When a House is not a Home:

Household Deformation and the Rise of Modern Homelessness

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Epigraph

"Home is the place where, when you have to go there,

they have to take you in"

Robert Frost

The Death of the Hired Man

1915

Acknowledgments

To all the persons experiencing homelessness or living in subsidized housing I have talked to over the last 20 years including the eleven persons who shared their personal stories for this book, I appreciate your honesty and openness about your lives. The book is my effort at illuminating some of the more debilitating barriers caused by federal housing and homeless policy that often prevent families and households from helping each other in times of need. I hope this book will provide the public with a more nuanced understanding of both homelessness and housing solutions and the limits that govern us in a country that guarantees civil rights.

Introduction

When A House is Not a Home

Let's take a trip back to 1954 and meet Emma Jackson. She works as a cleaning lady bringing home thirty, maybe thirty-five dollars a week. She cuts her neighbor's hair for a half-dollar and takes in laundry for 20 cents a basket. With three kids and a husband in and out of work and prison, times are tough. But Emma makes the rent, often barely, on her run-down small damp apartment shared by four, sometimes five people, and when times are really hard, as many as eight.

Emma knows her situation is not ideal. But her kids go to school most of the time, her husband still loves her, and despite the extra burdens he puts on the family, she still loves him. And sometimes he does help out because he knows her rules. He's gotta pay when he stays the night, or at least bring the kids some decent clothes or not too badly worn shoes. Uncle Henry also pays when he can for sleeping on the lumpy green sofa. Sometimes he pays with money, sometimes with a bike he fixed up for the kids, and sometimes with just kindness and a smile. And Emma's friend Miss Betty, she can stay when she needs to and bring her children. That's when there are eight in Emma's home.

You see Emma lives in poverty, and so do most of her relatives and friends. And while they have found her husband Joe sleeping on the park bench near the pool hall on more than one occasion, none of them are homeless as long as they can make it to her front door. And while she doesn't own the apartment, she's called it home since her first baby was born. A home for their family and friends. A resource. As long as she pays the rent, the landlord doesn't care how

many sleep there. Nor does he care to fix the leaky bathroom tub. She fixes it every three months, that's how she counts the seasons. She knows she can do what she wants in her home. It's very liberating and a source of pride. She believes her children will have a better life – and two of them eventually do.

Now let's move ahead to 2014. Emma has passed away, and so have her eldest son and youngest daughter. Her middle child Anita is alive and well, but Anita's daughter, Yvonne, Emma's granddaughter, is in a bad way. That is why Yvonne's two children live with Anita, and despite her age and diabetes, Anita does for them what her mother would have done. And the children are ok. At least for now.

But unlike living in her mother's house when she was a child, now there are rules, lots of rules, that come with the apartment. You see, Anita lives in public housing, the "projects" as they used to be called. Government housing. Her home is bigger than her mother's – it has a bedroom for each child, a bigger refrigerator, and heating that doesn't get shut off – but it's not the same. You see, with the new amenities come a host of rules. Rules that Anita believes make it harder to do the things her mother did for her family and friends. Yvonne can't stay with her anymore. Neither can Wanda from church, and that's a pity because Wanda used to look after the children while Anita went to bible study. Until Anita got legal custody of her grandchildren, even having them stay with her was a problem.

Anita's boyfriend Ed, who lives on disability, can't stay either, thanks to the nosy neighbor. Anita tried making Ed a permanent resident, but that meant that her rent would increase. Then Ed developed a gambling problem and couldn't pay his part of the rent, and Mr. Harris told her that she was still responsible for Ed's part of the rent. So instead of staying with Anita, Ed spends days at the park and nights at the rescue mission, where he pretends to desire

the straight and narrow so he can get a few warm nights and unsatisfying meals. Wanda went to Mary's Place, where they said she could stay for two years.

It frustrates Anita that she can't decide who lives at her place. But Anita plays by the rules because she knows she might get evicted and she doesn't make enough money for any other apartments these days. Anita knows that she can't offer her friends and family anything, unless she checks with Mr. Harris first -- often waiting months for an answer. It makes her feel weak. It makes her feel sad sometimes when she can't help them out. She also knows that it makes her poorer in spirit and finances. Sometimes her momma would make an extra twenty dollars renting out her daughter's room and Anita didn't mind - she liked sleeping in her momma's bed to help out. Back in the day, Betty would bake a strawberry rhubarb pie for them sometimes in exchange for a few nights' stay.

But there are no babies, uncles or friends coming in and out of Anita's home, or unit, as Mr. Harris calls it. And there is no pie. No extra money. One thing that is plentiful, however, is fear. Fear of Mr. Harris and the rules, fear of violence, and fear for her grandkids. She is grateful for her unit, but the memories of her mom's house – even though it was a shabby, four-room apartment – can still bring a smile to her face. She only wishes that her own house could truly be her home.

The story of public housing, homelessness and our nation's low-income housing policy is the story of many Anitas, Emmas, and Eds and their kith and kin – and yes, far too many of them are black, but plenty are white, brown, and every color under the sun. The author offers this fictionalized story weaved together from real lives interviewed for this book, documented research, verifiable lore from the past and present, and more than twenty years of the author's

experience working in low-income and homeless housing, as an initial way for readers to begin grasping how misguided policy has impacted too many families and households in the past half century. Misguided policy coupled with societal norm changes have worked to fuel the rise and persistence of modern homelessness.

