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Transitioning Residents Out of Public Housing

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TRANSITIONING RESIDENTS OUT OF PUBLIC HOUSING

by

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ABSTRACT

This dissertation examined the transition low-income residents out of federally subsidized housing. Housing programs are important because they provide decent, safe, and sanitary housing to millions of individuals who are economically disadvantaged. In some research, it has been determined that people from public housing experience difficulties in gaining access to resources that would enable them to transition out of public housing successfully. This becomes an added hurdle faced by those who desires to transition out of public housing. Understanding their experiences, their feelings, and their belief system provides a level of education into why it becomes difficult for individuals to move in the direction of homeownership after living in public housing. It's not a typical thought process or rationale that is use once an individual has lived in public housing. Another factor to consider is what they saw, heard, and endured during that time. Those things culminated into a process of motivation and desire to move out of public housing. As cognition changes, the understanding of what is needed to initiate the process becomes clearer. No longer does finance become a significant barrier. Faith becomes the destroyer of all obstacles, and a different form of support emerges that allows the achievement of homeownership to become possible.

Keywords: *Low-income; Federal subsidized houses; Transition*

Dedication

To my family for supporting me throughout this process and always encouraging me to achieve my goal of earning my Doctorate.

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CHAPTER 1

INTRODUCTION

Purpose of this Dissertation

The purpose of this dissertation is to examine the variables and context and describe a process for transitioning out of public housing and into the broader community where opportunities for growth and development can be enabled.

Background

Early examples of public housing have been identified in cities across the U. S. In 1936, for example, Techwood Homes replaced a shantytown in Atlanta, GA with homes built only for residents who were white (Kalish, 2015). Formally, the U. S. federal government initiated public housing in 1937 under the United States Housing Act which emerged from President Roosevelt's New Deal which began in 1933. *Section 8* of the Housing Act of 1937 (42 U.S.C. § 1437f) authorizes the payment of rental housing assistance to private landlords on behalf of low-income households in the United States.

The purpose of the United States Housing Act was to improve the unsafe and unsanitary housing conditions and lessen the extreme shortage of decent housing for low-income families by providing rental housing for eligible low-income families, the elderly, and persons with disabilities. In the 1930s, low-income was defined as those who were in the lowest income group and could not afford to pay rent to private landlords. Additionally, the only original qualifications that had to be met were that the families' incomes could be no greater than five times the cost of rent, or six times in the case of families with three or more children. Efforts were made to reach the goal of the act through loans to public housing agencies to support low-rent public housing construction.

As of 2020, there are approximately 1.2 million households living in a range of public housing units from scattered single-family houses to high-rise apartments for elderly families. Programs are subsidized, allowing low-income persons (i.e., those earning less than $13,700 annually), elderly and persons with disabilities to access affordable sanitary housing units managed by some 3,300 housing agencies (HAs) (Peterson, 2020). The U.S. Department of Housing and Urban Development (HUD), a government agency established in 1965, administers Federal aid to local HAs that manage the housing for low-income residents at

rents they can afford. HUD also furnishes technical and professional assistance in planning, developing and managing these developments.

Public housing developments are among the most economically challenged communities in the United States (Robbins, 2020). Indeed, the physical distress of many public housing facilities has been a recognized and described two decades ago in a report to the Public Housing Authority Directors Association (PHADA). In that report, Byrne, Day and Stockard (2003) wrote, (p. 2) that "Despite over $38 billion appropriated for modernization over the past 15 years, there remains a large backlog of capital needs, possibly somewhere between $18 and $22 billion ($15,000 to $18,000 per unit)."

Walter (2018) reported that the average wait for Section 8 housing in the US is more than two years which suggests that the need for affordable housing is great. There are many reasons that can help explain these delays. For instance, public housing authorities' failure to report problems caused by the shutdown in terms of receiving their normal rental assistance funding promotes these delays. Also, a glitch in the system HUD uses to send monthly funding delayed payments catered by the Section 8 Voucher program by one week, roughly affecting 8,000 landlords in the New Orleans (Wogan, 2013). Another contributing factor to the waitlist is effectively and efficiently transitioning current public housing residents to self-sufficiency and financial independence (Wogan, 2013).

My Calling

While public housing has important organizational, economic, and political challenges, I have personal reasons for appreciating this topic. I lived in public housing in Meridian, Mississippi from 1975 until 1995 and remain deeply influenced by my immersion within that system. I have experienced significant poverty and I have been affected by limited access to resources including some of the basic necessities of life. Having emerged from this and successful living in the "traditional and normal" socio-economic environment, it deeply moves me to see the misconception of individuals living in public housing and how they are so easily labelled and judged by those on the "outside." Without proper information, knowledge, and understanding, too many and too naively may categorize public housing residents as the least valued citizens. Therefore, it is my passion and desire to understand that the meaning of life does not linger in the length of time that one can live or the excessive materials that one can acquire in a lifetime, but the true meaning of life is found in the richness and the wonderfulness of life itself. As I become older and more mature, many

things in my life have changed and my priorities have shifted. But one thing remains constant, that is, I will continuously insist on doing what I like to do while hoping that my endeavours can be valuable to the life of others. This is how I can evaluate my life realistically and place a true value on the life I lived.

Since elementary school, I've had a "calling," a strong desire to become an inspiration for others, particularly to impact the lives of the youth. I chose to be an intern at the Boys & Girls Club of East Mississippi then became Program Director and Unit Director. This put me in an environment in which I could develop and implement educational programs which allows me to have hands-on experience with educating, motivating, and inspiring the youth in the community.

My undergraduate education at the University of Southern Mississippi where I studied advertising and marketing offered a context wherein I achieved excellent academic experiences and opportunities: I served as the President of the African-American Student Organization for two consecutive years by means of an open election conducted by my peers. I served on every committee formed by the University to select the new school Provost as well as new Dean of Students. Because of this strong and prominent performance in extracurricular activities, I was afforded the additional opportunity to represent the University on a council of student leaders as ideas were shared and decisions were made in efforts of the forward progress of the school and campus life of each student.

To continue my education, I was admitted to the online program at the University of Phoenix where I received my MBA which added another level of expertise. However, making a strong impact on the lives of the youth in this generation and those to come is what I set out to achieve because I believe that the more education an individual has the more one is equipped to handle the issues and the challenges that are to come with a greater sense of wisdom. I believe that the current generation requires more contact and guidance from individuals with sensible knowledge, wisdom, and realistic approaches. This guidance and mentoring can effectively and realistically enhance the opportunities of success for those they are targeting.

In Fall 2016, I was admitted and began coursework in the Doctor of Management program of Strategic Leadership at Thomas Jefferson University in Philadelphia. At that time, I was Executive Vice President of Community Operations and Resident Development at the Philadelphia Housing Authority (PHA) the biggest landlord in Pennsylvania and the nation's

fourth largest housing authority. In my doctoral application package, I had written that learning advanced business theories, and problem-solving technologies and information would enable me to attain my goal of becoming an accomplished professional in the field of business and executive leadership, and make my life more meaningful and rewarding.

These experiences provided personal evidence that an individual raised in public housing does not necessarily have to remain within this environment. Although growing up in public housing may suggest chronic under-achievement, my life demonstrates the opposite: success and economic independence can be accomplished. Indeed, in this dissertation, I describe the mindset of those who live in the public housing environment, and realistic approaches to change this thinking that can facilitate sensible strategies for achievement of personal and professional goals beyond it.

My Career in Public Housing

I began my career in the public housing industry in Meridian, Mississippi as a community liaison at the Meridian Housing Authority (MHA) which has been in existence since the 1920's. The city of Meridian at that time was racially segregated and poverty-stricken. Due to the low socio-economic characteristics of many residents and the growing number of dilapidated homes in the city especially in the African American community, the mayor of Meridian decided to provide low-income housing in the city. This was called "projects" because this was a new project in which the city was about to embark. They actually never expected for public housing to be in existence for more than 10 years because they believed that the blacks in the community would be extinct by then (Tach & Emory, 2017). With the aid of the federal government, funding for these "projects" was provided to MHA. The Meridian Housing Authority in 2017 housed10% of the total population of the city of Meridian making them one of the largest housing authorities in the country in terms of the overall resident population. The population of those living in MHA is 63.2%African – American with the remaining 33.1% Caucasian and Latino then (Tach & Emory, 2017). The estimated median household income in 2019 was $28,582. Inequality in education was 11.6%. In 2019, 27.1% of the residents were living in poverty. 37.3% of back residents live in poverty, followed by Hispanic or Latino residents, with a 6.6%("Meridian, Mississippi (MS 39307) profile , 2021)

As I continued my career in public housing, I was able to secure several executive level positions at other agencies. These allowed me an opportunity to evoke change

operationally and culturally for the residents. With that said, this impact did not come without some opposition. At one organization, to change the culture and mode of operations, a new leadership team was established, and new controls were put in place that would eventually create a true standard of operational compliance. Each department of the agency was impacted by this and therefore it needed to be restructured. This created a challenge for me, the newly appointed Executive as I started my tenure under undesirable circumstances. This pushed me to quickly develop a plan of operation that would boost morale, bring organizational structure, obtain measurable outcomes, impact the lives of the residents we serve, and changing the overall culture of the department.

A daunting task, I began to take on this challenge one step at a time. I needed to prioritize the goals and objectives to ultimately achieve the outcomes that were so desperately needed. Experiencing change in an agency of this magnitude becomes overwhelming when there is no direct path to achieving desirable results. I found myself sometimes on a metaphoric island searching for solutions that takes the assistance of many others. I found inner strength that I never knew existed while also finding a real understanding that organizational complexity is something that is easily created but is troublesome in overcoming.

Current Position: Albany Housing Authority

Currently, I am employed as CEO of the Albany Housing Authority (AHA), a non-profit organization established to provide safe, sanitary, and affordable housing for low-income families in the city of Albany, GA. Located in southwest George, the city has a 2019 population of 73,130. Demographics are as follows: 74.3 % are people of color and 22.1% are white: 40.4% of families owned their homes; and 57.9% of persons aged 16 years and above worked in civilian labor force (U.S. Census Bureau QuickFacts: Albany City, Georgia, 2019). Albany's mission is to provide safe, sanitary, and affordable housing low-income residents of the city of Albany. They are funded by the Department of Housing and Urban Development (HUD) to provide these and other services that fall under the federal and state auspices.

Dissertation Inquiry and Approach

Growing up in public housing and now working in the public housing industry have provided me a distinctive perspective and strong passion. In this dissertation, I will address some of the challenges, i.e., problems and opportunities of public housing including the

limitations and the stability it can offer to low-income families, and how as a complex challenge it needs to be addressed with a systems perspective. The mindset, strategy, innovation, and resources that can transform how public and affordable housing are administered are important to me. I will, therefore, dive deeply into the current reality of this situation then suggest how to move to an improved situational reality with measured results.

Purpose of the Dissertation

The purpose of this dissertation is to examine and describe a process for transitioning out of public housing and into the broader community where opportunities for growth and development can be enabled.

Research Questions

The following research questions are posed:

1. **What is the current reality of living in public housing?**

This refers to the characteristics, experiences, perceptions and mindset of the residents; the factors that influence and control how public housing is administered; and the conflicts and obstructions that hold/maintain residents within this environment. Among the many challenges are that purposes and intentions of administration are not connected to the purposes and intentions of the residents which means resident efforts toward independence are obstructed. Moreover, because public housing is subsidized by the federal government, there are several restrictions placed on those who can become a resident. Often, these stipulations are far more restrictive than those of the open residential market. One consequence is that public housing residents do not feel as though they are actual citizens of a community; rather, they see themselves as prisoners in an externally controlled system of housing.

2. **What are the factors that influence and control transition out of public housing and into open, unsubsidized communities?**

This has been an issue raised across the country for decades with housing authorities; yet, their waiting list for entry grows long with what seems to be no ending in sight. The approach to address this question concerns processes for shifting the mindset not only of residents but also of administrators. It also concerns how a change in mindset enables resident access to new methodologies and tools of decision making and problem solving that support active change/movement into an improved reality for themselves and their families.

Intended Audience

The responses to these questions will result in a document aimed at bringing about increased understanding and a description of a pathway of action through the current public housing challenges. Addressing these issues serve as an instructional model and teaching guide that can be shared on a large platform with other housing professionals and organizations, and advocates for change on behalf of public housing residents.

Organization of the Dissertation

In Chapter 1, I briefly describe the history of public housing as well as my personal and professional background and motivation for studying this topic. I lay out the general topic challenge and two research questions that will be addressed. In Chapter 2, I present a literature review. I cover issues including public housing knowledge gaps and why there is a need to address public housing issues. In Chapter 3, I describe two pilot research studies conducted in 2015 and 2021 that prepared me for this dissertation. I also describe the ethnography methodology that will be applied to answer the research questions. In Chapter 4, I present the results from the research. This provides the outcome of the research studies. In Chapter 5, I analyzed the results and provided a conclusion based on the results. This conclusion also provides an a perspective on of how achieve favorable outcome of transitioning out of public housing based on the final results that were obtained.

CHAPTER 2
LITERATURE REVIEW

This chapter presents a summary and synthesis of literature that highlights the existing knowledge and gaps concerning factors that affect public housing. Additionally, the chapter seeks to address the limitations of public housing to low-income families and why there is a need to address public housing issues.

Public Housing Overview

Public housing is a form of government-subsidized housing program meant to provide housing solutions to low-income persons, the elderly, and persons with disabilities (Bratt, 2016). However, some countries do not set an income ceiling, implying that public housing is available for everyone regardless of their income in such countries. Given that public housing is priced much below the market rate, low-income persons can afford to live in more convenient locations, especially next to cities where they work. Before the introduction of the public housing program, low-income persons used to live outside the city because houses of lower rent characterized these areas. In most federally-funded affordable public housing programs in the U. S., tenants pay 30% of their household income as rent. Before the introduction of affordable public housing programs, public housing projects were mostly undertaken by the central or the local government. These projects were often situated in over-populated, more impoverished neighborhoods, referred to as 'ghettos.'

