

Comment on Victoria Basolo and Mai Thi Nguyen’s “Does Mobility Matter? The Neighborhood Conditions of Housing Voucher Holders by Race and Ethnicity”

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Abstract

Basolo and Nguyen examine the variation in the quality of neighborhoods where households in the Santa Ana, CA, Housing Choice Voucher Program reside. They find that the program is not helping most participating households move to significantly better neighborhoods. The authors identify obstacles confronted by participating households—obstacles indicating that it may be time to rethink the workings of the program.

For the voucher program to address the goals of deconcentrating poverty and racial minorities, intensive housing placement assistance is needed. Such assistance would guide households out of their impoverished neighborhoods and into neighborhoods where an influx of poor households would do no harm. While this may mean some reduction in the freedom of choice participating households enjoy, it could greatly improve the capacity of the program to serve the national goals of deconcentration of poverty and minorities.

Keywords: Housing assistance programs; Mobility; Neighborhood

Introduction

Basolo and Nguyen make a significant contribution to our understanding of how the Housing Choice Voucher Program (HCVP) serves the goals of deconcentrating poverty and racial minorities. Their article serves to underscore much of what we have learned, corroborates existing research, and validates theories explaining some of the program’s failings in a way that has not been previously reported.

Their work offers a detailed look at a sample of some 400 households that received vouchers and were successful in finding a unit in and around Santa Ana, CA (part of Orange County). Basolo and Nguyen seek answers to the

question of what explains the variation in general neighborhood conditions among voucher holders. Simply, why is it that all voucher holders do not move to good neighborhoods? While other studies have addressed this issue, Basolo and Nguyen conducted their research by surveying individual households. This microlevel approach is an improvement over much of the previous research in that it provides more detailed information on the household, including both origin and destination addresses. Most of the earlier research is based on administrative data identifying the location of the household once it has entered the program, but often not indicating where the household was located before it received a voucher.

Basolo and Nguyen's data also provide detailed insights into the obstacles that households confronted while searching for a unit that would meet program requirements. Finally, their research was conducted in a very tight housing market, thus providing valuable information on the impact of market conditions on whether vouchers deconcentrate the poor.

A large body of research demonstrates the value of access to high-quality schools, more and better jobs, shopping opportunities, good housing, and safe neighborhoods. Housing vouchers are designed to provide the means for very low-income households to gain entry to these housing and employment markets. Unfortunately, the vast body of evidence indicates that the HCVP is not working well in this regard. Research shows that a household admitted to the program generally moves and that this move results in a better unit (Leger and Kennedy 1990; Varady and Walker 2003). However, the move is usually short, and the improvement in neighborhood quality is usually marginal (Goering et al. 1995; Orr et al. 2003; Patterson et al. 2004; Rutgers 1998). To the extent that the program is associated with even marginal improvements in employment or educational attainment, these have been the product of extensive counseling and housing placement efforts, such as were used in the now famous Gautreaux program (Rosenbaum 1993, 1995).

Basolo and Nguyen corroborate and extend this body of research. Their work asked individual households where they lived before and after they entered the program. This information was used to identify the neighborhoods where each household lived and, more specifically, to calibrate the improvement, if any, in neighborhood conditions that resulted from the mobility provided by the program.

Basolo and Nguyen construct a neighborhood quality index that is a straightforward sum of six measures of neighborhood conditions. They examine various subgroups to determine who experienced improvements in neighborhood conditions with entry into the program. Some of the findings were

expected, and others were not. Among the unexpected was the discovery that movers typically did worse on entering the program. However, movers who improved their neighborhood setting were generally those who left Santa Ana, which has many of the characteristics of a deteriorating central city, and moved to other locations in Orange County. Among the expected findings was that racial and ethnic minorities confront greater obstacles to entering the market and finding better housing than their non-Hispanic white counterparts.

The survey asked each household about the obstacles encountered in searching for units. Very little published research has been able to do this, and given the particularly broad range of racial and ethnic groups in the sample, Basolo and Nguyen provide valuable insights into the extent to which different groups succeed in finding good housing in good neighborhoods through the program.