This book will contend that rules stemming from housing policies have fractured the social support networks of many families and communities causing ruptures in safety nets that continue to produce and fuel homelessness. Urban renewal may have displaced families from physical spaces, but the rules of low-income housing made it illegal to be a family in the way Emma and Anita knew. These changes in household composition, especially the barriers that prevent household size fluctuation when need arises, ignited what the author calls "household deformation."

And what is a deformed household? It is a household generally composed of only one adult with or without children typically living in government-controlled housing under policies that block social supports and normative family assistance like the ability to add members to the household when desired or needed. A deformed household cannot support itself economically and too often suffers tremendous social isolation. It is a house of cards – metaphorical walls without any supports. A smaller household with perhaps more privacy, yes. A stronger household, economically and socially, no. A deformed household is no longer a resource for the family to use as a base to grow and flourish, let alone start a business, at least legally under the rules. It is certainly not a community resource for anyone other than that one adult on the lease. And this is a deformed household under the best circumstances since the family is housed. The worst outcome for a deformed household is a person or family living homeless, on the streets or in a shelter. Too often, these are members of the deformed household no longer able to be

served due to these government rules. The metaphorical walls have collapsed leaving the person socially barren.

To be clear, people in deformed households are not themselves deformed, merely prevented by regulations from engaging in activities or accepting help that can provide support for themselves, their families, and their extended community. The deformity comes from an exogenous force outside the social network, like intense heat to steel, that weakens the natural undergirding of s strong household structure. Government policy are that exogenous force informed by the wrong-headed thinking of current policy makers and experts who do not understand the true function of a household.

Policies that prioritize privacy, like having your own bathroom, over receiving support from members of your family or friendship network and receiving this support on a daily basis has too often lead to dreadful consequences like homelessness. Luckily, most U.S. households are not part of a deformed household and remain unencumbered by government rules and engage in normative and healthy household behavior to keep themselves and their family off the streets and out of homeless shelters just like Emma helped out her family and friends with safety net housing. This is why tens of millions of low-income families and individuals are not living on the streets, as would be predicted using current common explanations for homelessness. Life naturally creates enough deformed and unsustainable households, through the death of a spouse or parents or due to severe disability, without inorganically increasing the problem by way of bureaucratic regulations and uninformed experts.

Since the 1960s, the rules of public housing, and all government-subsidized housing, have produced negative effects that have reverberated throughout low-income communities.

Unfortunately, the stories of the Emmas and Anitas and their battles with the rules and regulations of federal housing remain largely excluded in the discussion about our nation's low-income housing policies and the causes of homelessness. The humanity of the residents of government housing stands in stark contrast to the 50-year inefficiency and destructiveness in federal low-income housing policy -- a series of policies that needs to be re-interpreted as anti-family, anti-community, and culturally incompetent. Or as Anita might say, "it just ain't right," and because of "those darn rules," people think that this is the way it should be or are too afraid to say otherwise. So instead of asking for help from family and friends, too many people with housing instability wait at the homeless shelter in long lines for empty promises and ratty mats.

The author also argues that interventions to reduce or end homelessness cannot be developed without fully understanding the significant changes in societal norms since the 1960s and how they have impacted household formation. These new norms continue to create an ever-larger proportion of single adult households[i] whether through divorce, never marrying or social isolation and c expensive housing solutions[ii] based on the belief that the solution to a person's homelessness is to always provide them their own private apartment and bathroom. A release from the strictures of the post-World War II norms has brought with it much freedom to pursue lifestyles previously deemed permissive for both women and men. The social norms of finishing school (high school, technical school or college) and then working full-time, getting and staying married have withered mightily since the 1960s. The rise in divorce, never marrying, or simply not following the post-war standards are manifestations of the new freedoms from constricted norms that have fueled further household deformation and subsequent homelessness. Women are now allowed and encouraged to be the family bread winner. Men no longer feel so compelled. Is it no wonder than single men are the single largest population among the

homelessness and represent nearly three-fourths of the unsheltered population. The fact that few people living on the street are married or successfully cohabitating and few two-parent households require use of homeless shelters is proof positive of this societal impact. This is not a moral judgment but merely a consequence of the social revolution that began in the 60s and 70s. Homelessness, or extreme household deformity, is also a by-product of these changes.

Housing deformation also provides an explanation for the rise of persons with serious mental illness often living for years in shelters or in the worse cases on the street unsheltered. The people with shopping carts filled with plastic bags dressed in several layers of tattered clothing often unbathed for weeks at a time. The screaming public lunatics shouting profanity-laced sermons of gibberish. In previous decades, these people would have been housed often involuntarily in a congregate setting at mental health hospitals. In the mid-1950s, the nation's population at these hospitals reached 550,000, equivalent to close to 2 million today if the old standard of institutionalization had continued. Today, there are fewer than 50,000 psychiatric beds due to the rise of civil rights that prevents institutionalization except for persons who are an imminent danger to themselves or other people. Regardless of one's opinion on institutionalization versus community living, the fact remains that too many of these persons have seen their household deform from the previous setting of living in a congregate setting (i.e. the hospital) to living alone on the street or homeless shelter, the lowest form of a deformed household.

The prevalence of persons with mental illness living on the streets is not only an issue of the decline in psychiatric beds and the failure to provide sufficient government-subsidized community housing, since it is really just as much the result of the deformity of households previously multi-generational, whether continuously or when the needs of the family required, to

current state where the encouraged norm is to live one adult per unit. While family members who have accumulated significant education or income resources are encouraged to start their own household, the norm unfortunately also encourages adults with mental illness to leave the family house and try to survive on their own. Cultures with intergenerational housing expectations give children, parents or even a close relative the knowledge that they are expected to return in difficult times, especially those with mental illness. Again, the ranks of the homeless would be much larger if this were true for all households in the U.S. but luckily many keep their household open and do their best to prevent homelessness within their own family.