The concept of ghetto originated in 1516 in Venice, Italy (Finlay, 1982) and referred to the part of the city in which Jews were forced to live as a result of specific religious persecution as well as social, legal, and economic pressure by the surrounding community. Since then, versions of the ghetto have appeared across the world, each with their own names, classifications, and groupings of people (Finlay,1982). In today's understanding and derived from the interworking of racial segregation, poverty, and area isolation of a particular section of the city, ghettos began to emerge in the 19th century and have continued. In 1890, although racial segregation was abundant in all American cities, these cities were not exceptionally segregated to the point in which it would be entirely black. For example, the average black person lived in a ward that was only 27% black and 21% isolated. Accounts of cities at this time frequently highlight the interactions of blacks and whites in everyday life (Spear, 1968; Kusmer, 1976). This was a period in which segregation was less prevalent in smaller southern

and western cities as oppose to larger Northern and Midwestern cities. As time progressed (1910-1940), those dynamics began to shift. During and after World War I, blacks migrated North from the rural South in large numbers (Cutler, Glaeser & Vigdor, 1997). For the most part, this migration was catapulted by agricultural changes and the demand for labor in burgeoning industrial cities, coupled with restrictions on immigration. The black communities of the North offered a better way of life than the Jim Crow South. As a result, this also contributed to the migration of Blacks to the North (Cutler, Glaeser & Vigdor, 1997). With that said, the growth of ghettos also occurred as the blacks were slowly being isolated to certain parts of the city.

Public Housing Developments were being established to address the now housing issues that are becoming prevalent with the increase of the black population and the decrease in white population in the urban areas. This type of isolation can still be seen as late as 2020 when suburban communities informed by the White House that no public housing will be located in their neighborhood. This announcement was made by former President, Donald Trump. It was stated that suburban communities will not be bothered by low-income housing in their neighborhood (https://www.cnbc.com).

According to Pattillo (2003), ghettos are characterized by high unemployment rates, large families living in small spaces, and inadequate municipal services. Generally, from Pattillo's (2003) perspective, it can be concluded that low-income persons occupy ghettos, and living conditions are inadequate. In the U.S., these over-populated regions are mostly occupied by African Americans and Latinos due to their high poverty levels (Bratt, 2016).

Public housing programs involved the construction of high-rise apartment buildings concentrated in one region at a time. For example, in Philadelphia, PA a large percentage of the low-income housing owned and managed by the Philadelphia Housing Authority are high-rise apartment buildings. This trend was initiated as a form of cost-saving low-income housing solutions for the disenfranchised back in the 1930's and 40's. In fact, in 1942, the Chicago Housing Authority constructed one of the largest high-rise towers in the country know as Cabrini-Green. This high-rise as a result of the social and economic segregation that plagued our country during those time. (Novakovic 2015). In 1949, a new Housing Act promoted further slum clearance and high-rise development. St. Louis' massive Pruitt-Igloe, also a high-rise development, was constructed to provide a more modern, comfortable living

condition. However, this type of housing structure proved to be the opposite and this tower was torn down 20 years later (Novakovic 2015).

Responsibility for public housing projects are often assumed by local government although the federal government partially funds them (Bratt, 2016). It is the local government's responsibility to appoint commissioners who form the housing authority, and are tasked with planning, building, and administering public housing. The Authority also sets rents and decides who will occupy the houses.

History of U. S. Public Housing Programs

In the 19th and early 20th centuries, U.S. federal, state and local governments paid little attention to ensuring that low-income persons had access to sanitary and affordable housing (Biles, 2010). Instead of advocating for affordable housing for residents in need, the focus was on ensuring that new buildings met specific standards for decent livability. For instance, regulations required that landlords renovate their buildings and that new buildings had adequate ventilation. According to Biles (2010), since the government failed to look into low-income persons' housing needs, there was an increase in the number of persons living in the slums in New York City. Early building codes, according to Russ Lopez of Boston University School of Public Health, improved new housing, but most of this new construction was for the middle classes or the wealthy and most codes exempted existing buildings (Lopez 2009). Vast areas of substandard housing existed in cities. In addition, some of the first efforts to enforce housing codes created problems as well. The so-called "dumb-bell tenement," for example, a late-19th-century housing form that featured small side air shafts, 2 to 4 apartments per floor, and rooms smaller than 100 square feet, was created out of a competition meant to encourage better housing designs for New York City (Lopez 2009). As a result, this type of housing featured cramped rooms requiring passage through one room to get to another and windows that provided neither light nor ventilation (Lopez 2009).

In response to this situation, housing advocates led by Lawrence Veiller were able to persuade the New York State legislature to pass the Tenement Law of 1901 (or Veiller's Law, as it is sometimes called), which established a model for housing codes (Ch.10; pp216–220). Veiller stance regarding housing quality was rooted in public health, stating "There is not very much use in taking people from a hospital, apparently restored to health," he wrote, "and sending them back to some slum, putting them into a dark room, where they never see daylight, or letting them live over an open sewer; we all know that in two or three weeks we

shall have them back in the hospital, in as bad a condition physically as they were before."
(Ch.11; p330).

One outcome of the government's narrow vision about human needs was the upsurge
in the number of slums which sparked new attention regarding the country's housing
conditions. This led to the formation of the National Housing Association (NHA) in 1910
founded by Lawrence Veiller. Its primary objective was to enact better regulations and
increase awareness, thus improving the urban and suburban neighborhoods' housing
conditions (Saunier, 2001).

Daniel Hoan, the mayor of the City of Milwaukee, implemented Garden Homes, the
country's first effort to create a "non-federal" public housing project in 1923 (Fulda, 2016).
Nevertheless, Hoan's vision of public housing was incomplete. Two years after the project's
commissioning, it encountered several challenges, such as the inability to acquire land
required to develop the public housing project. Therefore, the Garden's Home Corporation, a
board created to oversee the public housing project, was dissolved two years after leading the
completion of some of its housing units (Fulda, 2016).

Introduction of Housing Acts

President Franklin Roosevelt introduced a permanent federally funded housing
program as part of his New Deal. In June 1933, under his leadership, Title II, section 202 of
the National Industrial Act, was passed. The Act's primary goal was to direct the Public
Works Administration (PWA) to develop a program that would oversee the construction of
new housing units and eradicate slums. The Limited-Dividend Program, under the Housing
Division of the PWA, funded the construction of low-income housing through the issuance of
low-interest loans to public or private groups. Nevertheless, due to a small number of
qualified applicants stepping forward to apply to be funded by the Limited Dividend Program
to undertake the construction of the affordable housing program, Harold Ickes, the then
PWA's Administrator, directed the Housing Division department to directly get in charge of
the construction of the public housing units (Pappas, 2013). By 1937, the Housing Division
completed fifty-two projects, which enabled construction of buildings of one to four floors in
height. The newly build affordable houses were sanitary, and they were built in an orderly
manner, leaving play spaces, unlike the disorderly manner which characterizes structures in
slums.

In U.S. cities, public housing units in recent times were mostly built on land acquired by the city or local government in the land is typically in impoverished communities or desolate areas of the city. Given that land acquisition is a significant challenge the Housing Division purchases static industrial sites and vacant land that is available. For instance, the Housing Division built two early housing projects in Lexington, KY on an abandoned horse racing track (Pappas, 2013).

Housing Act of 1937

Before affordable housing programs were federally introduced, it was the responsibility of local governments, specifically the county governments, to provide shelter to residents in need. However, in practice, the local government's housing program almost exclusively catered to white residents. Minority groups of color were commonly excluded from enjoying the benefits of the local government's housing program (Pappas, 2013).

Before Roosevelt became the President, he was the Governor of New York and in that role was interested in housing issues. As President, he continued his push of ensuring that the housing reforms were at the federal level and under his leadership, oversaw the creation of the Home Owner's Loan Corporation (HOLC) in 1934. The Corporation's primary purpose was to provide mortgage relief to homeowners who were at risk of losing their homes through dispossessing. Additionally, under the Corporation, the Federal Housing Administration (FHA) was formed: its purpose was to federally insure banks, mortgage companies, and generally other lenders. This encouraged the construction of new homes and the repair of old ones.

Roosevelt's primary objective of introducing the affordable public housing program was to provide safe and sanitary housing conditions and improve inadequate housing units for low-income families. However, the program led to a fierce debate between the federal government, landlords and the real estate industry. Landlords as well as real estate representatives argued that the introduction of the program would kill the real estate industry due to rental and sale markets being undercut by cheaper public housing. However, the President continued with his push for affordable housing and Senator Robert Wagner of New York, with the President's support, introduced the Wagner-Steagall Housing Act of 1937. During a speech on January 6, 1937 to Congress, Roosevelt highlighted the need for the new Congress to address inadequate housing in the United States of America. He said, I see one-third of a nation ill-housed, ill-clad, ill-nourished…The test of our progress is not whether we

add more to the abundance of those who have much; it is whether we provide enough for those who have too little. ("FDR and Housing Legislation - FDR Presidential Library & Museum", 2012)

To make affordable public housing a success, President Roosevelt worked behind the scenes to ensure that Congress passed the housing bill. He held several conferences concerning the proposed housing authority with lawmakers and administration officials in the White House. His influence led to the passing of the housing bill when Congressmen voted, signing it into law on September 1, 1937.

The United States Housing Authority (USHA) was formed after Wagner-Steagall Housing Act had been signed into law. USHA's primary purpose was to offer state and low housing authorities loans to build affordable houses in large and small urban areas. After its establishment, USHA provided over $500 million in loans to fund low-cost housing projects within the country. USHA's loan terms were friendly. Low-cost housing developers were given low-interest loans on 60-year terms.

Roosevelt hoped that the growing construction industry would also provide employment opportunities to millions of U.S. citizens. While this did occur, the 1937 Housing Act failed to favor low-income persons ("FDR and Housing Legislation - FDR Presidential Library & Museum," 2012). It was established on the basis and principles of the HOLC (Home Owners Loan Corporation), which gave mortgage relief assistance to those who were on the verge of losing their homes due to foreclosure. The 1937 Housing Act also established the FHA (Federal Housing Administration) which insured banks and mortgage companies with the hopes of encouraging new construction and repairs to existing homes. Due to this, existing homeowners became the benefactors ("FDR and Housing Legislation - FDR Presidential Library & Museum," 2012). Having witnessed the difficulties experienced by low-income persons regarding access to sanitary and affordable housing, Roosevelt declared a second Bill of Rights in his January 1944 State of Union Address. He declared "the right of every family to have a decent home" (Kennedy, 2009).

Housing Act of 1949
In the 1940s, under the leadership of President Truman, the Housing Expenditure's office was developed. The office guided the passing of the Housing Act in 1949. The Act was part of President Truman's Fair Deal, whose primary purpose was to fund new housing units

and eliminate slums. After signing the Housing Act of 1949, part of President Truman's press statement noted,

> This far-reaching measure is of great significance to the welfare of the American people. It opens up the prospect of decent homes in wholesome surroundings for low-income families now living in the squalor of the slums. It equips the Federal Government, for the first time, with effective means for aiding cities in the vital task of clearing slums and rebuilding blighted areas. It authorizes a comprehensive program of housing research aimed at reducing housing costs and raising housing standards. It initiates a program to help farmers obtain better homes… (Peters & Woolley, n.d.)

The Act, which is referred to as the T_E_W Act, which is the bill sponsored by republican senator Robert A. Taft and democratic sponsors Allen J. Ellender and Robert F. Wagner, expanded the federal government's role in both public and private housing in three ways. It initiated the construction of more affordable housing units. It expanded FDA's involvement in mortgage insurance, and it provided authority and funds to facilitate urban renewal and slum clearance. Given that the Act stated that it was the right of every American citizen to live in a decent environment, the Act enabled disbursement of $13 billion in mortgage guarantees and $1.5 billion for slum reconstruction. Additionally, under the Act, the federal government targeted to construct 810,000 public housing units.

Nevertheless, this new housing program under President Truman's leadership also failed to serve the purpose of providing affordable housing to low-income families. Instead, the program worsened low-income families' situation. This is because the program mostly catered to World War II veterans, and most low-income families were forced to look for a new residence to pave the way for the construction of the new housing units. Additionally, the program had other challenges. Lang and Sohmer (2000) noted, for example, the program failed to address where to house displaced people from other areas and issues of social equity.

Housing Act of 1954

In 1954, the second Housing Act was passed under the leadership of President Eisenhower. Flanagan (1997) highlights that the Act primarily focused on conserving but rehabilitating slum areas. Generally, the Act's main aim was to redefine urban liberalism. Before the Act's passing in 1954, affordable housing programs failed to serve its intended purpose, leading to debates regarding the federal government's role in facilitating affordable

housing programs for low-income persons. Therefore, the Housing act of 1954 aimed to amend the National Housing Act of 1934. This 1954 Act funded over 140,000 public housing units for the purpose of housing families that were relocated due to revitalization or redevelopment of previous slum areas. This would also offer space to construct the affordable housing units to these relocated individuals as preferential treatment (Flanagan, 1997).

Housing and Urban Development Act of 1965

The 1965 Housing and Urban Development Act extended the urban renewal program which had started in 1949 after the passing of the Housing Act of 1949. The federal government had planned to remove dilapidated slum housing units and replace them with modern sanitary affordable housing units. Therefore, the Act initiated the extension of the federal government's programs to support the affordable public housing program, such as extending mortgage-insurance programs, which enabled more persons to own homes. The Act also initiated a rent supplement program, which required tenants to allocate 25% of their income in rent. The program eliminated their obligations for the remaining rent. Persons qualifying for this affordable housing program had to have an income within the set limits for affordable housing's eligibility. Additionally, persons with disabilities, the elderly, persons displaced by a disaster or a public-improvement program were eligible for the affordable housing program (Henderson, 2000).