Choice and the voucher program

Vouchers offer choice; this is both their strength and their weakness. It is a strength in that it permits a household to choose a unit from among the entire array of available units throughout the metropolitan area and beyond. The project-based approach to assisted housing that dominated earlier did not offer this choice. The public housing, Section 236, Section 8 new construction and substantial rehabilitation programs, plus a host of other project-based programs, all attached the subsidy to a unit with a fixed location. The developer chooses the site and then offers the unit on the terms dictated by the program. Many of these projects were placed in poor neighborhoods at the outset, or else these neighborhoods deteriorated over time. In either case, a household is often given a very unhappy choice. It can take the unit with the subsidized rent and accept the poor location, or it can forgo the subsidy and be at the mercy of the private market, which may or may not offer an affordable unit in a better location.

The HCVP's tenant-based approach grants greater freedom, but not access to the entire marketplace. At the most basic level, the voucher holder gains access only to submarkets with rental housing that is vacant and that is offered by a willing landlord. The rent can be no more than the sum of the housing payment standard plus 30 percent of household income. The tenant contribution can increase to as much as 40 percent if the household finds that this extra contribution provides access to a more desirable unit. This limitation typically precludes participants from renting over half of the units in the marketplace. While the choice is greater than is found in project-based programs, it is still constrained.

The choice offered by vouchers is a strength in that it provides access to good neighborhoods, but at the same time it is also a weakness in that it assumes that price barriers alone stop very low-income households from consuming affordable housing in a good neighborhood. The voucher is a form of income supplement. It pays a portion of the rent. In an ideal setting, this should overcome the price barriers that stop such households from consuming a unit. Armed with little more than guidance on the rules of the program, recipients are sent out into the marketplace with 60 days to find a unit that is the right size and is available at the right price. They must overcome the barriers created by the limitations on rents, the available stock of vacant units, and landlords' refusal to accept households because of low incomes, membership in a racial or ethnic minority, or use of a voucher to cover some or all of the rent.

A great deal of research finds that the program fails to move households into demonstrably better neighborhoods. In general, a voucher holder who moves finds a unit in a neighborhood that is slightly less poor, but the poverty level in the receiving neighborhood is still very high. A voucher holder who is a member of a racial or ethnic minority tends to move to a neighborhood less dominated by racial or ethnic minorities, but the racial concentration in the receiving neighborhood is still very high (Goering et al. 1995; McClure 2004; Orr et al. 2003).

Obstacles to successful mobility

Beyond this general tendency to achieve only marginal improvements in neighborhood quality, Basolo and Nguyen found that voucher holders mentioned obstacles to participating in the program and, by inference, to using the mobility it affords to move to better neighborhoods. The three obstacles identified are interesting, saddening, and instructive. More than half of the survey respondents listed at least one obstacle, and over a third listed more than one. First, a small percentage (15.9 percent) indicated that there was simply too much paperwork associated with a move under the program. Second, a large percentage (64.3 percent) found too few homes available for rent. Third, about 44 percent reported that landlords refused to accept the voucher as a form of payment.

The need for housing placement assistance

The percentage citing excessive paperwork is actually encouraging. If almost 16 percent found the amount excessive, then some 84 percent did not. However, that the application process is mentioned at all is an indication that households need a good deal of assistance in navigating the application, the

income certification, and the unit inspection. We know that a key administrative factor separating a standard implementation of the HCVP from the Gautreaux program is the counseling provided to participating households. The failure of the Orange County sample to move to significantly better neighborhoods and the mention of excessive paperwork as an obstacle suggests that intensive case management assistance is needed if the HCVP is to achieve its full potential.

The Gautreaux program has shown us that if housing counseling and placement services are used, small but measurable success in employment and educational attainment can be achieved with movement to areas with low poverty and racial concentrations (Rosenbaum 1993). Marr (2005) addresses the lack of success of vouchers in tight markets and suggests that counseling can greatly improve success rates. Intensive placement services offered through housing counselors can provide the guidance needed to successfully place households in better neighborhoods. In addition, Marr (2005) finds that, by working with housing placement offices, landlords lose some of their apprehension about the program.

The lack of available units

The percentage of households citing too few homes available is not surprising. Orange County has a very tight rental market where housing prices are famously high and vacancy rates are well below national norms. This suggests that vouchers may not be right for all markets. The old adage that vouchers should be used in soft markets and production subsidies in tight markets may be true: Basolo and Nguyen go so far as to suggest that the federal government may want to mandate the implementation of this approach.