We can also see this evidenced in the vastly different rates of single adult homelessness among persons with serious mental illness among different cultures in the U.S. This is one of the biggest reasons why single adult homelessness among Koreans, Japanese, Chinese and Vietnamese and likely other white or black ethnic minorities (Greek, Nigerians, etc.) if data were available are so low in the United States. In less developed countries, we also see that while the prevalence of mental illness is consistent with that of the industrialized countries, the number of these individuals living on the street is often quite low since they remain living at their birth home. The author has lived in Bangkok, Thailand for the last 3 years and while homelessness exists, it is much at a magnitude lower than in the U.S. and other western countries. And what homeless experts call doubled-up is the norm. And yes, serious mental illness exists in Thailand.

An examination of the nation's low-income housing policy offers a good place to start to understand homelessness. Many books, academic papers and newspaper articles have detailed the problems of low-income housing programs administered by the U.S. Department of Housing and Urban Development, including both public housing and the housing voucher program. Most

research or media coverage has focused on the dilapidated conditions due to the low-quality construction and architectural failure of many of these mammoth public housing complexes found in several large cities across the nation. The infamous Pruitt-Igoe complex built in 1954 in St. Louis contained 2,870 apartments with "skip-stop" elevators to save on construction costs.[iii] After only 18 years of operation, the government approved demolition of Pruitt-Igoe in 1972, and it took four years to complete the removal of all thirty-three 11-story high-rise buildings.[iv]

In the early 1970s, the architect and planner Oscar Newman articulated in his *theory of defensible space* that the high-rise design of so many public housing complexes did not allow residents to create and defend a safe environment and, on the contrary, promoted the incubation of an environment of crime and violence.[v] Sociologist Lee Rainwater took aim at the incompetence of the St. Louis Housing Authority in maintaining the Pruitt-Igoe buildings and the federal government's fiscal restrictions on building costs that produced these poorly-constructed complexes.[vi]

Many critics of public housing, including those from the right, like Howard Husock of the Manhattan Institute, have detailed the failure of the federal government to provide sufficient maintenance and operational funding to keep complexes in good repair, which laid the foundation for the festering of crime and pathology.[vii] Husock points out that when, in the late 1960s, tenant selection moved away from a preponderance of working (income-producing) families to a majority of very poor families on welfare, rental income, which housing authorities relied upon for repair and maintenance funds, began its slide downward.[viii] At the same time, the institution of the Brooke Amendment's thirty percent rent rule increased rents for higher-income families, accelerating their migration out of public housing and creating a huge concentration of non-working households living in poverty. Lower and often no-income families meant lower

rent revenues, further reducing funds for repair and maintenance and providing a backdrop for crime to fester, with gangs and drug dealers eventually ruling the roost in far too many housing complexes.

Recent research has attempted to debunk the "*public housing is a failure"* thesis, tackling many of the myths that surround public housing, including the inevitability of crime due to public housing design, the failure of public housing residents to govern and control their living environments, the myth that only poor families live in public housing, and the general thesis that public housing was destined to be a failure. Lest people forget, public housing has housed tens of millions of low-income and working families of all nationalities and all ages since the late 1940s.[ix] Some families reside in public housing for decades, although the majority stay for only a short period of time.[x] Conditions in many public housing complexes were initially far superior to the slums and dilapidated units from which families moved in the 50s and 60s. Pruitt-Igoe families had moved from segregated slums where over half of the homes lacked indoor plumbing, and many had no running water. The plumbing improved, although the segregation continued.[xi]

In Nicolas Dagen Bloom's *Public Housing that Worked*, the author argues that the nation's largest public housing authority – the New York City Housing Authority (NYHCA), with 176,000 units serving over 400,000 persons – has largely been successful due to the support of local government. New York City's leaders believed that public housing worked and provided sufficient local funding to deliver high-quality management and operations of the facilities. This prevented the NYCHA housing stock from falling into disrepair like Pruitt-Igoe in St. Louis (demolished 1972-1976), Cabrini Green (demolished 1995-2011) and Robert Taylor Homes of Chicago (demolished 1998-2007), Lexington Terrace in Baltimore (1996), and most

recently Jordan Downs in the Watts neighborhood of Los Angeles (2016). However, recent significant problems at the NYCHA, including heat shut-offs, disrepair and exposure to lead paint, have reduced the credibility of Bloom's argument.[xii] New York City maintains some of the nation's oldest public housing complexes, like the Queensbridge Houses, built in 1939 and serving over 6,000 people in 3,000+ units, which continues to need significant maintenance and repair.[xiii]

The author does not argue against any of these factors being sources of problems with public housing. Most of this research, if not all, contains much validity. The physical demise of public housing complexes needs no research, since prima facie evidence exists in nearly every city. While some cities, of course, have maintained their housing stock better than others, the U.S. government has documented a minimum $25 billion backlog in repairs.[xiv] The new Rental Assistance Demonstration (RAD) program by HUD to sell off these units to private developers, while keeping them affordable and under Section 8 rules, hopes to tackle some of the most dilapidated complexes.[xv]

At the same time, interviews with residents of public housing attest to the vital role that public housing and vouchers have played in the lives of millions of people. Residents of some of the most blighted complexes express their appreciation of the availability of these housing units. Indeed, public housing has housed millions of low-income tenants. This point cannot be refuted. The author maintains that public housing is not a failure and its residents are not the problem. Key rule changes in the late 1960s stemming from the Brooke Amendment brought about the downfall, not just of the public housing buildings and subsequent voucher programs, but to the families and communities they served through its externalities created by these rules that worked to deform households.