Housing and Urban Development Act of 1968

The 1968 Act's primary purpose was to shift the style of designing and constructing affordable housing units. After the establishment of the Act, construction of high-rise complexes for families with children was prohibited because of rising cases of vandalism and vacancy and because some high-rise complexes were declared unsuitable for families (Henderson, 2000). For example, the Pruitt-Igoe complexes developed between 1955 and 1956 in St. Louis, MO, were demolished between 1972 and 1975. This eliminated 2,870 units in 33 high-rise-story buildings most of which were uninhabited. By the 1960s, across the U,S., vacancies in high rise public housing complexes was more than 65%. King (2020), used the Pruitt-Igoe's story to highlight large-scale public housing failures and attributed causes to structural racism and diminishing postindustrial incomes.

Housing Act of 1970

The 1970 Act established the Experimental Housing Allowance Program (EHAP) which had a primary purpose to investigate the potential market effects of "housing

vouchers." Housing vouchers are federal funding payments administered by the federal government for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. "The housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments" (HUD.gov). The voucher aimed to subsidize the demand side of the housing market. This sought to eliminate the housing act of 1965, under which the federal government supplemented household rent until the inhabitants were able to pay rent on their own.

Under the 1970 Act, EHAP tested three impacts of housing vouchers in terms of demand, EHAP investigated housing standards and user dynamics. Regarding supply, EHAP monitored the market's response to the introduced subsidy. Concerning administration, EHAP examined suitable approaches that could be used to structure and manage the programs. EHAP lasted for a decade. Hays (2012) reported that establishment of EHAP had the potential of tightening the market for low-income housing; nevertheless, it had minimal impact on surrounding rents.

Public Housing Programs from the 1970s to 2021

Truman's and Roosevelt's administrations had embraced the need to construct housing units to house low-income. By the 1970s, several affordable housing units had been built in various parts of the country. Additionally, the federal government offered rent supplements to persons with low-income. Nevertheless, President Richard Nixon halted the rent-supplement program in 1973. In 1974, the Section 8 Program was created by the Housing and Community Development Act of 1974 (Hays). The Section 8 Housing Program's primary purpose was to encourage the private sector to venture into the construction of affordable public housing units.

From the 1980s to the present, various changes were made in the affordable housing sector. Under the two-term administration of President Ronald Reagan from 1981-1989, several changes were made in the affordable housing program sector. For instance, the administration lowered the fair market rents and increased the household contribution towards Section 8 rents from 25% to 30%. The administration also promoted low-income families' homeownership and expanded emergency shelters for the homeless across the country.

President H. W. Bush's administration also supported the affordable housing program. In 1990, he signed the Cranston-Gonzalez National Affordable Housing Act (NAHA) the purpose of which was to facilitate rent assistance by using HOME funds. The HOME Investment Partnerships Program (HOME) according the Department of Housing and Urban Development, was designed to administer grants to states and localities, typically in partnership with local non-profit groups to fund a wide range of development project including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. (Peters & Woolley, n.d). Additionally, his administration launched the HOPE VI program in 1992. The program's primary objective was to replace poor housing projects with state of the art ultra-modern housing projects that could house persons of mixed-income. The HOPE VI program funded tenant relocation costs, demolition costs of poor housing projects, and construction costs of the new sanitary housing projects. The program played a significant role in funding the construction of federally-subsidized housing units. Nevertheless, President George W. Bush significantly reduced budget allocation to the program, making it suffer substantial funding cuts (Hays).

President Bill Clinton's administration (1993-2001) also embraced the affordable housing program. Under his administration, the Quality Housing and Work Responsibility Act (QHWRA) was passed and signed into law. The program's primary objectives were to expand the HOPE VI program, develop a homeownership model for Section 8 and enable families to transit out of public housing (Varady & Preiser, 1998).

President Obama's administration (2008-2016) significantly supported the affordable housing program. Under Obama's administration, the HUD-funded homeownership, community development, and access to sanitary affordable housing units for every American citizen. The President's 2012 Budget provided $42 billion to fund the affordable housing and the health mortgage market. President Obama's administration had two major agendas: to provide affordable housing to all citizens of the United States of America and to provide everyone with access to affordable healthcare, which led to the establishment of the Patient Protection and Affordable Care Act (PPACA), popularly known as the Obamacare Health Program (Oberlander, 2013). The President's Budget supported the housing market and economic recovery in ways such as assisting families in danger of foreclosure, providing low-cost mortgage insurance to home purchasers, and investing in sustainable communities to enable them to develop affordable regional and local housing units. Additionally, the

Presidential Budget provided funds to assist more than 4.7 million low-income families in paying rent ("Department of Housing and Urban Development," n.d.).

President Donald J. Trump's administration (2016-2020) undermined the affordable housing program. Weiss (2019) highlights that President Trump had always sent his request to Congress, proposing massive budget cuts to programs initiated by the previous administrations to ease low-income Americans' lives. Some of the proposed programs to undergo budgetary cuts include the affordable housing program and the Obamacare health Program. Weiss (2019) further highlights that President Trump suggested the slashing of the HUD's budget by $9.6 billion. Additionally, the President proposed the elimination of several programs, such as the Public Housing Agencies (PHA). He argued that these agencies had enough funds to fix some pressing capital needs, such as repainting houses, re-roofing, and doing major renovations. Additionally, the President proposed increasing rent and reducing housing benefits, such as rent supplements and housing vouchers.

For the 20 years before President Trump, HUD had provided housing assistance to more than 35 million households distributed across the country. This implies that the affordable housing programs had improved the living conditions of many low-income American citizens. Without these programs, many families would be living in substandard conditions due to the inability to afford rent or because they were homeless. According to the U.S. Census Bureau, the affordable public housing program raised more than 3 million people out of poverty in 2017, a record that proved the program's significance to the lives of low-income American citizens. Despite this, the National Low Income Housing Coalition had highlighted a shortage of approximately 7 million affordable housing units. Weiss (2019) affirms that more affordable housing units could be constructed if the President proposed the HUD funding. However, Congress ignored President Trump's proposal regarding HUD budgetary cuts. Instead, Congress turned to Old Washington, D.C., saying, "The President proposes, Congress disposes (Weiss, 2019). Therefore, instead of Congress reducing budget allocation to HUD, as suggested by President Trump, it increased its budget allocation. This targeted to help vulnerable persons by renewing housing assistance.

Prior to his election, Joseph Biden announced his intended plans to embrace the affordable public housing program. In the Biden Plan for Investing in Our Communities through Housing (2019) he identified several projects and that millions of American low-income persons could not access sanitary housing units due to inadequate money to sustain

their lives and that the current public housing program failed to adequately address the needs of communities of color due to racial discrimination. He suggested he would invest over $640 billion in affordable housing program in the next ten years to ensure that all American citizens, regardless of color, have access to stable and healthy affordable housing units.

With few days of assuming the office, President Biden has shown his dedication towards promoting access to sanitary and affordable housing units. Lerner (2021) highlights that President Biden signed an executive order that extended the foreclosure and eviction moratoriums to the end of March, 2021 allowing people to stay in their homes even if they could not pay rent or mortgages during this COVID-19 pandemic. Additionally, President Biden proposed the release of $30 billion to aid low-income families to settle their rental and critical utilities and $5 billion to be used as an emergency fund to secure housing units for the homeless. According to President Biden, "affordable housing is a right, not a privilege (Lerner, 2021)." President Biden has witnessed the struggle the American people experience in paying rent or mortgages due to the country's health and economic crises. Therefore, he has promised that his administration will ensure that every American citizen has access to sanitary affordable housing unit because it is their right (Lerner, 2021).

Challenges Affecting Public Housing

As described by Stoloff (2004), the introduction of public housing was meant to provide affordable and sanitary public housing facilities to low-income persons living in the United States of America. The program's main objectives were to clear slums and create employment opportunities for millions of unemployed low-income American citizens. Presently, over 1.1 million public housing units have been built and they serve more than 2.2 million residents. HUD owns the public housing program, and local PHAs administer the units. Nevertheless, the public housing program has experienced several continuing challenges that interfere with and threaten the existence of the program.

<u>Racial Segregation</u>

Carson (2019) defines racial segregation as the separation of persons in schools, housings, and public facilities based on their ethnic backgrounds. Carson (2019) further highlights that racial segregation mostly takes the form of institutional racism ~~. This is~~ because persons are discriminated against when accessing public facilities such as hospitals, schools, and recreational centers. Some countries, such as the United States ~~of America,~~ South Africa, and Germany, had racial segregation laws at the start of the 20th century.

However, as the world advanced and persons, regardless of their ethnic backgrounds, understood that all belong to one human family, most countries prohibited the segregation laws. Nevertheless, even though governments have prohibited racial segregation, it still exists in several communities, especially in accessing housing facilities.

Racial segregation has characterized public housing since it began in the 1930s. Broyld (2020) highlights that the federal government not only failed to enact policies that could reduce racial segregation; it conspired with the local government, which was in charge of the housing program, to formulate segregation policies. One early example, in 1935, after the PWA, under the New Deal to address the country's housing inadequacy, was the construction of Techwood Homes in Atlanta, GA, the first federal housing project to be completed by the PWA. During the construction of the project, people of color were evicted from the region to give space for establishing the project, which was considered "the whites-only neighborhood" Broyld (2020).

That same year the U.S. Supreme Court denied the federal government the authority to seize property through compulsory purchase; instead, the PHAs were given this authority. (Broyld, 2020) argues that they acted without proper oversight regarding where to place the public housing using the Authority to segregate whites and persons of color. This promoted creating segregated public housing until the Eisenhower administration declared in 1955 that all American citizens regardless of their ethnic profiles have the right to receive equal quality affordable housing.

Nevertheless, despite President Eisenhower's declaration, the 1960s and 1970s were still characterized by segregated public housing. Broyld (2020) highlights that in 1984 when the *Dallas Morning News* visited 47 metropolitan areas to examine the success of the affordable housing project across the country, it reported that racial segregation had occurred in nearly all public housing and that public housing projects where white residents lived had better amenities than those occupied by people of color.

Racial segregation has continued to characterize the public housing programs (Pappas, 2013) such that affordable public housing program mostly benefits Caucasian citizens, Stoloff (2004) noted that despite the primary objective of the public housing program to provide sanitary affordable housing solutions to low-income to American citizens regardless of their racial affiliations public housing has been discriminatory, and to date,

discrimination still exists in the affordable housing program. Pappas (2013) contended that most of the policies of Presidential Acts failed to favor low-income persons.

Examples of racial segregation in the public housing program are unfortunately too common. Rothstein (2012) noted that New York City built low-income affordable houses to house low-income African Americans and that federal, state and local funds were used to heavily subsidize these housing projects. However, there were also other subsidized public housing projects meant to be occupied by middle-class working whites including the whites-only Stuyvesant Town and the Woodside Houses in Queens.

Even though they were government property, working and middle-class whites only were allowed to occupy the housing units. The New York City Authority, which was tasked with managing the public houses, selectively screened persons aiming to occupy the housing units in the whites-only places. Preference was given to persons with stable employment, especially civil servants, business persons, or persons working in the manufacturing industries. Freund (2010) highlighted that given that persons of color were characterized by unstable employment, 92% of the Woodside Project's tenants opened in 1949 were whites.

The New York Housing Authority also built another housing project in South Jamaica. When the project was opened before World War II, 30% of its occupancy was whites. By the 1950s, the white's occupancy had significantly reduced to 12%.

In general, racial segregation in affordable housing in New York City was taking shape. Applicants were applying for housing units they wished to occupy depending on their preferred region. The whites preferred middle-class areas, such as the Woodside housing projects, while people of color preferred low-income public houses in places such as South Jamaica (Freund, 2010). Freund (2010) highlights that the New York Housing Authority significantly participated in racial segregation by ensuring a few middle-income blacks would live in regions, such as Woodside, and few low-income whites would live in places such as South Jamaica. Bloom (2014) contended that minutes from the Housing Authority highlighted that projects in regions, such as in South Jamaica, should house people of color because it was located in a neighborhood highly occupied by people of color.

Bloom (2014) further highlights that federal policies lured white families out of the public housing projects to more high-class regions characterized by the whites only. According to Bloom (2014), the Federal Housing Administration and the Veterans

Administration (V.A.) provided mortgage insurance programs to individuals. However, the program was selective such that black persons were excluded from the program's benefits. The mortgage insurance program was favorable such that its monthly charges were less as compared to rent paid in the public housing units. This benefit made whites leave public housing units and relocate to whites-only suburbs. This promoted racial segregation, such that whites were living in luxurious suburbs, while African Americans and other minorities were living in public housing units.

The FHA promoted racial segregation in the public housing program. Bloom (2014) highlights that for developers to be financed by FHA, they had to sign a consent, promising that they could not sell or resell the housing units to African Americans. The housing units constructed by these developers financed by FHA charged a monthly rent lower than that charged in public housing units occupied by African Americans and other minority groups. For instance, these new structures charged a monthly rent of $56. In contrast, the other housing projects, such as the Woodside Houses, which was being predominantly occupied by African Americans, charged a monthly rent of $75. The new units were affordable but catered to the needs of the whites only. This is because blacks were denied the opportunity to purchase or rent them. William Levitt, one of the developers funded by FHA, refused to sell homes to blacks. Additionally, whites who bought his homes had to sign a deed that prohibited them from selling them to African Americans in the future (www.peoplepill.com/people/william-levitt).

The introduction of a favorable mortgage insurance program to whites encouraged them flee to suburbs away from the cities, leaving public housing units to the African Americans and other minority groups. This led public housing to become racially identifiable and associated with poverty, such that President Nixon, described public housing projects as monstrous depressing places (Bloom, 2014).