In studying the success rates for households entering the voucher program, Finkel and Buron (2001) found that in metropolitan housing markets, about 69 percent of the households given a voucher were able to find a unit that would pass inspection and were able to negotiate a rent within program limitations. The study did find that market conditions significantly altered this success rate. In tight rental housing markets such as Orange County, the success rate fell to 61 percent, and in soft markets, it rose to 80 percent. This suggests that the voucher approach to housing assistance is workable in tight markets, but that program administrators should expect a significant level of failure. By itself, this is not a compelling argument for shifting to a production strategy. It does suggest that planners in tight markets should examine the success rates as an indicator of tightness in the lower-priced market and consider project-based assistance when the rates fall prohibitively low.

The refusal of landlords to accept vouchers

The percentage of households citing a refusal by landlords to accept vouchers as payment is not surprising. It is legal in California and most other jurisdictions for landlords to refuse to accept tenants using the HCVP. In tight markets, a landlord can more readily adopt this policy, knowing that another tenant who is not in the program will probably be easy to find. However, the difference between groups provides strong evidence that racial and ethnic discrimination is very active in the rental market.

It is important to note that 49 percent of non-Hispanic whites experienced refusals by landlords to accept vouchers, compared with 71 percent of blacks—a difference of 22 percentage points. This means that a black household is almost half again as likely to experience such a refusal than a non-Hispanic white household. If the 49 percent rate for non-Hispanic whites represents landlords' underlying objection to the program, then it should be equal across races. There is no reason for the program to be more or less objectionable to landlords as a function of race. It seems reasonable to interpret the increased level of refusal as an indicator of racial discrimination; moreover, this indicator may understate the problem in that the incidence of refusals is recorded from households that successfully navigated the program and the market. These households applied for admission to the program, rose to the top of the waiting list, received a voucher, and found a unit despite resistance from landlords. Many other minority households may have been unsuccessful in seeking a unit, and their failure may have been a function of racial discrimination. Thus, the high incidence of landlord refusals among blacks may suggest overt racial discrimination experienced by those who managed to press on and find a unit. However, since those black households that could not surmount the discrimination were not included in the count, it may also mask a higher level of discrimination. It is important to note, nevertheless, that this differential is a very crude indicator of racial discrimination; other plausible explanations exist. Without detailed information on landlord behavior and audits of the responses given to comparable participants, this indicator remains merely suggestive.

The HCVP was designed to provide an income supplement that would overcome the price barriers stopping the poor from consuming good, affordable rental housing. The program was not designed to overcome racial discrimination. Basolo and Nguyen provide evidence that racial barriers will be even more difficult to overcome than income barriers. In Kansas City (MO), similar samples of voucher holders were followed over time. These samples, comprised almost entirely of black households, would not cross racial boundaries despite improved access to jobs, schools, and shopping (McClure 2004). It appears

that racial barriers to market entry are widespread and harder to overcome than income barriers.

Other barriers, including problems on the part of the program administrator such as setting the payment standard to a level that is inappropriate for the marketplace, may exist. Still other barriers may result from a lack of support services. Voucher holders may lack the transportation or the child care needed to search for a unit or the financial resources to cover utility and security deposits. Finally, other barriers may result from the fact that a household about to begin searching for a unit is offered no counseling. This household may simply lack knowledge of housing opportunities outside its own immediate experience or may not have the skills to negotiate a lease, find and engage new utilities, and make connections to the new neighborhood.

Ramping up to large scale

Can a way be found within the program to overcome these obstacles while achieving the national goals of deconcentrating poverty and racial minorities? The scale of the problem is large but not insurmountable. The HCVP can contribute to deconcentration, but only as one part of broader movements in society.