One of the central problems of existing research and public discourse on government-supported housing resides in the failure to examine policies that impact household formation decisions of families and their wider networks of relatives and friends. This book breaks new ground by presenting a wider ecological approach to the evolution of housing instability. Through vignettes from the lives of real people, the book will examine both the federal public housing and housing voucher programs (Public Housing, Section 8, Tenant-Based or Project Subsidies) as well as the homeless services system. By widening the lens, the book illustrates the difficulties faced by these recipients of housing subsidies and the linkage between low-income housing policies and the rise and persistence of modern homelessness.

The book discusses at length how HUD policies, especially the Brooke Amendment, which implemented the policy of linking household rent to monthly income and set limits on who can live in a government-supported apartment, drove multiple deleterious effects -- with the most damaging effect being the deformation of the family household. Public housing policies have made it difficult or often impossible for husbands to live with their wives, for parents to offer a home to their adult children or older parents, or for a tenant to take in a roommate or offer a temporary space for a friend in need. Because of these policies, natural supports for low-income people have atrophied, and this lack of support has resulted in a steady flow of single adult households into homelessness. HUD policies have cut-off natural support networks and deprived families of key tools in helping each other survive.

Government housing rules have worked to deform normative and healthy household composition, preventing families from expanding and shrinking in size through the life course. This family deformation has occurred at the same time that a new norm in what is considered a

minimum housing standard has flourished. Today, the norm in public housing and homeless assistance programs eschews shared-living or congregate housing on the premise that everyone desires or is entitled to their own house or apartment accompanied by a private bathroom - a lofty but unattainable and undesirable goal for anyone with any understanding of healthy family structure. When families are prevented from using their homes as a resource for the greater circle of kith and kin, extended family members or close friends are often forced to turn to the homeless shelter system.

Current explanations of homelessness generally focus on the gap between personal income and local rents, with most advocates blaming a lack of affordable housing for the rise of homelessness. This argument fails to account for how, in the past and present, the vast majority of families and individuals below or near poverty have maintained stable housing even during the worst of economic times and have rarely fallen into homelessness. The rise of modern homelessness cannot be understood without a broader, ecological perspective of the changing norms in household composition with the rise in single-adult households. Shifts away from rigid gender and family roles and expectations from the 1950s and 60s to the present day, not the rise in housing costs in select cities, must also be understood as a primary culprit of modern homelessness. This is especially true considering the vast majority of persons experiencing homelessness receive little to no money on a consistent basis and little ability to afford even the most reasonably priced dwelling.

Changes in household structure have occurred both with the institutionalized population, including persons with severe and persistent mental illness, as well as the civilian population. Prior to deinstitutionalization, seriously mentally ill persons lived in congregate settings, albeit

many lived in dilapidated hospitals. But just like the non-institutionalized populations, now too many are living in one adult households without the ability to maintain them without significant support. Understanding changes in household composition and what the author refers to as "household deformation" can go a long way toward understanding homelessness and working to reduce its future prevalence.

Evidence for the effects of these changing norms can be seen when we look at select minority populations that still adhere to more traditional family norms, including intergenerational households and traditional family roles. The current very low rates of homelessness among select minority groups including Chinese, Vietnamese, Filipino, and even some Latino populations who maintain more traditional patterns of household composition will provide support for this explanation. In some cities, why are Asians 48 times less likely to experience homelessness than African Americans, or why are whites 4 times more likely to be homeless than Asians?[xvi] In Hawaii, Filipinos, who are hardly the most affluent population, have homeless rates far lower than the local Caucasian population, since they adhere to older norms whereby family members, including many who suffer from mental illness and substance abuse, continue to live with the family. This is why we see less homelessness in countries with far fewer economic means and a weaker government-funded social safety net than those found in so-called first world countries. If the U.S. census disaggregated the very heterogeneous race categories of Caucasians, Hispanics and even Blacks, one would likely also find vast differences in homeless prevalence due to cultural differences.

Pointing out the deformation of households as a primary causal factor in homelessness does not argue for a return to the 1950s style of the nuclear family, replete with repression and discrimination of minority populations and non-male genders. U.S. housing policy itself can be

seen as a restrictive and paternalistic understanding of families, household, and communities. On the contrary, the solution to current policies is the exact opposite of a return to the conventional 1950s picket-fence, suburban lifestyle; it is a return to the chaos of the family and the community unencumbered by government restrictions and upper middle-class values. Households of any number and permutation of adults' gender, orientation, race, and ethnicity are more than welcome. Government should never put barriers that prevent families, and often friends, from living together and helping each other out in the way that works best for them. This is what our society needs, not just to minimize homelessness, but to strengthen communities and reduce socio-economic inequalities.

Homelessness, of course, is not a new phenomenon for the United States. In his seminal work on the long history of homelessness in our country, Kenneth Kusmer detailed large populations of idle men since the late 18th century and the existence of homelessness under many other names since before the nation's birth.[xvii] Colorful, though often pejorative, names like bums, hobos, tramps, skid row, and Bowery men are a well-known part of the turn of the century to mid-20th century lexicon. These populations expanded during economic depressions and contracted during periods of economic boom or wartime. However, modern homelessness does not trace this same pattern. Since its explosion in the early 1980s, homelessness has impacted not only idle, unemployed men, but also women, families with children, and the elderly. Its biggest spurt of growth in the 1980s and through the 1990s is concurrent with two of the largest expansions of economic growth in U.S. history. This book will ultimately explain why today, in a period of relative prosperity, there is so much more homelessness than in much less prosperous times, when families maintained stable housing and rarely fell into homelessness.