<u>Budget Cuts</u>

Several Presidential administrations have subjected the HUD to continuous budget cuts since it was established. Stegman (2002) highlighted that before the 1970s, the HUD was well-funded which meant that more housing units were built. From 1978 to 1984, HUD developed an average of 230,000 housing units annually. However, HUD was subjected to budget cuts from 1985 to 1995 which led to a decrease in the number of new affordable

public housing units developed to an average of 126,000 units per year. From 1996 to 1998, HUD suffered significantly when Congress halted funding the affordable public house program. During this period, virtually no affordable housing units were constructed.

The consequences of underfunding the HUD are visible in New York City. Navarro (2014) highlighted that budget cuts to the federal Section 8 voucher program forced many low-income persons to vacate their initial residences to look for cheaper ones. Section 8 Voucher program helped low-income tenants to live in private buildings. They paid 30% of their annual income as rent, while the Voucher paid the rest. While Congress had been allocating $400 million each year to facilitate the Section 8 Voucher program in 2013, they reduced the annual allocation by approximately 90% to $37 million. This forced the agency that administers the voucher program to stop issuing new ones. Additionally, the agency revoked the vouchers that it had already given to low-income persons. Given that HUD had been subjected to budget cuts, the agency advised some tenants to move into smaller and less expensive apartments. The agency warned them to prepare to pay higher rent for those tenants who wished to stay because the part of rent taken care of by the Section 8 program would reduce (Navarro, 2014).

Reduction of the Section 8 Voucher program exposed more than 3,000 households that enjoyed the benefits of the program homelessness. The reduced funding of the Section 8 program also led to new standards in New York City. These required two-persons living in a two-bedroom affordable housing unit to move into a one-bedroom housing unit regardless of their gender, ages, or relationship. Two-bedroom housing units were only eligible to three or more persons sharing the housing unit. Tenants who lived alone in one bedroom were required to move to studio apartments (Navarro, 2014). Given that the New York City Housing Authority had been subjected to federal budget cuts, it could not administer Section 8 Vouchers. Additionally, the Authority stopped issuing new vouchers as a way of adapting o the reduced federal funding.

The Trump Administration (2016-2020) also subjected the affordable public housing program to budgetary cuts, in which threatened the functionality and the very existence of the housing programs. Lav and Leachman (2017) described that President Trump proposed budget cuts up to $346 billion by 2027 that could expose federal programs to assist low-income people in financial challenges, such as beneficiaries of the voucher program, and the homeless.

<u>Poverty</u>

Grander (2018) noted that the public housing program provided sanitary affordable housing units to many low-income persons. Since the program was established in the 1930s, it has provided housing solutions to more than 1.1 million families. Given that the program was established to help low-income persons, it has, unfortunately, led to concentrated poverty. According to a report by Carson (n.d.), 68% of persons occupying the public housing units are extremely low income with the average annual income for public housing residents $13,730 in 2013. Nevertheless, according to the report, most residents' income decreased between $5,000 to $10, 000 annually. This bracket of income was way below the average annual income for public housing residents, which was $13 730. As public housing was typically isolated to certain parts of the city or community in which low-income residents migrated, individuals that had income that was considered to be below or poverty level were only afforded the opportunity to live in these developments projects. Because of this, neighborhoods comprised of low-income individuals that were mostly located in these areas.

Massey and Kanaiaupuni (1993) highlighted that in the 1970s, due to the public housing program, there was a trend that seemed to separate low-income persons and middle-class persons. Low-income persons mostly occupied public housing units, while middle-class persons fled to the City, in which most public housing during this time were developed in impoverished or desolate communities. This promoted the geographic concentration of poverty in areas where public housing projects were located. Massey and Kanaiaupuni (1993) highlighted that establishing the affordable housing program led to the clearance of slums to provide space for the project. Nevertheless, persons in the middle-class geographical regions resisted creating affordable housing units in their neighborhood. Therefore, as Massey & Kanaiaupuni (1993) affirmed, public housing projects were constructed in ghetto, or undesirable neighborhoods, which are typically associated with areas of poverty.

In reference to Holloway et al. (1998), some of the factors that promoted concentrated poverty in public housing units include ~~the~~ income requirements, ~~the~~ geographical establishment of the housing units, and attraction of poverty-stricken persons to the public housing units due to their low-cost rent payment. As public housing units were established to house persons with an average annual income of $13,730 or less, the development projects were located in impoverished areas, and its low-cost attracted most low-income persons to the housing units. Carson (n.d.) reported that most residents of public housing units struggle

economically and were mostly occupied by African Americans, thus promoting a concentration of black poverty.

According to a study conducted by Kucheva (2013), public housing projects were mostly located in comparatively poor and racially isolated regions. According to the study, whites migrated out of the public housing units to whites-only suburbs, leaving vacancies that attracted low-income citizens, the majority of whom are African Americans. Given that public housing units were subsidized, the City's revenue collection through property taxes for these properties are low. Therefore, regions of the community with public housing projects were characterized by poor amenities because the City based its support on revenue collection (Kucheva, 2013).

Health and Safety

Schill (1993) highlighted that budget cuts led to the construction of public housing units characterized by minimal necessities for a decent living. Schill (1993) further highlights that the public housing project was started to offer housing solutions slightly higher than living conditions in the slums. Therefore, the housing units have been characterized by poor insulation, plumbing, and electricity as compared to the housing units developed in middle-class regions. These were primarily to save government resources and reduce the construction budget. However, reducing the cost of construction over the safety of residents has affected their health.

In reference to a study conducted by Hynes, Brugge, Watts and Lally (2000) regarding public housing unit's conditions in Boston, MA the study highlighted that the public housing units were characterized by conditions that created an unsafe living environment for residents, such as backlogged repairs, mold, fungi, dust mites and house pests, such as cockroaches. According to the study, poor ventilation and non-functional heating systems in the public housing units promoted these dust mites and fungi' growth, exposing occupants to the risk of developing asthma. Therefore, budget cuts and the federal government's plan to use limited resources to construct the affordable housing units have exposed many residents to health hazards.

Government Policies

The affordable public housing program introduced as part of Roosevelt's 1937 New Deal, which meant to provide low-income American citizens with sanitary housing units (Pappas, 2013). To date, the program is federally-funded, implying that the federal government is the program's main shareholder and the sole decision-maker. The public housing program has experienced several challenges such as underfunding which are directly linked to the federal government's policies and regulations.

The federal government has enacted several policies that over significantly affected the public housing program over time. Navarro (2014) highlighted that through the public housing program, the federal and local governments partnered with private developers, such that low-income people would live in private buildings. 30% of their annual salary was used to pay rent; the Section 8 Voucher program settled the remaining amount. In New York City alone, more than 160,000 households benefited significantly from the program. Nevertheless, the formulation of new policies and regulations governing the affordable public housing program has considerably affected low-income tenants.

Increased Crime Rate

High levels of crime characterized public housing in the 1980s and 1990s. Hartley (2014.) linked this high crime rate in public housing to concentrated poverty. Crime rates were high in areas, which were highly characterized by the highest poverty rates. Harley's study examined five cities-Los Angeles, Chicago, Baltimore, New York, and Boston, characterized by high poverty levels. The study's findings revealed that children living in those high–poverty areas were likely to be arrested for property crime. The study's findings also suggested a connection that linked high poverty rates in the surrounding neighborhood to crime.

Griffiths and Tita (2009) examined crime rates in public housing units and noted that, high crime rates characterize public housing projects. In the study, Griffiths & Tita (2009) highlighted that public housing is mostly characterized by drug-related crime and shootings and that these increased crime rates might be attributed to poor management and inadequate policing and security. Griffiths and Tita (2009) further linked public housing to increased cases of homicides. They highlighted that issues of homicide were high in public housing units as compared to other neighborhoods. Therefore, findings from these reviewed literature

demonstrated that there is a correlation of increased crime rates which might be attributed to poor management and inadequate policing and security.

<u>Increased Segregation</u>

Grander (2018) highlighted that the affordable public housing program was established to provide shelter to low-income persons and clear slums but that it has also significantly contributed to segregation between whites and persons of color in terms of their socioeconomic status. Massey and Kanaiaupuni (1993) noted the public housing program seemed to separate low-income and middle-class persons. This is because low-income persons mostly lived in the public housing units, while middle-class persons mostly lived in the City's whites-only regions. Additionally, persons in the middle–class areas resisted the construction of public housing in their regions, prompting the HUD to construct the housing units in ghettos-which had already been characterized by poverty. Holloway et al. (1998) also highlighted that low-income persons were prohibited from occupying housing units constructed in the middle-class region. This is because income was one of FHA requirements used to select tenants that could occupy the public housing units built in the middle-class areas. Bloom (2014) highlighted that government policies and regulations, such as the issuance of mortgages insurances to whites only also promoted segregation between whites and low-income African Americans. This is because whites were financed to purchase homes in suburbs, leaving persons of color in the public housing units. Additionally, Bloom (2014) highlighted that one of the required private developers required before being FHA financing their housing projects was to sign a covenant declaring that they would not sell their homes to persons of color. This implies that housing units constructed by these private developers were occupied by whites only. In general, the introduction of public housing programs further created a boundary between middle-class persons and low-income persons, especially persons of color.

Current Reality of Public Housing

In this Chapter, I have described the history and many challenges of the federal Public Housing program and its implementation across the U.S. I have identified specific problems such as inadequate policies, budget cuts, racial segregation, discrimination in terms of income levels, and increased poverty and crime rates. I have also identified good intentions and opportunities across several Presidential administrations that were aimed at addressing these challenges and meeting the primary objective of the public housing program which was to

provide affordable sanitary public housing units to low-income persons regardless of their ethnical background.

For example, the Obama Administration has played a significant role in addressing the financial challenges affecting public housing during the period In 2006 to 2009. During this period, the house prices fell by a third across the country which led homeowners to lose more than $7 trillion in equity, exposing them to foreclosures (Zandi, 2012) The US financial system was on the brink of collapse since there was an upsurge in number of homeowners who were unable to pay mortgage loans. The economy slowed which reduced job opportunities to thousands of low-income persons many of whom were in public housing. President Obama's Administration empowered the FHA to grant mortgage insurance loans at low interest rates to millions of households, whether public or private which prevented the housing market from shutting down (Zandi, 2012).

The Biden's Administration has suggested policies it aims to implement to support the sanitary affordable public housing program. Lerner (2021) highlighted that President Biden's campaign proposals if implemented would significantly reduce discrimination and promote affordability of housing. Lerner (2021) described that President Biden immediately extended foreclosure and eviction of moratoriums to the end of March. to cushion low-income Americans from the pandemic's devastating effects. The executive order signed by President Biden implied that persons would stay in their homes regardless of their ability to pay rent. Additionally, President Biden proposed allocation of $30 billion to assist low-income families to offset their rent and other utilities. Additionally, he proposed allocation of $ 5 billion to be used as an emergency fund meant to provide housing for people at risk of becoming homelessness.

In addition, to reduce discrimination in the public housing program, President Biden announced an executive order requiring the HUD to reinstate the "disparate impact' rule of 2013, which the Administration of President Trump had revoked. The rule prohibited lenders and landlords from requiring criminal background checks for persons before being financed or allowed to occupy particular housing units (Lerner, 2021).

A review of the literature indicates that the current reality of public housing continues to present significant problems; albeit with some positive opportunities. Though the program has been subjected to various challenges, the program has benefited more than 1.1 million

households, has cleared slums in urban areas and provided low-income persons with affordable sanitary housing units, thus improving their health.

The current reality, from the perspective of a resident or potential resident (and family), is that public housing continues to be characterized with *practices that are discriminatory* in terms of race and socioeconomic status. The federal government and the local authorities have played a significant role in enabling this discrimination due to formulation of some policies, such as using income or race as a way of selecting the affordable sanitary housing program's beneficiaries.

Racial discrimination undermines African-Americans and other minorities' opportunities at life by limiting access to socioeconomic opportunities while subjecting them to a certain level of mental stress to their daily life, which ends up affecting health. In addition, recent literature has determined that racial discrimination and neighborhood environment are actually associated with health (Yang, Chen & Park 2016).

It is believed that when discriminatory experiences happen in housing markets (public and private), numerous potential negative effects on health relating to this context should be acknowledged and/or recognized (Yang, Chen & Park, 2016). First, housing is one of the fundamental needs of life and provides a place where an individual or family spends most of their time (Yang, Chen, and Park 2016). Housing discrimination within the housing markets could easily force individuals to live in undesirable areas and neighborhoods. As a result of poor and inadequate housing conditions, the increase of pests such as cockroaches and rodents, water leaks, and poor ventilation are usually present as part of the housing unit. These things are predictive of various illnesses and diseases that plague the neighborhoods where these substandard living conditions exist. Also, housing is vital in linking an individual or a family to a particular neighborhood (Yang, Chen & Park, 2016). Without fair housing opportunities, African-American and other minorities will typically disproportionately live in an underserved community. Lastly, according to Yang, Chen, and Park (2016), perceived discrimination in housing could possibly increase psychological stress in which it could potentially lead to poor overall health. These findings suggest that racial discrimination in housing may be both directly and indirectly related to individual health.

Racial discrimination and segregation in housing personally brought about a feeling of being subpar and not worthy of decent housing or housing opportunities. I felt that if a person was African-American, then certain areas of the city were off limits in regards to

where you could live. It emotionally triggered my thoughts as I never truly never understood why this became my reality. I only wanted the same things in life as other kids and having a nice home in a nice neighborhood was one of those things that I desired. It weighed on me tremendously and it pushed me to the point of questioning my value and worth as a person. Discrimination and segregation has long term effects. Although its been over 20 years since I've lived in public housing, I still have the same anxieties when it comes to housing discrimination as I still had to experience it once I tried to purchase my first home.