Deconcentration of poverty

The 2000 census tells us that there were about 6.5 million renter households living below poverty in metropolitan areas throughout the nation (U.S. Bureau of the Census 2002). Of these, about 900,000 renter households (about 14 percent of the total) lived in tracts with high poverty (above 40 percent). About 3.2 million (roughly 49 percent of the total) lived in areas with moderate poverty—between 15 and 40 percent. The distribution of the voucher households living in metropolitan areas across these categories of poverty in 2002 is similar to that of the entire population of impoverished renters, with 6 percent in high-poverty neighborhoods and 50 percent in moderate-poverty neighborhoods. By comparison, the percentage of metropolitan voucher holders living in high-poverty areas is less than the percentage of all renter households, indicating that the program is serving to reduce some of the most severe problems of concentration of poverty. However, success is limited. Less than half (43 percent) of metropolitan voucher holders are able to locate in low-poverty areas, although this is only a marginal improvement over all renters who are able to locate in these low-poverty areas (37 percent).

Using census counts as a guide, nearly 700,000 impoverished renter households would have to relocate to neighborhoods with less than 15 percent poverty for all neighborhoods to have that level of poverty or less. Fortunately,

the HCVP is not the only means to achieve this large-scale spatial relocation. Some deconcentration may be taking place naturally in the marketplace.

Jargowsky (2005) finds that driven by the economic vitality experienced over the decade, the number of people living in high-poverty neighborhoods declined by 24 percent or 2.5 million people during the 1990s. The deepest declines were found in the metropolitan Midwest and South. The number of high-poverty neighborhoods declined in central cities, while the suburbs experienced almost no change. With increased income, the central-city poor appear to have benefited from the housing filtering process that offers inner-ring suburban housing as an escape from the concentrated poverty of the central city. This natural deconcentration is good news since it suggests that the HCVP need not be viewed as the only means of correcting the concentration of poverty. Rather, housing programs such as the HCVP need only augment the deconcentration process occurring in the marketplace.

Unfortunately, not all deconcentration of poverty produces a net gain for society. When poverty is concentrated, it magnifies chronic joblessness, crime, delinquency, drug trafficking, family breakups, and school performance problems (Wilson 2003). Galster (2005) cautions that the negative effects of concentrated poverty do not operate as a linear function; that is, each incremental increase in poverty in a neighborhood does not have the same impact. He defines two neighborhood poverty thresholds: The first is at 15 to 20 percent, and the second is somewhere between 30 and 40 percent. As long as a neighborhood can maintain its poverty level under the lower threshold, the negative effect from incremental increases in poverty is negligible. Once a neighborhood reaches the first threshold, however, the negative effects of each additional increase in poverty are significant. By the time a neighborhood reaches the second threshold, the negative effects have had their impact, and additional poverty has no further negative impact.

Galster (2005) argues that deconcentration efforts tend to focus single-mindedly on improving the well-being of the poor. However, housing programs need to focus on the concerns of the receiving neighborhoods as well. Efforts to deconcentrate the poor must examine both the gains to the impoverished households that move to low-poverty areas and the losses to the neighborhoods receiving the in-moving households.

New in-moving impoverished households will push the receiving neighborhood farther up the scale toward the threshold where negative effects can be significant. If the receiving neighborhood is already experiencing moderate levels of poverty (above 15 percent but below 40 percent), then each additional impoverished household is a source of added difficulty. The gains made by the impoverished in-moving household may be more than offset by the losses to the

receiving neighborhood. A well-designed voucher program should not generate significant negative consequences for the receiving neighborhood. If it is a low-poverty neighborhood and the impoverished in-moving household does not push it close to the first threshold, then the household stands to gain by moving while the receiving neighborhood suffers few or no negative consequences.

The gains from the spatial redistribution of the poor are not only a matter of the incidence of the poor in the receiving neighborhood, but they may also be a function of the number of assisted households within a neighborhood. Galster, Tatian, and Smith (1999) suggest that the threshold for the number of assisted households is very low, only six to eight units within a radius of no more than 2,000 feet. Additional assisted housing can have negative consequences for the receiving neighborhood. Further, for market effects to be neutral or positive in response to the entry of households with vouchers, the receiving neighborhood must have higher-value homes enjoying real appreciation and not have concentrated racial minorities. While these are all factors associated with neighborhoods with a very low incidence of poverty, these conditions for the successful deconcentration of poverty through assisted housing call into question the wisdom of even the constrained choice given to voucher households. The implication of this research is clear; households with vouchers should be guided away from vulnerable neighborhoods and toward neighborhoods with very few other recipients.