In a society with civil liberties and the right to access public spaces, the issue of large numbers of homeless persons living on public property is very much an outcome of social fragmentation and a not-so-subtle act of civil disobedience or a refusal to adhere to rapidly dissolving social norms of what is a home. Any remedy needs to understand and account for these aspects. Understanding the etiology of modern homelessness and much of the pathology of government subsidized low-income housing can hopefully awaken both the nation's leaders and social science researchers to a more holistic understanding of the problem, which can hopefully build energy to modify many of these boring policy details that negatively impact so many lives. How many friends and family members did the Emma save from homelessness that Anita could no longer. Certainly, the answer is much greater than zero. Her house, after all, was her home.

The Author's Journey

My early experiences with public housing residents were limited, as they are for many Americans. Growing up I watched *Good Times*, the most famous TV show ever to depict a family living in public housing.[xviii] My junior high and high school in Norfolk, Virginia were filled with people from Church Street, Barraud Park and Diggs Town. Places where white kids were told by their parents not to go even during the day. We knew some of our classmates lived in public housing and even considered some of them friends, but few of us went to their houses. Some of my first encounters with people in the projects occurred when I was delivering Domino's Pizza in the mid-1980s to public housing residents in Charlottesville Virginia. It could be a scary experience validated by real threats, but Domino's would not let you off the hook, so everybody had to take their turn.

My journey to understand public housing and homelessness began more fully in the early 1990s with my involvement in a volunteer program when I was in graduate school at the University of North Carolina at Chapel Hill. As a sociology student, I had read much about poor African American families from a variety of late recent classics like *The Truly Disadvantaged* by William Julius Wilson and Cornell West's *Race Matters* as well as conservative critiques of welfare policy including Richard Murray's *Losing Ground.*

As a student volunteer, I worked with other students to supervise educational and play activities at the Chapel Hill South Estes Public Housing complex, a 44-unit complex on the other side of the Highway 54 bypass, about a mile from the University. The site was comprised of garden apartments – very small compared to the big city high rises of Chicago and New York City, and relatively free of significant violent crime. The residents were nonetheless struggling with income, health and family issues, all common aspects of life for those in chronic poverty. Over the months I began to get to know residents of public housing, both children and adults, as individuals, not just stereotypes or statistics.

I began to volunteer more frequently as I became increasingly interested in learning about the resident population, and more broadly about the problem of poverty in the U.S. I wanted to know what kept people in public housing languishing and what kept them from moving up. Or as C. Wright Mills would say, I wanted to understand the intersection of history (structural forces) and biography (personal story). I had recently completed a master's thesis on intergenerational poverty, attempting to show that class (income) explained as much or more than race (being African American) in the transmission of poverty from one generation to the next. I wrote my thesis using national longitudinal data already collected and research findings

already published. In a large sense, my volunteering marked the beginning of my qualitative

work.

In 1996, when the City of Chapel Hill posted an opening on their Public Housing

Advisory Board, I jumped at the chance to join. The Board welcomed my interest in joining.

The committee appeared to be a very unpopular one on which to serve compared to the Taxation,

Arts or Parks and Recreation committees. So I began going to monthly committee meetings at

the Public Housing Authority office and council meetings with public housing residents. It was

at these meetings that I started having many one-on-one conversations with long-time tenants,

both young and older, all female and all African American except one white lady. These

conversations began to open my eyes to the corrosive rules of our nation's housing department.

As I reviewed reports, I became more acquainted with the expenses and revenues of

public housing operations. I was shocked at how little rent was being paid by many families, and

I was surprised that many families had no reported income. Even as a person sympathetic to

their plight, I was initially reluctant to accept the residents' arguments that their rent should not

increase when they returned to work or otherwise increased their income. I still felt that

residents should consider themselves lucky that their current rent was so low – many families not

only paid no rent, but some received stipend checks each month to pay for their utilities. I felt

that any increase in rent prompted by an increase in income should be accepted as more than fair.

After all, I still believed that public housing residents needed only to focus more intently on

being more responsible, returning to the workforce and moving up the job ladder so they could

achieve at least a modicum of upward mobility. Few seemed to have major visible barriers to

work, such as multiple infant children without access to childcare from family or benefits. The

college town of Chapel Hill generated thriving and stable employment opportunities, and even

private market rents were modest at the time, between \$500 and \$700 for a nice 2-bedroom apartment and less for more meager digs. My thinking reflected the broader public sentiment at the time as the country was implementing welfare reform, which began to limit the number of years a family could receive Aid to Dependent Children (AFDC), now renamed Temporary Aid to Needy Families (TANF).

However, my thinking began to slowly change after I attended a meeting in 1997 with the Residents' Council of the South Estes Public Housing complex. At that meeting, five African American women, running the gamut from mid-20s to mid-50s, explained in detail the many reasons that working more hours or taking on a second job to increase their income were often not worth the hassle. They explained that increases in income led to increases in rent, a loss of welfare benefits and increases in expenses (childcare, clothing and transportation) necessary for work. As a result, many tried to get income under the table from hairdressing or helping with childcare or other periodic work. Boyfriends, husbands and ex-husbands that would begin to arrive after 5 pm (once the public housing staff left for the day) also contributed on a sporadic basis. The complaints voiced by these women made me question my conclusions about the lives of public housing residents. In theory, they did not mind paying more, but they were already barely getting by paying the current rent; they would need every dollar from work just to gain any ground. While they may not have believed it, I took their complaints in earnest and began to do more research and listening.