The increased crime rate in public housing demonstrates the importance of understanding how housing disparities and inequities can lead to other social issues. When I lived in public housing, crimes, both violent and non-violent, were often occurrences. These incidences would take place at any time during the day. Our housing development had over 125 families living there, which does not include the frequent visitors that would come to the development from time to time. Due to the isolated, segregated and lack of access to resources, people were left to best use their judgement regarding survival as logical or illogical as they may be. Targeted theft, shootings, robberies, and break-ins were the common crimes that typically faced these families. Although the local authorities would be called to address the issue, due to the development being so far away and isolated, the criminal would usually be far from the crime scene and there would always be no witnesses. Those things, unfortunately, are still plaguing our public housing communities. As I have worked in the three different cities, states, and housing authorities, these criminal activities still exist, in which, it has increased. This provides a sense of insecurity to public housing residents although they feel a sense of comfortability at the same time, especially if they have lived in that community for at least 10 years or more.

Poverty plagues public housing communities in a real way. These residents are individuals who are making an income that is usually at or below the poverty level. They also have low education attainment and limited access to resources. These circumstances seem to cultivate an environment of poverty and poor health conditions. As I lived public housing, we did not have enough money to for necessities at times so believing that there was a way to a better life was far-fetched. Again, my mom had limited education and my older brother was mentally challenged so the only chance we had was for me to achieve more when I became an adult. Unfortunately, these are the circumstances of most public housing residents. This plays on their mental and emotional well-being. Having a sense of hope appears to be distant and wishful thinking because they are living a life of more obstacles than resources. That's

why it is imperative to provide economic and educational options and opportunities to those like me, living in public housing. If not, then the cycle will continue.

The government policies have changed regarding public housing since its inception, but it has had minimal impact in the overall quality of life improvement for those who be affected by it. These current policies address development, broad concepts of housing equality, and resident housing rights. However, they have also established policies cutting funding for quality affordable housing, established policies that discriminate against individuals who has been incarcerated as well as those who may not have obtained legal citizenship. Also, they have created policies that continues to isolate and segregate public housing developments while considering policies that would put a time limit on the length of time that you can live in public housing. These particular policies can potentially be detrimental to the improvement and upliftment of those who needs these particular services. At some point, we have to wonder if this is part of the solution or is this creating an even greater problem. Policies of this nature brings upon unwanted anxiety among public housing residents. Not only do they have to think about the daily struggles that life may bring their way, now they are tasked with understanding how to navigate through policies that may or may not serve in their best interest.

CHAPTER 3
METHODOLOGY

Chapter 1 proposed that this dissertation had two research questions. First, what is the current reality of living in public housing? and second, What are the factors that influence and control transition out of public housing? The first question was addressed in Chapter 2 in which I presented a comprehensive literature review of the history and challenges of public housing. I concluded that the current reality of public housing is characterized by housing discrimination, health implications of substandard housing due to discrimination, and the mental state of those who experience housing discrimination and living in public housing.

Pilot Study

A pilot study serves as a smaller or preliminary version of a larger study that is conducted in efforts of preparing for that study. The term "pilot study" is used in ~~a couple~~ different ways in social science research. First, it can refer to feasibility studies which are "small scale version[s], or trial run[s], done in preparation for the major study" (Polit, Beck & Hungler, 2001: 467). Secondly, a pilot study can also be the pre-test of a particular research instrument (Baker 1994: 182-3). Researchers may opt to conduct pilot studies because it typically "gives advance warning about where the main research project could fail, where research protocols may not be followed, or whether proposed methods or instruments are inappropriate or too complicated" (Muhamedi 2016).

In determining the best course of action for this proposal, conducted two pilot studies: one, in 2015, in the form of focus groups; the second, in 2021, a one-on-one interview with my mom, a 25-year long resident of public housing who one day transitioned out of public housing.

Pilot Focus Group Study (2015)

Background, Participants and Methodology

The first pilot study was conducted in Philadelphia, PA in 2015 and focused on public housing in a large development complex with 95% occupancy. Twenty-seven percent of the surrounding communities reported that they lived in a "high level crime" area characterized

by non-fatal shootings and high poverty rates (Kubey, Lasner, Norman, Schmidt, Genevro, Karakusevic, Phillips & Park, 2018).

Within this community, residents elected a local council authority to represent them so for convenience, the pilot study recruited members of the local resident's council as well as volunteers from the housing units for a "focus group about public housing." Recruitment from the community was accomplished via distributing flyers in the neighbourhood that directed volunteers to call a telephone number to "sign up." There were 2 facilitators, the Family Self Sufficiency Program Manager for the Philadelphia Housing Authority and myself, in which I was the Executive Vice President of Community Operations & Resident Development for the Philadelphia Housing Authority and a team of support facilitators from the community to helped to collect background information for the focus group exercises. I served as the lead facilitator while the FSS Program Manager served as my assistant.

Five facilitated focus groups were set up onsite with the number of participants ranging from 5 to 10 and the discussions taking approximately 75 minutes. All participants completed a questionnaire containing demographic information, opinions and beliefs, and were paid $20 as appreciation for participating by the Philadelphia Housing Authority. Each participant gave their oral consent (recorded by a facilitator) to participate in the study, and to have their responses shared (anonymously) for research purposes. The questionnaire was semi-structured and contained open-ended questions. Thematic areas included were positive and negative attributes of the public housing transition, health, social structure of the neighborhood, available resources and intra/interpersonal relationships.

In each focus group, one facilitator read a "prompt" question from the questionnaire form (Table 3.1) and an assistant recorded (by writing and by audio recording) participants' responses. When appropriate, the facilitator and assistant provided further discussion about the questions to increase clarity.

Table 3.1 Examples of Pilot Study Questions

How long have you resided in the neighborhood?
What is your personal view of the neighborhood?
What important resources are in the community?
What are the locations of these resources?
Who is considered important in the neighborhood?
What are your leisure activities?
What are your perceptions of the public housing transition: moving out?
How does living in public housing impact health?

Results

A thematic analysis approach was applied which was inductive. To extract meaningful parts of the text, codes were generated that required editing-style analysis procedures. Using one transcript we came up with a codebook that expanded and also presented other concepts during the analysis of groups that had remained.

The results produced four themes linked to the impact of public housing transition and its effects on physical and social environments.

The first theme was that an unhealthy public housing physical environment affects wellbeing and health. Here the subtheme was that a neighbor's actions contribute to unfriendly sanitary condition which further present negative effects in health.

The second subtheme was a blame on practices of the Housing Authority that were perceived to contribute to unsafe environmental conditions. This focused on how the city environment poorly affects prospects for healthy lifestyle adoptions. Here the listed subthemes indicated limited accessibility of recreational facilities caused by facility closures because of high use and maintenance charges. Residents with high local crimes also prevented residents from using outdoor spaces that were meant for recreation purposes.

The third theme was lack of interpersonal relationship among individuals living in Public housing residents led to social isolation. All the themes were associated to poor living conditions in supported Public Housing and were supporting the transition in one way or the other. For instance, the third theme emphasized that trust was limited only to selective family

members. Residents could weigh risk of sharing information against social isolation when they interacted with neighbors and friends.

The fourth theme emphasized on how increase of social capital was likely to improve the wellbeing of low-income residents. These was further illustrated by subthemes that mentioned the variation between social ties and geographic clusters. The results finally showed poor social cohesion that public housing neighborhoods lack.

Participants also listed environmental health as a significant concern mentioning multiple problems like trash, safety and trash disposal. Residents blamed the City Housing Authority for not enforcing lease restrictions that penalize behaviors that pollute the environment. Participants agreed that there was a connection between the poor environmental conditions and negative health.

Participants also agreed that lack of investing in better houses by the city housing authority will only worsen their living conditions. This, therefore, implied that they supported transitioning low-income residents in order to improve the housing conditions in their neighborhoods mentioning electrical issues as a major problem too. Participants expressed their fear of not feeling safe in public housing residents because of high crime levels and drug abuse. This situation barred children and old people from getting out of the houses. Participants then articulated the desire to have police officers move around the neighborhood all the time instead of waiting for emergency calls during raids. They also admitted that trust issues contributed to social seclusion because other members in the family and close neighbors were either unreliable or deceased. Most people were perceived unreliable because of substance abuse. As a result of lack of trust, participants reported mixed feelings.

Social isolation further led to poor quality of social ties which seemed to vary depending on the geographic location which was defined by courts. Residents from close knit courts cohesively worked together especially in general clean ups and mourning their neighbors loss of a family members. For instance, elders within the same court would watch out for children wellbeing when they played outside through their windows if they lived in the same court. Conversely, those from less close knit courtyards expressed some negative feelings on their neighbors. Participants noted that solidarity was earned and developed especially if individuals lived within the same neighborhood for a long period probably years. In relation to the study this implied that through Public Housing developments there would be a mixture of residents both from low-income and middle income residents living together.

Such neighborhoods presented a casual social control whereby one could not speak out in case they saw someone do something wrong.

All participants then agreed that they supported the initiatives that focused on improving their quality of life. They expressed their belief in collective actions that would advocate for an increase of informal social control, keep their neighborhood clean, ensure improved health conditions through a clean environment and be safe for everyone. They further expressed their desire for the housing authority to employ maintenance staff within the neighborhood as one of their transformation objectives. Participants condemned the act of hiring people from outside the community to work in their neighborhood. They perceived it as wastage of resources that would have been retained in their neighborhood. In general, all these results express the pleas of those living in subsidized housing and support the transition which they believe with time will address the physical and social problems and further improve their living conditions.

Pilot Study Interview (2021)

The second pilot study was a personal interview with my mother who lived in public housing for over 25 years until she finally had the courage and support she needed to transition into becoming a homeowner. This interview prepared me for the ethnography-based methodology to answer the research questions.

Background, Participant, Methodology and Results

During this interview I learned that we lived in public housing simply because our household income was well below the poverty line. My mom was making $25 a week working as a maid in private homes. During this time, she always wanted a home and better life for us but never thought that she could ever achieve it. However, she did have a sense of family and belonging in our community because of the people that lived in our development. I asked my mom how was her experience living public housing. She stated that everyone in the community protected one another and supported one another in the best way that they knew how and made her experience a good one. My mom first lived with her sister in a public housing unit until she became pregnant with me. It was at that time she decided to apply for her own public housing unit in the same development. Once approved, that's where she lived for the next 25 years. I asked my mom what prompted her to move out of public housing. My mom always wanted to own her own home but didn't have the courage to do so.

She heard the discouraging remarks of how difficult it is to own a home as well as to maintain one. That plagued her mind for a long time and prevented her from moving forward toward homeownership. However, one day, she received the encouragement that she needed and it came in the form of encouraging words from the property manager. He told her that one day she could actually own her own home and be successful. With those words of encouragement, she began the process of becoming a homeowner. She leaned on her strong religious belief and utilized the assistance that was available to her through the Habitat-for-Humanity program. Once she successfully completed all of the program requirements, she knew that she will be a homeowner and she will not be looking back.

Interview took place in her home in Meridian, MS was conducted via audio recording and lasted 2 hours. We drank coffee and we chatted about issues before then I presented a series of questions.

I asked my mom what resources are needed to get out of public housing. My mom believes that people in public housing need resources and support in order to successfully transition out of public housing. For people who are making an income well below the poverty line, other assistance is needed to alleviate the added stress of maintaining a home. For example, assistance with furnishing the house, or a temporary utility allowance, or even a gradual mortgage payment plan would provide much needed assurance for those who learning how to own and maintain a home for the first time after leaving public housing.

I asked my mom how someone should feel or think if they truly wanted to get out of public housing. She believes that in large part, it's up to the individual to make a serious, conscious effort to want to move out of public housing. Their mind has to be intentional on what they want to do and they must decide on doing what it takes to make that a reality. She believes that with faith, all things are possible and that's how the first initial step starts in transitioning out of public housing.

I never realized how enlightening this interview would be until I was actually conducting it. I learned that my perception and understanding of how we lived growing up was vastly different than hers. This makes sense now knowing the difference between living as a child and living as an adult.

Dissertation Research Methodology

As outlined by Creswell (2003), a quantitative approach is appropriate when a researcher seeks to understand relationships between variables. However, a qualitative study is appropriate when the goal of research is to explain a phenomenon by relying on the perception of a person's experience in a given situation (Stake, 2010). Hammersley (2006, p.4) states, "The task [of ethnographers] is to document the culture, the perspectives and practices, of the people in these settings. The aim is to 'get inside' the way each group of people sees the world." The qualitative methodology of ethnography was described by Reeves, Kuper & Hodges, 2008, p. 1020) as

> the study of social interactions, behaviors, and perceptions that occur within groups, teams, organizations, and communities. The central aim of ethnography is to provide rich, holistic insights into people's views and actions, as well as the nature (that is, sights, sounds) of the location they inhabit, through the collection of detailed observations and interviews.

According to Potter (1996), interviews are valuable tools for gathering informative data in qualitative research. In fact, a one-on-one interview allows the researcher to interact with the participants and to observe non-verbal communication as the interview is in progress (Potter 1996). In this particular study, an unstructured interview method will be used to allow for an open, in-depth discussion of the research topic. Denzin and Lincoln (2005) believe that unstructured interviews provide the researcher a way to understand the complexity of the situation or circumstance without imposing any pre-conceived perceptions or biases. By utilizing interviewing as a method of data collection, this allows a deeper understanding of the participants constructions through dialogue. In addition, it will allow me to be in a dual-role at the time of the interview and therefore share my own experiences with the participants. By doing this, I will be able to establish trust and rapport with the participants in efforts of making it easier for the participants to share their own experiences without thinking that they will be judged (Stanley, 1990). Table 3.1 presents key features of ethnographic research.

Table 3.1 Key Features of ethnographic research:

• A strong emphasis on exploring the nature of a particular social phenomenon, rather than setting out to test hypothesis about it.	
• A tendency to work primarily with "unstructured data"-that is, data that have not been coded at the point of data collection as a closed set of analytical categories.	
• Investigation of a small number of cases.	

Selection of Interviewees

Five people have been identified and interviewed. This is a convenience sample of former and current public housing residents in South Georgia, and Central Mississippi. These participants were chosen because of their shared experience of living or formerly living in public housing with aspirations of transitioning to unsubsidized housing. With that said, participation in the study was voluntary and the participants were informed that they could end their participation in the study at any time without risk or harm. There was no compensation for participating in the study.

