing quality and neighborhood satis-

⁵ Diversification of tenure—social renting, ownership, and shared ownership—is often used to promote socioeconomic integration in England.

faction for residents of redeveloped areas and to alleviate the disorder associated with concentrated poverty, but again there is limited evidence that the strategy facilitates social mixing or helps alleviate poverty (Kleinhans 2004). Thus, international experience tends to validate Joseph's conclusions; mixed-income housing provides a safer, more stable environment for families and communities, but has limited ability on its own to alleviate poverty.

Informing and learning from other strategies

Joseph's article focuses primarily on "mixed-income developments built in inner-city locations as a means of attracting middle-income residents and revitalizing the surrounding areas" (209, note 1). It usefully examines what we hope for, and what we might realistically expect, from this type of development. However, the propositions that Joseph advances for how mixed-income housing might alleviate poverty or improve the quality of life for low-income families apply far beyond these specific developments. As such, they can be informed by—and, in turn, inform—our approach to the delivery of affordable housing more generally.

First, so-called dispersal programs reveal evidence about the types of families that might benefit most from mixed-income housing. The Gautreaux housing desegregation program in Chicago seemed to validate the view that a stable, low-poverty environment could help lift families from inner-city public housing out of poverty (Rubinowitz and Rosenbaum 2000). But results from the more recent Moving to Opportunity (MTO) Demonstration, which helped residents of high-poverty public housing projects in five cities relocate to lower-poverty neighborhoods, have been less encouraging in this regard, especially in work outcomes for parents and school outcomes for children. Yet MTO has had surprisingly strong, positive effects on participants' mental health, effects associated with their move to much safer neighborhoods (Goering and Feins 2003).

We cannot apply the findings from MTO and other voucher programs too liberally in thinking about mixed-income housing policy. Living in an inner-city mixed-income development is presumably quite a different experience for a low-income family than living in a suburban low-poverty neighborhood. What the program results do suggest, however, is that factors like gender and age can mediate the impact of the local socioeconomic environment on individuals from lower-income families. Parents seemed to benefit greatly from the lower crime levels and greater social control exhibited in these neighborhoods. Teen girls did not necessarily adopt new role models in their low-poverty neighborhoods, but moving may have severed their ties to negative social networks in

their old neighborhoods and increased their engagement in school (Clampet-Lundquist et al. 2006). And, overall, younger adults in the MTO experiment derived greater benefit than older adults (Kling, Liebman, and Katz 2004). To the extent that we are interested in further exploring the potential of mixed-income housing to help lower-income families, we might think about how to make that housing more widely available to the types of families that benefited most from the MTO intervention.

Second, building mixed-income developments in the inner city, while offering good opportunities to improve the quality of life for low-income residents and revitalize neighborhoods, may not always offer the best opportunity for those families to get ahead economically. These communities may not be located near the employment opportunities most appropriate for low-income parents trying to move into a job or earn more money (Holzer and Stoll 2001). And as evidence from MTO indicates, these communities may consign low-income children to the same poorly performing schools they would attend if they did not live in a mixed-income environment (Sanbonmatsu et al. 2006).

We must consider the opportunity context for mixed-income housing outside the development itself if we want the strategy to really serve as a tool to alleviate poverty. This means seizing opportunities to deliver mixed-income housing in suburban locations that are closer to jobs and high-performing schools, although this is perhaps more difficult to achieve politically. In this context, for instance, federal and state governments should revisit the LIHTC targeting rules that give preference to distressed communities; these rules too often have resulted in building affordable housing in very high poverty neighborhoods (Freeman 2004). The federal government could also bend existing funding streams such as HOME and Community Development Block Grants toward lower-poverty areas with plentiful job opportunities. Further, to facilitate metropolitan-level approaches to the development of affordable housing, a new generation of regional community development corporations is needed (Berube and Katz 2005). Because putting low-income families physically close to suburban jobs will not necessarily move them out of poverty, these organizations could also serve as key housing partners for a growing network of regional labor market intermediaries that link employers and workers (Giloith 2003).

Third, near the end of his article, Joseph raises several questions on exactly how we should deliver mixed-income housing to maximize the benefits for families and communities. Many of these echo the unanswered questions posed in 1997 by Schwartz and Tajbakhsh and thus underscore the devil-in-the-details nature of mixed-income development and the need for continued inquiry. But we can also seek answers from related experience elsewhere. For

instance, the Jobs-Plus initiative launched in the 1990s helped produce substantial increases in earnings for residents of public housing developments (Turner and Rawlings 2005). What aspects of that program might work for low-income households in a mixed-income development?

On questions about the optimal income mix in these developments, can we learn anything from MTO, Gautreaux, and HOPE VI relocatees about the economic profile of neighborhoods in which they found the most stable housing and neighborhood satisfaction? Joseph also notes the potential role of community-building activities for improving the efficacy of social networks in mixed-income developments. Because so many parents meet through the activities their children share, we should examine the characteristics of schools in and around mixed-income developments that have successfully attracted children from middle-income as well as low-income families (Silverman, Lupton, and Fenton 2006).

Conclusion

If they did not know it already, Americans were reminded in August 2005 by the aftermath of Hurricane Katrina that this country has a poverty problem. What is more, the storm exposed the special problem of concentrated poverty that many of our cities continue to face (Berube and Katz 2005). In this light, Joseph asks a timely question: Can mixed-income housing alleviate urban poverty? His answer, based on the research to date, is, “not on its own.”

But the evidence that mixed-income housing can offer a better quality of life to low-income residents suggests that it may provide an important platform for longer-term social mobility. Gaining access to labor market support, educational opportunities, and healthier living lies much more within the reach of parents and children who are comfortable where they are and who do not fear for their personal safety day in and day out. Moreover, mixed-income revitalization strategies appear to generate positive externalities for local governments and surrounding neighborhoods. And they do not impose some utopian vision on society; rather, they represent the economic integration evident in an increasing number of neighborhoods in and around big cities today.

Thus, if we ask a similar question—Can mixed-income housing alleviate concentrated urban poverty?—I think we would have to answer, “definitely.” It cannot be our only strategy, but it should be an important part of the arsenal. The challenges now are to apply what we know about mixed-income environments more broadly, to continue to probe the detailed issues around effective housing delivery, and to adopt the clear-eyed view that Joseph urges around the ultimate benefits of mixed-income development strategies.

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