I wrote a report for the Town of Chapel Hill Advisory Board about the demographic characteristics of the residents and the problems inherent with these regulations.[xix] As a data geek, I soon figured out that the rent regulations of tenants effectively put them in a tax bracket that could be as high as 80 percent, given all the benefit penalties that would be inflicted with a

rise in reported earned income.[xx] I soon learned one reason why many boyfriends and husbands, or ex-husbands, showed up late at night after housing authority staff left for the day – they did not want to be put on the lease because that would mean an increase in rent. The men did not want this because they might be required to pay the rent, and the women knew the men were often not going to pay and the extra rent would be their responsibility. Even if they did want to be on the lease, the criminal justice background of so many African American males would have prevented them from officially living in public housing with their families. When I decided to leave North Carolina I resigned from the Advisory Board. My interest also began to shift more specifically to the problem of homelessness. From 1995 to 2001, I had also helped lead a volunteer group from the university research institute in preparing and serving dinner to as many as 100 people at the only emergency homeless shelter in Chapel Hill. There too, my stereotypes and assumptions were put to the test.

After moving to Hawaii in 2001, I took a job as Program Director at the primary emergency shelter in downtown Honolulu, the Institute for Human Services, which operated two facilities a block from each other – one for men and one for women and families with children. The shelter served up to 250 men, 80 women and 25 families with children each night – often over 400 people total. Some people would stay only a couple of days, some would stay many years. One client, a local Native Hawaiian man in his late 50s who was a chronic alcoholic, had lived at the shelter for 23 years, since it opened in 1980. He became the first client to be housed in the HUD-funded Shelter Plus Care Permanent Supportive Housing program that was funded in 2003. To identify long-time residents, I devised a priority list called the "700 Club," using the tenure of shelter utilization. The 700 Club represented persons who had spent at least 700 days

at the shelters in the previous five years. About 150 people were members of that club, with some having achieved golden status with more than 1,500 days.

I also became active in the Honolulu Continuum of Care, the administrative and advocacy coalition that applied for federal HUD funding each year, immersing myself in the issues of and barriers to homelessness. I soon realized that much of the conventional wisdom and accepted solutions to homelessness seemed quite flawed and did not align with the reality of the lives of the people being served. At that time, homeless services providers were in the nascent stages of implementing "Housing First" strategies, which contradicted the current paradigm that homeless persons needed to progress through a series of steps from outreach to emergency shelter to transitional housing before moving on to permanent housing. The thinking at the time was that they needed to learn how to be renters again and prove that they were deserving of the financial housing support.

Most people I worked with asserted that the main contributor to homelessness was the lack of affordable housing complicated by the high prevalence of mental illness and substance abuse. At the time in 2003, a studio apartment in Hawaii cost $600, much steeper than more moderate mainland prices. I myself was paying $1100 for a two-bedroom apartment that I shared with a young military veteran. However, several things I began observing and learning about homelessness made me question the "lack of affordable housing" explanation. For example, since most people entering emergency shelters reported no stable income, with few earning over $1000 a month, they could not have afforded *any* apartment, even if affordable apartments, say $300 or $400 per month, had been available. While the vast majority of people seemed to come and go after only a short stay of a day or two or even a couple of weeks, persons with significant mental illness and/or chronic substance abuse stayed for years. As the Director of Programs and

the person who compiled the massive amount of shelter data collected, I noticed very differential

patterns of shelter usage among ethnicities, especially in the polyglot State of Hawaii.

Homelessness was much lower among Filipinos and Asians, and very high among Native

Hawaiians, Caucasians and Micronesians.[xxi] These facts made me question affordable housing

arguments. However, my efforts at highlighting these inequalities were not met with much

enthusiasm.[xxii]

I began to challenge myself to search for a better explanation for homelessness.

Although mental illness, substance abuse, poverty, and unemployment were associated with

homelessness, they were not necessarily casual factors since the vast majority of people with

these characteristics do not experience homelessness. Poverty alone did not seem to be the cause

either; homelessness increased in the 1980s to the early 2000s when poverty generally fell.[xxiii]

While income inequality became a greater problem in the United States during the late 20th

century, the period hardly stood out as a period of economic depression. In a time of general

prosperity, why had homelessness become so visible, continued to increase, and now in the

second decade of the new millennium, become a permanent feature of both urban and even rural

communities? What was different about "modern homelessness" compared to previous periods?

I decided then not to accept any of the conventional wisdom about homelessness –

especially conveniently blaming Reagan (and I was no fan of the former actor turned President)

or the lack of affordable housing. Unlike most homeless services staff, I had received skilled

training in conceptualizing social problems. Social workers and para-professional case managers

who staff most homeless services agencies are trained to help individual people, not to step back

and look at systems that create dysfunction or changes in societal norms. Many of my co-

workers held dearly to the emergency shelter model and to the obvious "housing is too

expensive" thinking. Most, very underpaid for the work they did with very mentally ill homeless

persons and behaviorally challenging persons with addiction, simply tried to get through the day.

Non-profits and their directors that I worked with were only casually interested in better

understanding the problem, since their primary concerns usually centered on the financial

security of the agency and pleasing funders and Board members.