Institutional Review Board

The details of the selection and protection of participants, methodologies and tools were submitted to and approved by the Thomas Jeferson University Review Board prior to conducting any research activities.

Interview Process and Content

Confidentiality and Protection of Subjects

Prior to interviews, all participants completed a confidentiality form (Appendix A) which described their protections. The form and their responses were explained and discussed to ensure understanding and agreement to participate. All forms were approved by the Thomas Jefferson University Institutional Review Board (IRB) in a formal evaluation prior to collecting any human subject information.

Interview Process and Questions

Participants were interviewed by the Researcher via Zoom, and all interviews were audio/video recorded for later transcription. Each interview will consist of 24 questions partitioned into six categories (Table 3.1). The format of all questions was open-ended to allow the person to express their beliefs and opinions about their individual experiences.

Table 3.1 Interview Questions

Focus of Questions	Interview Questions
A. Experiences and behaviors (of others and self)	1.Tell me **how you came (behaviors) to be living** in Public Housing. How long did you live in Public Housing? 2.Describe typical days that **illustrate your experiences** – positive and negative. 3.Was there a particular experience that impacted your decision to move out of Public Housing? 4.How (what **actions** were taken) did you **get out** of Public Housing? 5.How did you find a place to live when you go out? Did you stay out? 6.Did finances (or the lack of) impact your decision on whether to leave Public Housing or not?
B. Opinions and values (beliefs and what should be done)	7.Tell me what you **see or believe** was the role of the person(s) who supported you to **remain in or to get out** of Public Housing. 8.What else do you think was helpful in keeping you in or getting you out? 9.What do you believe helped you the most in moving out of Public Housing? 10.What should have been done or not done? 11.What should be the most important factor to consider when deciding to move out of Public Housing?

C. Feelings (likes, dislikes, fears and hopes)	12.Tell me about the **feelings you experienced** when you were in Public Housing.

13.Tell me about the **feelings you experienced** when you left Public Housing – short-term and long-term.

14.Were there anything stemming from your interaction with management, maintenance, etc. that you didn't like and felt could have been better?

15.Did you ever have feelings of discouragement/encouragement from others that impacted your decision to leave Public Housing? |
| **D. Knowledge (faith and understanding)** | 16.Tell me about the processes or methods or events that **you used** to get out of Public Housing.

17.Did believing in a higher power impact your decision to move out of Public Housing?

18.Did your faith serve as a support system for you once you decided to leave Public Housing?

19.How much knowledge did you have about the opportunities that were available for homeownership, market rate apartments, etc.? |
| **E. Sensory observations (felt, saw, heard)** | 20.Describe what **you hear and see** when you think about, meet a person or return/visit a Public Housing building.

21.Did living in Public Housing leave a lasting memory in your mind?

22.What is about you – **your style or traits or personality** - that influenced your choices – to stay or leave? |
| **F. Personality (courage, discipline, power, confidence)** | 23.What type of mindset and/or personality trait does it take in your opinion to make a final decision to leave Public Housing?

24.How important is having the sheer "will" to leave Public Housing when finally deciding to make that transition? |

Coding and Analyzing Responses

Responses were audio-recorded for later transcription. Three tools were applied to analyze responses. First, to gain an overall understanding, a Word-cloud software program was applied to the content of each interview. Second, an alignment tool was applied to

examine themes that emerge. Third, a content analysis was applied to generate details of responses.

CHAPTER 4
RESULTS

This dissertation has proposed two research questions. The first asked about the current reality of living in public housing and was addressed in Chapter 2 in which I presented a comprehensive literature review of the history and challenges of public housing. I concluded that public housing is characterized by housing discrimination, health implications of substandard housing due to discrimination, and challenges to the mental state of those who experience housing discrimination and living in public housing.

The second question asked about the factors that influence and control transition out of public housing and were addressed by the interviews described in Chapter 3. In this chapter, I present an analysis and synthesis of the results of this inquiry. First, I describe the interview processes in terms of what was accomplished and measured. I then present summaries of the responses made to each of the six sets of questions posed to the interviewees. These are labeled for convenience as Experiences, Opinions, Feelings, Knowledge, Sensory and Personality. For each I also present graphic word clouds (https://www.mentimeter.com/features/word-cloud). Created directly from the content of each response, word clouds or tag clouds transform words and word frequencies into graphic form to give greater prominence to more frequently applied words. Finally, a thematic analysis is presented that indicates common themes and patterns of thinking among the interviewees.

Participants and Interviews

The five volunteer participants were asked via telephone to be interviewed for this research project. Each person agreed and a date and time was confirmed. Interviews were conducted between November 2022 and February 2023 and lasted approximately 45 minutes: the longest was 70 minutes; the shortest was 30 minutes. Brief biographies are as follows:

Participant A is a 40-year-old African American male law enforcement officer from Southwest, GA. He grew up in public housing in which he lived for approximately 10 years. He currently operates an afterschool youth athletic program for at-risk youth in his community.

Participant B is a 48-year-old African American female registered nurse from East-Central Mississippi. She grew up in public housing in which lived there approximately 20 years until she moved out from her mom and was able to receive housing on her own. She is currently working as a travel nurse practicing nursing in areas of the country where there is a nursing shortage.

Participant C is a 72-year-old African American female supported by funds from her social security. Originally from East-Central Mississippi, she lived in public housing for over 30 years. She raised her family in public housing and had other relatives to live in public housing as well. Currently she is a homeowner who spends majority of her times with her grandchildren.

Participant D is a 36-year -old African American male who is a licensed educator in Philadelphia, PA. He lived in public housing for approximately 10 years during which he once moved out but later returned before finally leaving public housing permanently. He is currently a school counsellor in the Philadelphia School District where he provides educational services to about 500 high school students.

Participant E is a 64-year -old Caucasian female who is disabled and returned to public housing after once being a homeowner. She is from the Southwest, GA area where she is surrounded by some of her family members. She is currently unemployed due to her disability but leads an active and productive life.

Interview Response Analysis

When all interviewing was completed, a transcript of the audio-recorded responses was created. Interview questions focused on six conceptual/action groups: Experiences and behaviors of others and self; Opinions and values (beliefs…) list the others. Results are presented for each group.

Experiences and behaviors of others and self

Table 4.1 contains key responses from the group of the participants to the six questions which asked about "Experiences and behaviors of others and self."

Table 4.1. Key responses for "Experiences and behaviors of others and self"

Interview Question	Responses (focused)	Responses (broader)
1a. Tell me how you came to be living in Public Housing. 1b. How long did you live in Public Housing?	"I was a single parent without enough income to live somewhere else." "I grew up in public housing." "I live there for 13 years."	Minimum wage job. Most of my child's life.
2. Describe typical days in Public Housing that illustrate your experiences – positive and negative.	"Waking up trying to get the kids ready for school. Realizing that food was scarce so I had to make sure at least one of them made it in time for breakfast at school. Once they were on the bus, I would get ready for a 10-12 hour shift at work. Then come home to make sure the kids got to bed on time. The neighbor would watch them until I got home. I appreciate the help I had from the neighbors. I would not have made it without them. Although at night sometimes you could the fights and arguments and sometimes the shooting, I stayed in the house and don't get in involved. Usually at night is when most of the issues happen."	Taking care of the children and keeping them active so that they are not involved in the negative issues that happens in the development.
3. Was there a particular experience that impacted your decision to move out of Public Housing?	"No there wasn't. I just always knew that I wanted a house one day. I was determined to get one but just didn't know what to do in order to do it."	She was always motivated to want more out of life.
4. How (what actions were taken) did you get out of Public Housing?	"I spoke to friend of mine and we had a discussion about it one day. She began to tell me what I could do in order to get a house. So I followed up with what she said and enrolled in a homeownership program and finally got my house."	She took upon herself to find the information necessary to get a house and then followed through.

5a. How did you find a place to live when you go out?	"I drove around the city in different neighborhoods until I saw a house I liked that was for sale. I called the realtor that was on the sign and sked what did I need to do to get this house. She informed me of the first time homebuyers program. I attended and it guided me to getting the house."	Program and community assistance.
5b. Did you stay out?	"Yes I did. I have been in my house ever since."	
6. Did finances (or the lack of) impact your decision on whether to leave Public Housing?	"Yes finances played a huge part in me deciding to get a house. That was the reason I didn't try sooner. However, I believed that I could do it if I saved my money. So that's what I did. Although I didn't have a lot money and didn't have a large income, I wanted to still try."	Money was a barrier for her until she her belief superseded her financial situation .

Within this group, the responses that were provided, such as to question 2 "Describe typical days in Public Housing that illustrate your experiences – positive and negative," demonstrated how participants were affected emotionally. A typical day in public housing may not be as typical as the day of individuals not living in public housing. All the trials of life in conjunction with the environment in which an individual endure in public housing, makes having a decent quality of life more difficult. However, as it was determined by the response to question 3 and 6, that faith, determination, and will were dominant in the pursuit of leaving public housing. That was a critical piece in understanding the story of the participants and how they were able to overcome their situation and achieve their goal of homeownership. As it was illustrated in the response to question 4 and 5, the individual was able to find assistance and support from friends and realize that although I may not have the money I think I need, I can move out of public housing and never come back. Having a support system is vital, especially in regards to making life decisions such as this.

The transcribed interview responses were entered into a WordCloud software program (wordcloud.com, published by Zygomatic) to create a visualization of the importance of the words used by the participants. Figure 1 presents this image for to the six questions concerning "Experiences and behaviors of others and self."

Figure 4.1. Word cloud depiction of "Experiences and behaviors of others and self"
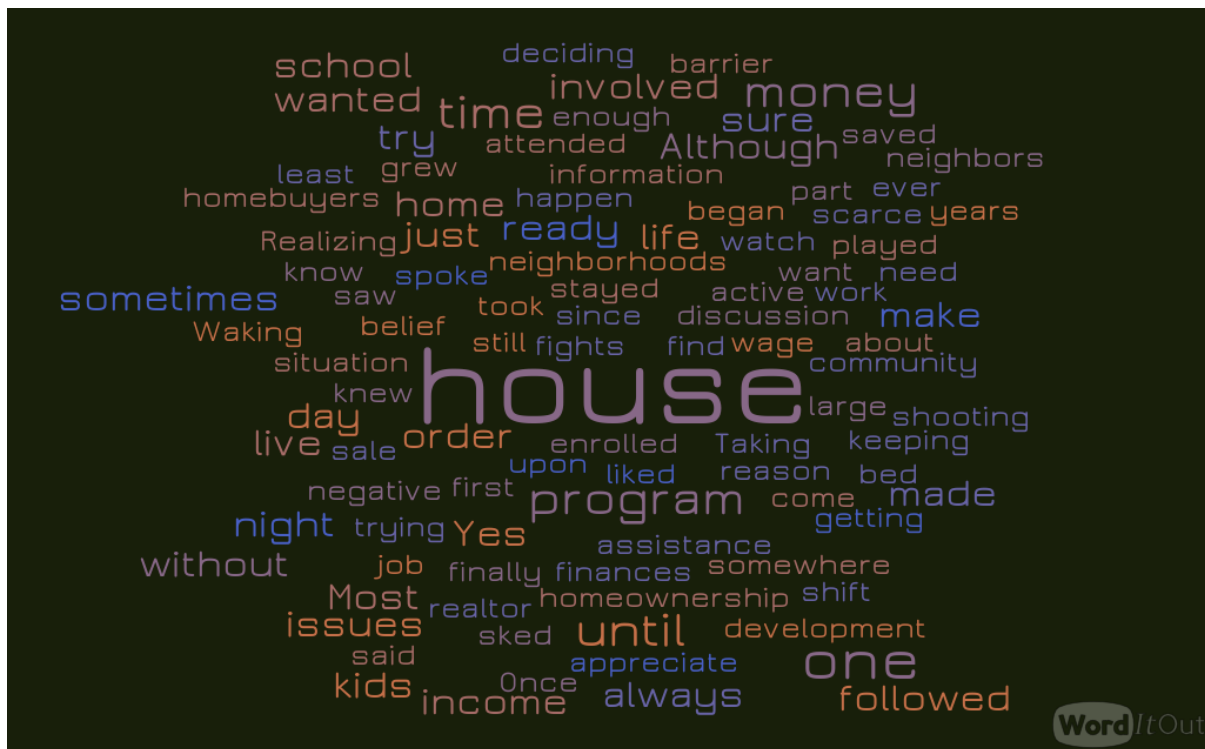
The most frequently used word within this group of questions was *house*. Other highlighted words included *money, time, program, until and one*.

Opinions and values and beliefs of what should be done

The second group of questions asked of the interviewees concerned their "opinions and values and beliefs of what should be done." For this topic, the results of the five questions posed are summarized in Table 4.2.

Table 4.2 Summary responses to "opinions and values and beliefs of what should be done."

Interview Question	Responses (focused)	Responses (broader)
Tell me what you **see or believe** was the role of the person(s) who supported you to **remain in or to get out** of Public Housing.	"They helped me take care of my children, especially when I worked. We looked after one another like a family and they helped me	Social support system/network

	when I had no one else. I'm talking about my neighbor."	
What else do you think was helpful in keeping you in or getting you out?	"Not believing I could pay my bills without help made me want to stay in public housing. However, once I saw others moving out and getting a house, I believed that if they can do it, then so can I. I just needed to know what to do."	Having the mindset of not being able to be self-sufficient led to people not moving out sooner. Once they had faith in their abilities to move out, they started the process and became successful in achieving the goal of homeownership.
What do you believe helped you the most in moving out of Public Housing?	"I had faith in God and I knew that no matter what, He will help me get out of here. Once I had the faith, I did what was necessary to get the ball rolling."	A strong belief system and faith in God allowed them the obtain the mindset to be able to leave public housing.
What should have been done or not done?	"I should have started saving money a long time ago. I just didn't I would be able to afford a house. I just didn't know at the time."	Preparing financially is something that should have been done.
What should be the most important factor to consider when deciding to move out of Public Housing?	"I wanted to have a safe place to live, without the crime and without having all the mould and unsafe things being in the unit due to things not being fixed. I didn't want my kids to continue to live in that environment. It was not safe at all. I want better for my family. That also meant that I had to start saving my money. I can't do anything without money."	Providing a safe environment for your family while building a savings account.