Racial deconcentration

What will it take to correct the problems of racial concentration? The numbers are even larger, and the prospects for correction through housing assistance less hopeful.

The dissimilarity index is often used to assess the level of spatial segregation of races within metropolitan areas. The index indicates the percentage of one racial group that would have to move to different neighborhoods to be distributed the same as another racial group. The Mumford Center (Logan 2001) finds that the dissimilarity index has been falling over time in the nation's metropolitan areas. There was a drop of 5 percentage points from 74 to 69 during the 1980s. The index dropped another 4 percentage points—to about 65 percent—in the 1990s. Thus, to achieve full integration between urban blacks and whites, almost two-thirds of all urban black (or white) households would have to move. This level of migration is out of reach both politically and socially.

What can the voucher program deliver? As is the case with deconcentrating poverty, the HCVP can be only part of the solution. Although black house-

holds comprise 19 percent of the rental population, 2.8 million black renters (48 percent) live in neighborhoods that are over 50 percent black. Even if the HCVP could move all of its approximately 600,000 black households to racially integrated neighborhoods, it could relocate only a small portion of all the households that would need to move to achieve full integration.

Recognizing that the program can be only part of the solution to the segregation problem, Polikoff (2004) calls for allocating 50,000 vouchers a year to a Gautreaux-style program. He suggests that these may either be new vouchers or be gathered from within the existing supply through turnover. These vouchers would be limited to black households that agree to move from racially concentrated urban tracts to tracts with low levels of poverty, such as less than 10 percent, and not more than a small number of other assisted households. To help such households, intensive placement assistance would be provided. Over a decade, this program would move 500,000 poor black households out of areas with intensive racial and economic concentration and into racially and economically integrated areas. These 500,000 households constitute about 80 percent of the 600,000 poor black households now in the HCVP but only a small share of the black households living in racially concentrated areas. However, this effort could go a long way toward achieving racial integration for participating households.

Where should we go from here?

The HCVP may be ready for a dramatically revised implementation strategy. The program, or at least a significant portion of it, could be administered at a metropolitan scale by encouraging program administrators to work across the entire housing market (Katz and Turner 2001). This coverage could reach out to landlords in neighborhoods that offer the potential to break down racial and price barriers for poor and minority households.

Program administrators should be expected to provide households with guidance that should include much more than explaining program rules. It should involve finding a rental unit in a neighborhood that serves the goals of income and racial integration without imposing harm on that neighborhood. This guidance should move to the level of case management serving not only the housing needs of the participating household, but also its employment, educational, and other needs. This guidance could coordinate housing placement with other services such as job training and placement, as well as help households find schools, shopping, and transportation.

It will be very hard to find units meeting all of these criteria, but with enough funding for these administrative services, it is possible. It cannot be accomplished within the minimal administrative fees now paid to program administrators; fees will need to rise significantly.

This new deconcentration approach to the HCVP will reverse the roles of the administrator and the household in the search process. In all likelihood, the program administrator will find a unit, negotiate a lease, and then offer this unit to households on the waiting list. There should be no penalty for refusal; households often have good reasons to not move to a neighborhood far from their experience. The unit meeting the deconcentration goal should simply be offered down the waiting list until a taker is found.

Finally, this deconcentration approach to the HCVP will require that the administrator have greater discretion. The current program sends the household out into the field knowing that a unit must pass inspection as well as rent for below the ceiling. Under the new approach, the administrator must have the capacity to negotiate with landlords, to include paying higher rents than might be found in other neighborhoods not serving the goal of deconcentration. It is already illegal in several areas for landlords to refuse to rent to a household on the basis of income or the use of housing assistance, but these legal sanctions have not improved success rates for households with vouchers (Finkel and Buron 2001). This lack of improvement suggests that little will be gained by compelling landlords to participate in the program. It seems that deconcentration would be better served by using carrots rather than sticks; program administrators must be able to offer incentives in the form of higher rents if necessary.

We know a great deal about the workings of the voucher program. We know that it performs reasonably well at housing the poor in standard-quality units at an affordable cost. We also know that it is not furthering the goals of racial and economic integration. Breaking down the barriers that stop the poor from accessing better housing markets will require a new implementation strategy demanding much more from administrators, but it will be worth the investment.

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