My prior work with public housing residents gave me insight into the possible

connections between homelessness and public housing. I had already observed that homeless

services programs and publicly funded housing programs often served the same population. I

saw that many families and some individuals would live at emergency or transitional facilities

while they were waiting for their housing voucher or a public housing slot. Many homeless

shelter dwellers I talked with -- mainly families, but also single persons – said that one reason

they needed to stay at the emergency shelter was that they had been living at a relative's HUD-

regulated housing unit but needed to leave since they were staying there illegally. The family or

friend that provided temporary shelter would have risked their own housing if they had continued

to let them stay. There was also some empirical evidence that I soon found showing a

connection between homelessness and the housing voucher program that I thought deserved

further explanation: was it a coincidence that the rise in modern homelessness correlated to the

rise of the housing voucher program, since both started in the mid to late 1970s?

Other pundits had begun to draw connections between the two programs. Conservative

writer Howard Husock argued that the Section 8 program resulted in increased rents at the very

low end of the rental market, since the government-run program set up Fair Market Rent (FMR)

levels that were often higher than landlords had charged for many low-income apartments prior

to the introduction of the FMR.[xxiv] This allowed landlords to charge more than the private

market rate since the tenant's income did not enter into the affordability decision, and the FMR rate was not sensitive to neighborhood rental costs. Both conservatives and liberals also lamented that the difficulty in finding an apartment that met the FMR limit fueled segregation by race and socio-economic status. Ramifications from this policy included artificially higher rent levels for previously cheap housing combined with more households looking for rent, since Section 8 households only needed one adult to qualify. The Section 8 voucher program led to many winners – i.e., recipients of Section 8 and households with little to no income who were able to qualify for a lease – and many losers – i.e., those without a voucher, left out of households and facing higher rent driven by FMR-induced rent acceleration. These twin effects particularly hit men, as female-headed households received the bulk of the new housing vouchers that carried these restrictions on the units' residents.

In my personal experience in the early 2010s working with homeless veterans, I found that much of the housing for homeless veterans (in inexpensive parts of Northwest and Southeast Washington DC) was similarly impacted by the HUD FMR, which often inflated rental costs by several hundred dollars per month. A more empirical look by researcher Susin found that FMR rents ended up causing non-Section 8 holders significant increases in rents, with any savings for voucher holders negated by greater costs paid by non-voucher holders.[xxv] While the demise of SROs began in the late 1950s and early 1960s, the demolition and conversion of tens of thousands of SRO units occurred concurrently with the rise of the Section 8 voucher program. The movement of so many households into Section 8 housing began in 1974, growing to 600,000 vouchers by 1980 and 1.4 million vouchers by 1994. The fact that this growth occurred during a time when homelessness rose at almost the same level seemed puzzling. I felt there had to be some connection.

I soon realized that researchers and advocates had been studying homelessness at the point of service engagement – when the person was entering a shelter or living on the streets -- neglecting the longer history experienced by the person and their family and community. Homelessness demanded a more encompassing, holistic, and ecological model. It demanded a sociological framework that focused on group behavior and trends, not the idiosyncratic explanation of the problems faced by an individual person. Of course, a person living on the street lacks money to pay for an apartment. Many people lack money for their own place, that is why they generally live with other family and friends. The point became: why is this person who is unable to be economically self-sufficient not part of an existing household?

Individuals and families do not suddenly appear on the streets or shelters. They are members of households - spouses, children, parents, brothers, sisters, grandparents, and friends. They are part of familial and social networks. An ecological model might be able to explain why Filipinos, one of the lower income classes in Hawaii, continue to have very low rates of homelessness, or why generally the only Koreans who experience homelessness are almost always very mentally ill adults with schizophrenia and rarely, if ever, any families. It might explain why only three-fifths of one percent of all persons (237 households out of 35,323) using New York City's shelter system are Asian or Pacific Islander, in a city with over 1 million Asians representing 12 percent of the population.[xxvi] Such a model might also explain simple but important associations such as why people with developmental disabilities who have little or no money almost never experience homelessness, or why few children ever experience unsheltered street homelessness.[xxvii] A holistic model may also explain why the exit destinations of many families and individuals living in homeless shelters are often the houses of family or friends.[xxviii]

At the same time, I also felt that the close linkage between public housing/housing vouchers and homelessness also demanded a theory that could explain much, though perhaps not all, of the pathology within both programs, since they fundamentally address the same social problem. My interest in these connections ultimately led to this book and my hope that the wider lens it offers will illuminate why solutions to reduce homelessness or improvements in public housing/housing voucher programs do not produce the results people expect.

If low-income families have often been tainted by the argument that their economic difficulties stem from a culture of bad decisions and counterproductive actions, this book provides evidence to support that assertion, albeit with a key twist. The nefarious culture incubated by the rules and regulations of government housing and welfare programs is the source of this culture, not the people themselves. Fifty years of these policies, which are accepted as Holy Grail to their supporters, have made it easier for people to be blinded by the underpinning pathologies that have led to public housing's demise and fueled much of modern homelessness.

This book illustrates how government rules and regulations handcuffed public housing residents, cutting off choice and natural supports, while they were watched over by bureaucrats. While many residents have gotten around the rules to help their family and friends -- with the occasional help of workers who looked the other way -- the impact of housing regulations has ultimately deformed household structure among much of the low-income population it has attempted to serve. Rather than battling to move up the economic ladder, poor families since the 1960s have needed to spend most of their energy trying merely to maintain their subsidies to keep afloat.

From young mothers with children to middle-aged men and women and even seniors and persons with disabilities, the rules have worked to cut off natural supports, while providing

housing solutions only to those few who were lucky enough to win the subsidy lottery. The book also illustrates that, over time, these rules have influenced norms in the public's understanding of homelessness and low-income housing, while confusing researchers, advocates, legislators and especially the media about the difference between the problems and their solutions. Natural supports like doubling-up in a family or friend's home is seen as a problem rather than an ideal solution for many, if not most, of persons facing homelessness. The perversity of defining a family living in a private apartment, or what is known in homeless circles as transitional housing, as homeless, when they can stay for up to two years and often pay more in monthly fees than households not defined as homeless, is a symptom of a way of thinking and understanding that has gone wildly off-track over the past 50 years.