The responses that were provided regarding "Tell me what you see or believe was the role of the person(s) who supported you to remain in or to get out of Public Housing.," demonstrated how the participant mentally and physically coped with living in public housing on a daily basis. Having the a support system in place was imperative for most families to endure the environment in which they lived. In addition to this, as it was determined by the response to question 2 and 3, that finances and faith was critical in finally deciding on moving our of public housing. People want to leave but they continuously lack the education

and the finances to do so. However, their faith and belief in a higher power tends to supersede the tangibles and pushes them to achieving homeownership. Lastly, question 4 and 5 places emphasis on the priorities of moving put of public housing. Understanding what has to happen when taking this step is allows for individuals to establish a realistic plan for transitioning out of public housing.

The transcribed interview responses for this group of questions were entered into a WordCloud software program which produced the image in Figure 4.2.

Figure 4.2. Word cloud depiction of "opinions and values and beliefs of what should be done."

The most frequently cited words in this section of the interview were *house, public, live, move, out* and *faith*. Other highlighted words were *help* and *want*.

Feelings (likes, dislikes, fears and hopes)

The third group of questions posed to the participants concerned "feelings (likes, dislikes, fears and hopes)" for which there were X questions. The results of the responses are presented in Table 4.3.

Table 4.3. Key responses for "Feelings (likes, dislikes, fears and hopes)."

Interview Question	Responses (focused)	Responses (broader)
Tell me about the **feelings you experienced** when you were in Public Housing.	"I liked living there because of the family environment. But then I was finding myself being afraid because of the crime. I didn't like that at all. Plus, management never fixed anything so it was like they didn't care. Too may issues was happening and I was uneasy living there most of the time."	Unsafe and unhealthy living environment so they felt anxious, uneasy, and helpless.
Were there anything stemming from your interaction with management, maintenance, etc. that you didn't like and felt could have been better?	"Management took too long to answer my calls and when they did, they were really rude. On top of that, they would send maintenance to the unit and they could never fix anything. They would say they need to come back but never did. It was very frustrating and time consuming because I had to wait on them all day just to do nothing. As a result, sometimes I would either cry or just not pay my rent. I feel that if I pay my rent then I should be treated better than that."	Customer service could have been better as well as response time. This made people feel not important and subservient to the rest of the society.
Did you ever have feelings of discouragement/encouragement from others that impacted your decision to leave Public Housing?	"I felt discouraged from a lot of people because they kept saying that its expensive to get a house. The bills and upkeep of the home would be way more than I can handle so I was always discouraged and hesitant about trying to move."	Individuals in the same living conditions discouraged them from trying to move due to them being afraid to move themselves. Although they had aspirations of leaving some day, they couldn't fathom a situation in which they could actually do it, so in return, they discouraged others that were actually trying to move.
Tell me about the **feelings you experienced** when you left	"I felt great when I first spent the first night in my	A sense of accomplishment in the beginning but later a

Public Housing – short-term and long-term.	house. I couldn't believe it was mine. I was excited. But later on, I had a sense of nervousness because I started to see the bills that I now have to pay. It was scary to me but I my faith would not let me believe that I couldn't do it."	sense of a new reality that they had been prepared to navigate.

The responses that were provided, such as to question 1 "Tell me about the feelings you experienced in public housing," showed how the participant was feeling throughout their time of living in public housing. The environment in which one lives tends to have an emotional and mental impact in which triggers certain behaviors are portrayed. For example, as stated in the answer to question 2 and 3, when the individual experienced bad customer service by the maintenance or management team, they feel frustrated and upset and as a result, they would either cry or simply not pay their rent as a form of protest. These feelings dictated their actions in most cases in which that was part of the process of reasoning to decide to move out of public housing.

The word cloud that illustrates the responses to these questions is presented in Figure 4.3.

Figure 4.3. Word cloud depiction of "Feelings (likes, dislikes, fears, and hopes.)."

As depicted, the most frequently used word was *feel*, followed to a lesser degree by *house, public*, *lives, time, move, tell*, and *felt.*

Table 4.4. Key responses for "Knowledge (faith and understanding)."

Interview Question	Responses (focused)	Responses (broader)
Tell me about the processes or methods or events that **you used** to get out of Public Housing.	"I remember the time when my rent went up because I got a better job. I was excited about my new position but when my rent went up, it put me pretty much in the same situation. So I just believed if I'm paying all this money to the housing authority, then I can pay a mortgage. That triggered something me."	Understanding that the amount of money that is being paid in rent could equate to the same amount in a mortgage payment.
Did believing in a higher power impact your decision to move out of Public Housing?	"Believing in God and believing God would help me to get a house was a huge factor in me even trying. I know it was going to be God to do it or it couldn't be done."	Believing in a higher power, God more specifically, was the foundation used to even consider transitioning out of public housing.
Did your faith serve as a support system for you once you decided to leave Public Housing?	"My faith in God is what reminds me that this was a good decision and that everything is going to be ok. It was scary for me but my faith in God helps to me know that no matter what, He will take care of me and my situation."	Having faith in God serves as the anchor in living without government subsidy.
How much knowledge did you have about the opportunities that were available for homeownership, market rate apartments, etc.?	"I didn't know much about the owning a home or the living in a different apartment outside of it was expensive and I couldn't afford it. Because I felt that way, I really never attempted to leave public housing. I never knew about a homeownership program or how I could realistically own a home."	Limited information was provided for them to know of these opportunities or at least the truth of how the process really worked. Information that was received was usually through 3rd party.

The responses that were provided, regarding personal faith ad understanding showed how the participant relied heavily on more than shear knowledge but ultimately on faith in God. Understanding that education and resources alone is not enough to persuade one to

move out of public housing but something greater than the tangible was necessary. Many people rely on their faith for guidance, comfort, and support when major decisions are made. This was no different. Having faith in God serve as the strength necessary to boldly begin the process and not to turn back. The word cloud that illustrates the responses to these questions is presented in Figure 4.4.

Figure 4.4. Word cloud depiction of "Knowledge (faith and understanding.)."

As depicted, the most frequently used word was *God,* followed to a lesser degree by *house, believed, faith, money, up, know*, and *rent.*

Table 4.5 Key responses for "Sensory Observations (felt, heard, and saw)."

Interview Question	Responses (focused)	Responses (broader)
Describe what **you hear and see** when you think about, meet a person or return/visit a Public Housing building.	"I always hear how hard it is living in public housing and how bad the people are that live there. I tell them that not all people are bad just because they live there and not all situations are the same. I see people treating it like a dump site and an abandoned community. I don't understand why people don't realize that decent human beings live	The negative perceptions of public housing is usually heard in conversations and also seen when the development is visited.

	there and everyone should be treated as such It is still somebody's home."	
Did living in Public Housing leave a lasting memory in your mind?	"I will never forget my time living in public housing. That's where my life developed. I learned so many different things from the people that also lived there. I actually enjoyed most of my experiences. It was some things was too much to handle."	The memories of living in public housing is long-lasting and unforgettable. Not all the experiences were bad.

The responses that were given, as it relates to the "sensory observations" were consistent with their memories being long-lasting and sustaining. Although they continue to hear the negative comments and see a lot of the crime that is committed or trash thrown on the grounds, the responses indicated that their living environment was not the best but tolerable and even good at times. The word cloud that illustrates the responses to these questions is presented in Figure 4.5.

Figure 4.5. Word cloud depiction of "Sensory Observations (felt, heard, and saw.)."

As depicted, the most frequently used word was *Live,* followed to a lesser degree by *public, bad, housing, people, hear, dump*, and *see.*

Table 4.6 Key responses for Personality (courage, discipline, power, confidence)

Interview Question	Responses (focused)	Responses (broader)
What type of mindset and/or personality trait does it take in your opinion to make a final decision to leave Public Housing?	"I had to finally get focus on wanting to move out of public housing and have a determination to do so. Once I made my mind up, it was full steam ahead."	A determined mindset was necessary in order to finally make the decision to move.
How important is having the sheer "will" to leave Public Housing when finally deciding to make that transition?	"If I didn't have the determined mindset to move out of public housing, then I would not have done it. I had to get to the point to where I hated my current living condition in order for me to make up in my mind to make this leap."	Having a "will" to take the step towards homeownership is vital in actually moving forward in the process.

The responses that were given, as it relates to the "personality" indicates the type of mindset an individual had to have in order to make the final decision to move out of public housing. The shear "will" to take that step played an instrumental role in them following through with the process. It was not easy getting to that point in which believing that the current situation is not a good place to be, created motivation for them to reach the decision to transition pout of public housing.

Figure 4.6.

As depicted, the most frequently used word was *Move,* followed to a lesser degree by *out, make, mindset, housing, finally, determined*, and *full*.

Themes Derived

Identified within the six conceptual/action groups of responses were four themes linked to the experiences, perceptions and capacities of public housing residents transitioning out, and the effects of the transitioning process on the psychological and social environments that residents of public housing endured.

<u>Wellbeing and Health in Public Housing</u>

The first theme was the belief that the public housing physical environment affects wellbeing and health. One subtheme included that unhealthy behaviors by neighbors contribute to unfriendly and unhealth sanitary condition which further present negative effects in resident health. A second subtheme was that practices of the Housing Authority that were perceived to contribute to unsafe environmental conditions were blamed. This theme emerged from three of the six categories that were discussed with the participants. It was seen in the "Feelings" group, the "Sensory Observations" group and lastly the "Opinions and Beliefs" group. It became evident that this was common sentiment among the participants.

City Environment Opportunities

Theme two focused on how the environment of the city where one resides after public housing can poorly affects prospects for healthy lifestyle adoptions. Here the listed subthemes indicated limited accessibility of recreational facilities caused by facility closures because of high charges. Residents with high local crimes also prevented residents from using outdoor spaces that were meant for recreation purposes. Thirdly, lack of interpersonal relationship among individuals living in public housing residents led to social isolation.

Themes one and two were associated with poor living conditions that were supported and maintained within Public Housing and that these motivated residents to transition out. These themes were prevalent in the "Feelings", "Experiences," and "Opinions."

Trust

The third theme emphasized that trust was limited only to selective family members. Residents could weigh risk of sharing information against social isolation when they interacted with neighbors and friends. These themes were prevalent in all of the categories whether trust was in management, neighbors, or in God. Participants needed individuals to confide in for moral support and encouragement as well as management or community organizations to provide them with accurate information on the homeownership process. This was desperately needed to gain confidence in achieving their goal of homeownership. Nevertheless, having the trust in God prevailed over everything even when there were other individuals to truly trust.

Social Capital

The fourth theme emphasized on how increase of social capital was likely to improve the wellbeing of low-income residents. These was further illustrated by subthemes that mentioned the variation between social ties and geographic clusters. These themes were prevalent in the "Feelings", "Experiences," and "Knowledge."

Social Cohesion

The last theme showed poor social cohesion that Public housing neighborhoods lack. Participants also listed environmental health as a significant concern mentioning multiple problems like trash, safety and trash disposal. Residents blamed the City Housing Authority for not enforcing lease restrictions that penalize behaviors that pollute the environment.

Participants agreed that there was a connection between the poor environmental conditions and negative health. These themes were prevalent in the "Feelings", "Experiences," "Knowledge" and "Opinions."

Participants also agreed that lack of investing in better houses by the city housing authority will only worsen their living conditions. This therefore, implied that they supported transitioning low-income residents in order to improve the housing conditions in their neighborhoods mentioning electrical issues as a major problem too. Participants expressed their fear of not feeling safe in Public housing residents because of high crime levels and drug abuse. This situation barred children and old people from getting out of the houses. Participants then articulated the desire to have police officers move around the neighborhood all the time instead of waiting for emergency calls during raids. They also admitted that trust issues contributed to social seclusion because other members in the family and close neighbors were either unreliable or deceased. Most people were perceived unreliable because of substance abuse. As a result of lack of trust, participants reported mixed feelings.

Social isolation further led to poor quality of social ties which seemed to vary depending on the geographic location which was defined by courts. Residents from close knit courts cohesively worked together especially in general clean ups and mourning their neighbors loss of a family members. For instance, elders within the same court would watch out for children wellbeing when they played outside through their windows if they lived in the same court. Conversely, those from less close knit courtyards expressed some negative feelings on their neighbors. Participants noted that solidarity was earned and developed especially if individuals lived within the same neighborhood for a long period probably years. In relation to the study this implied that through Public Housing developments there would be a mixture of residents both from low-income and middle income residents living together. Such neighborhoods presented a casual social control whereby one could not speak out in case they saw someone do something wrong. All participants then agreed that they supported the initiatives that focused on improving their quality of life. They expressed their belief in collective actions that would advocate for an increase of informal social control, keep their neighborhood clean, ensure improved health conditions through a clean environment and be safe for everyone. They further expressed their desire for the housing authority to employ maintenance staff within the neighborhood as one of their transformation objectives. Participants condemned the act of hiring people from outside the community to work in their neighborhood. They perceived it as wastage of resources that would have been retained in

their neighborhood. In general, all these results express the pleas of those living in subsidized housing and support the transition which they believe with time will address the physical and social problems and further improve their living conditions.

CHAPTER 5

DISCUSSION

To help formulate the challenges associated with transitioning out of public housing (in the United States) and into the broader community, two research questions were posed. The first concerned how to understand the current reality of living in public housing. The second asked how to identify the factors that influence and control transition out of public housing. To address these questions, this dissertation engaged in a literature review of the historical, political/regulatory and social influences that have influenced public housing and its access. To gain insight into the second question, pilot research and additional interviews were conducted with those who experienced the transition. This chapter discussed what was learned and suggests implications of this understanding.

Pilot Testing Reflections

The online description of how housing affects child development presented by Habitat for Humanity (https://www.habitat.org/our-work/how-housing-affects-child-development, 2023) notes,

> Studies draw a straight line between the quality, location and affordability of housing and a child's ability to thrive…On the other hand, low-quality housing — often accompanied by pests, poor ventilation, lack of heat and other detrimental factors — has been strongly linked to physical health problems for children…In addition, the stress that parents experience due to living in poor conditions can translate into emotional and behavioral problems in their children.

Gaitan (2019) supports this distressing commentary by writing how living in public housing affects children's development:

> Poor housing quality is associated with higher baseline symptoms of depression, anxiety, and aggression from elementary school through young adulthood.

> A study of single-parent families living in violent Philadelphia neighborhoods found that children described their neighborhood environment as an important source of daily stress. This was attributed to exposure to conflict in their neighborhoods and schools and witnessing crime and police activity near their homes.

While these situations may apply broadly, my personal experiences were very different. My mom was the first person interviewed as part of a pilot study I conducted before this dissertation was formalized. At the time I was 45 years old, and she was 72 years old.

She was a part time teacher's aide in which she has only obtained her high school diploma. I had earned not only my complete high school education, but also a college degree, MBA and I had completed my coursework for my doctoral degree.

The questions I posed and the interview process applied provided my first insights into the emotional and motivational characteristics that may be needed to make the shift out of public housing. During the years when my mom was working to get out, I was unaware of actual struggles throughout this process although I was 14 years old and my brother was 19 years old. I never knew her income, never appreciated her lack of resources, or understood her struggle to access information pertaining to moving out of public housing. Although these things were occurring, I was oblivious to the reality of what my mom was enduring. Furthermore, I do not recall any discussion of this topic with my older brother or my friends which suggests I was living in world without reflection of its complex context. As I now reflect on these events, it is clear that my mom was remarkable in several ways. She not only possessed the emotional and motivational characteristics to move out of public housing, but she was able to create a home that was safe, instilled in me the desire to seek continuing learning and education, and enabled in me to self-develop as a helper to others.

Formal Interview Discoveries

The formal interviews that make up the data in this dissertation not only provide deeper understanding about the transition process, but provided personal insight. Three of the five participants interviewed in this dissertation held jobs as law enforcement officer, nurse, and licensed educator, all community-related occupations and aged between 36 and 48 years. Two did not have formal jobs at the time and were 64 and 72 years. The responses that were provided, although similar in content, differed in perceptions and experiences. Those who were working professionals described their experiences of not having basic amenities such as working toilets, working ovens or other appliances. They also described witnessing multiple brutal crimes in their neighborhoods that developed into normal occurrences. While similar responses were provided by the other participants, the professionals' conversations were more vivid in detail, and they offered more understanding about other family and friends' perspectives. For example, they described how unsafe it was to walk outside at certain times at night because of the drug activity that would be present. This would not only be fearful for them, it became terrifying for their siblings and other neighbors. These crimes continued because they were rarely reported due to the fear of retaliation.

However, where (geographically) one lived, dictated the amount and type of resources available, and the number of people who lived in a defined area. For example, participants living southern States experienced a greater lack of access to resources compared to those in the North. Also, in the South, participants lived in housing developments that were typically no more two stories with the capacity of housing no more than 150 families. In the North, developments are constructed as high-rise towers with the capacity of housing upwards of 650 families.

This supports that the increased populations within public housing in the northern US cities can contribute to fewer resources due to crowded conditions, more crime, and increased stress responses. The US Department of Health and Human Services report *Healthy People 2030* (https://health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/quality-housing) details these concerns as do Asquith, Mast and Reed (2023) who argued that building large apartments and apartment complexes "could create disamenities such as congestion (p. 359)."

Conceptual/Activity Interview Topics

The responses provided gives insight into how people may think about achieving goals that are sometimes believed to be unachievable. While home homeownership is considered by many in the US to be traditional and typical, accomplishing this goal becomes unimaginable for those in public housing with little to no income. The responses indicated the mental, emotional, and internal state an individual with little to no income endures as they undergo the process of purchasing a home as an essential part of transitioning out of public housing. When responding to my question, "Describe typical days in Public Housing that illustrate your experiences – positive and negative," participants described how they were affected emotionally. Living in public housing teaches individuals that this level and kind of housing is the best they can hope to attain; that is the best way they can live. Because this mode of residence become a recurring event, it takes on the form of a cultural expectation which means it becomes the default and normal way of life when in actuality it is not.

Those living in public housing have a survival mindset which focuses on the negative experiences they encounter. However, to make a mindset shift requires directly overcoming the harsh situations that are typical in public housing. This is needed in order to provide a sense of achievement and personal development which leads to having a positive experience. Also important is to have a social or community environment because this provides positive

experiences as people are around others that are in the similar situation which allows them to build positive relationships, and this also leads to a more positive experiences in public housing. Without these efforts and social resources, living in public housing remains a difficult experience for individuals and families.

The two common characteristics that emerged from the interviews in the pursuit of leaving public housing were faith and determination. For those determined to leave, it was imperative to have faith not only in a higher power but also in oneself as a personal agent of change. Personal faith and self-reinforcement for their efforts had to exist deeply because support from others around them were often lacking. Having the cognitive discipline to stay focused and believing deeply that home ownership is obtainable was extremely difficult for the participants. These individuals live in communities in which homeownership didn't exist for others in their situation; indeed, there was no opportunity for social comparison. They only saw others like them living in low-income subsidized housing.

To make the shift in mindset about home ownership, some individuals were able to garner assistance and sometimes support from an inner circle, i.e., a person or persons who provided support for positive thinking and action. This at times increased self-confidence in trying to achieve this goal: Participants reported that they were able to conclude that "although I may not have the best finances, I am still capable of moving out of public housing." This type of a support system, no matter how small, is important. However, identifying and obtaining this type of support is rare; too often, the opposite is heard, that hearing how it can't be done so there is no point trying.

Regarding the interview question, "Tell me what you see or believe was the role of the person(s) who supported you to remain in or to get out of Public Housing" offered support about the need to change mindset despite the mental and physical requirements of living in public housing. While faith and motivate were important in deciding to move out of public housing, these were necessary but insufficient. What is also needed are real, tangible items to make this decision and desire a reality. Finances not only to obtain the home but to maintain the home were cited as "always on my mind" of the participants. As they were living in public housing in which most of their expenses related to housing were covered though government programs and subsidies, they understood that for (perhaps) the first time they would be responsible for all the expenses including utilities and maintenance costs. To enter in a new and personally responsible environment required those who transitioned

successfully to have strong faith and belief in a higher power – both of which enabled them to take the risk regardless of their current financial status.

When asked to, "Tell me about the feelings you experienced in public housing," participants described their challenging feelings during this period of their lives. For example, they reported distress from bad customer service by the housing maintenance or management team, how they became upset and as a result their emotional expressions. These included crying or not paying their rent as a form of protest. Unfortunately, poor service and lack of respect to those in public housing were common practices. It's not enough to be reminded consistently that you live public housing, but to have experiences that further degrades you takes its toll. Public housing residents do not want to be made to feel dependent and devalued as human beings; yet in this environment, they typically find themselves dealing with those feelings based on how they are being mistreated. Those with a stronger personal belief system utilized those feelings as motivation to move reject self-punishment and instead to move forward and transition out of public housing.

The responses from the participants around personal faith and their belief in God demonstrated how the participant relied heavily on support beyond what traditional people could offer. The participants truly believed that having advanced education and money is not enough to convince one to move out of public housing but something greater than that; something spiritual had to be in place. Many participants said they rely on their faith for other major decisions that they make in life and this decision was no different. They believe that friends and sometime family may not be as supportive as they need them to be as they journey through this process so they need unflinching and nonevaluative support no matter the situation which they were able to call upon due to their faith in God. Having faith in God gave them the strength necessary to confidently initiate the process and not be blocked or prevented because of potential failing.

The "personality" and related cognitive characteristics of participant who transitioned was enlightening. Most participants had a difficult history – personally, socially and economically – including their struggle growing up, losing a family member, or just simply growing up without having some of the basic amenities that so many people take for granted today. Deciding to move forward takes courage and faith – characteristics mentioned several times throughout the interviews. Participants described that it was extremely difficult to

continue to stay because public housing is not a good place; but finding the fortitude to dig deep inside of oneself to change living conditions proved to be equally challenging.

When asked for their "sensory observations" participants reported they saw things that contributed to their decision to move out. For example, most of them witnessed crimes in their neighborhood, and saw poverty throughout their community. Smelling the foul odors from overrun trash bins and garbage in the street triggered desired to want a better life in a better environment. Hearing the sounds of people fighting, arguing, and using aggressive language of profanity were regularly described by the participants as the distressing daily experience of public housing.

Emergent Themes

The responses from the interviews identified four themes linked to the capacity of public housing residents transitioning out and its effects on the psychological and social environments that residents of public housing endured. The first theme was the presence of an unhealthy public housing physical environment affects wellbeing and health. One subtheme was that neighbors' behaviors contributed to unfriendly sanitary condition which further presents negative effects in health. The second subtheme was to blame the practices of the Housing Authority because these contributed to unsafe environmental conditions.

Theme two focused on how the city environment and lack of resources poorly affects prospects for healthy lifestyle adoptions. The subthemes included limited accessibility of recreational facilities caused by facility closures because of high charges. Residents who engaged in local crimes took over, blocked and prevented residents from using outdoor spaces that were meant for recreation purposes. Third, lack of and poor interpersonal relationships among individuals living in public housing residents led to social isolation.

The third theme emphasized that trust was limited only to selective family members. Residents must weigh the risk of sharing information against social isolation when they interacted with neighbors and friends. This supported that poor and often isolated living conditions in public housing often made transition out increasingly difficult.

The fourth theme emphasized how the increase of social capital was likely to improve the wellbeing of low-income residents. These was further illustrated by subthemes about the variation between social ties and geographic clusters. Social cohesion was poor in public housing neighborhoods. Environmental health including uncollected (and undisposed) trash,

poor electrical issues, and inadequate safety were common. Residents blamed the City Housing Authority for not enforcing lease restrictions that penalize behaviors that pollute the environment. Participants agreed that there was a connection between the poor environmental conditions and negative health.

Overall, participants agreed that lack of investing in better residence facilities by the City Housing Authority worsens living conditions. Participants expressed their fear of not feeling safe in public housing residents because of high crime levels and drug abuse. This situation often forced children and the elderly from leaving their houses. Participants then articulated the desire to have police officers move around the neighborhood all the time instead of waiting for emergency calls during raids.

They also reported that trust issues contributed to social seclusion because other members in the family and close neighbors were either unreliable or unavailable (because they had died). Most people were perceived to be unreliable because of substance abuse. Social isolation further led to poor quality of social ties. However, there was some evidence of positive activities and outcomes. Some residents from close knit communities cohesively worked together especially in general clean ups and mourning their neighbors' loss of a family members. Some elders within the same area would watch out for children when they played outside through their windows if they lived in the same courtyard. Conversely, those from less close-knit courtyards expressed some negative feelings on their neighbors.

Participants noted that solidarity was earned and developed especially if individuals lived within the same neighborhood for a long period - often years. When neighborhood with a mixture of residents from low-income and middle income were living together, a paradoxical casual social control developed whereby one could not speak out in case they saw someone do something wrong. Instead, participants supported initiatives that focused on improving their individual quality of life.

All expressed their belief in collective actions that would advocate for an increase of informal social control, keep their neighborhood clean, ensure improved health conditions through a clean environment and to create a community safe for everyone. They further expressed their desire for the housing authority to employ maintenance staff within the neighborhood as one of their transformation objectives. Participants condemned the act of hiring people from outside the community to work in their neighborhood. They perceived it a waste of resources that would have been retained in their neighborhood. In general, these

results express the pleas for change of those living in subsidized housing. They also support their individual transition out of public housing which they believe with time will address the physical and social problems and further improve their living conditions.

Implications

Transitioning out of public housing has been shown through dissertation to be a cognitive and emotional struggle as well as a physical and a financial struggle. Although financial disparities played a significant part in moving out of public housing, the thought of how much it would cost to live in a home without subsidy caused more apprehension and anxiety than not actually having the money itself. Understanding that revelation leads to creating a path forward by addressing the mindset of the individual who has the desire to transition out of public housing.

Educating oneself about the obligations of home ownership and how feasible it can become is an important step. Most of the conflict and the hesitation about transitioning out of public housing is based on misinformation about the responsibilities of owning a home. Once an individual becomes educated on what home ownership or living in market rate unsubsidized apartments is actually like, the idea of the it becoming a reality increase. An individual should then lean on a support system that is greater than their reality. Some people choose a strong religious or spiritual belief while others may gravitate towards an inner circle of people who are able to connect with them and encourage them beyond their expectations. If a solid belief and support system are established, moving forward with gathering the information to transition out becomes tangible.

To make this forward movement, it is important to find the appropriate resources and information to guide one through the process. It is also important not to be swayed by unrealistic and misleading rhetoric that discourage one from attaining the reality that can be reached. If I had known what my mom had to battle in efforts of achieving homeownership, I would have had a deeper appreciation of how she was able to achieve it. I believe she felt as if this was her responsibility and that she needed to deal with it the best she can without revealing this information to me. She was a lot stronger than I had ever given her credit for and I'm so glad she was able to see it through despite the obstacles. If others find like-minded individuals to discuss this process with they can also gain more motivation to achieve their goal of transitioning. Other support measures include taking financial literacy classes and taking a first-time home buyer's class. Having this understanding as part of the process yields a greater chance of success.

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