The importance of these issues becomes apparent when we consider the number of individuals served by these two systems. Currently, nearly 5 million households and over 10 million persons are served by housing subsidy programs including public housing, housing choice vouchers, Section 8 and senior housing. Other HUD programs, including the Permanent Supportive Housing programs, serve over 350,000 people with a long history of homelessness and a long-term disability.

It is well past time to stop and look at these definitions and the rules of housing and homeless services and the new pathological norms and perverse interpretations they have advanced. This book takes on this daunting task.

[i] Average household size has fallen from 3.33 persons in 1950 to 2.54 in 2018 according to the U.S. Census. Single-adult households have risen from 5% of all households in 1950 to nearly 33% according to census measures. See U.S. Census Bureau. 2018. "*Current Population Survey, March and Annual Social and Economic Supplements*", United States Census Bureau.

[ii] The primary solution funded by HUD to housing chronically homeless individuals is the provision of a studio or one-bedroom apartment at a subsidy cost of between $400 and $1,200 per month, depending on local rental costs. Programs do not offer shared living arrangements that are normative among most low and even middle-income non-family households.

[iii] Bristol, Katharine G. 1991. "The Pruitt-Igoe Myth." *Journal of Architectural Education. (44) 3, 165.*

[iv] Bristol, The Pruitt-Igoe Myth, 166.

[v] Newman, Oscar. 1972. *Defensible Space*. MacMillan Publishing: New York, 56-58.

[vi] Rainwater, Lee. 1970. *Behind Ghetto Walls: Black Families in a Federal Slum*. Chicago: Aldine Publishing. 9, 403.

[viii] Husock, Howard. 2003. *The Trillion Dollar Mistake.* Ivan R. Dee.

[ix] While no exact measures are available, the author estimates that over a 60-year period with 1 million public housing units and a 40-year history of at least 3 million voucher supported units. Given an average stay of 6 years, at least 30 million households and 65 million people have lived in HUD supported public housing and voucher subsidized housing.

[x] According to 2018 HUD housing statistics for the period between November 1, 2017 and February 28, 2019, a total of 26% of households had a tenure of 2 years or fewer. An additional 19% had a tenure between 2 to 5 years. The extrapolated median stay among the 2.8 million tenants included in this report is 6 years. Few differences between public housing units and voucher units exist with respect to length of stay characteristics.

Department of Housing and Urban Development. 2019. HUD Resident Characteristics Report. Accessed March 30, 2019.

https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/systems/pic/50058/rcr

[xi] Larsen, Lawrence. 2004. "Chapter 4: St. Louis and Kansas." in *A History of Missouri, Volume 6: 1953-2003*. Edited by Lawrence H. Larsen. Columbia, MO: University of Missouri Press, 62

[xii] Many articles covered scandals involving lead paint and heating problems during 2017 and 2018 including Gartland, Michael and Golding, Bruce. 2017. "NYCHA head facing call to resign over lead-paint scandal." *New York Post,* November 16, 2017,

https://nypost.com/2017/11/16/nycha-head-facing-call-to-resign-over-lead-paint-scandal/; Krisel,

Brendan.2018. "Christmas Day Spent Without Heat for Harlem NYCHA". *Patch*. December 26, 2018. https://patch.com/new-york/harlem/e-harlem-nycha-residents-without-heat-christmas-report-says/.

xiii Queensbridge Houses received an inspection score of 79 in the 2016 HUD physical inspection (national average is 86) which denotes significant building issues. Accessed at https://www.huduser.gov/portal/datasets/pis.html#2016 updated August 17, 2016.

xiv Abt Associates. 2010. "*Capital Needs in the Public Housing Program Contract # C-DEN-02277 -TO001 Revised Final Report November 24, 2010*". U.S. Department of Housing and Urban Development: Washington DC. p. v

xv Econometrica, Inc. September 2016. "*Interim Report Evaluation of HUD's Rental Assistance Demonstration.*" U.S. Department of Housing and Urban Development. Office of Policy Development and Research. P. xiv

xvi San Francisco offers the most telling example of differences by race. While blacks represent only 6% of the resident population, they account for 37% of the one-day homeless estimate. Asians represent 33% of the population but only 4% of homeless persons. Comparing the likelihood of blacks to the likelihood (6 times more likely) of Asians based on population representation (8 times less likely, you arrive at a comparison between Blacks and Asians of 48 times. Similarly, non-Hispanic whites represent 48% of the SF population and 29% of the

homeless population, so whites are 35% less likely compared to Asians who are 6 times less likely, making Asians approximately 4 times less likely than non-Hispanic Whites.

xvii Kusmer, Kenneth. Down and Out, on the Road: 2003. The Homeless in American History, Oxford University Press.

xviii "Cabrini-Green Homes" *Wikipedia: The Free Encyclopedia*. Wikimedia Foundation, Inc. Accessed February 11, 2020. https://en.wikipedia.org/wiki/CabriniGreen_Homes.

xix Ullman, Michael. 2000. "*The State of Public Housing in Chapel Hill, North Carolina From 1996 to 1999*". Submitted to the Chapel Hill City Council. Chapel Hill, North Carolina.

xx Ibid. Ullman (2000). p.26.

xxi Ullman, Michael, Maria Ripke, Sylvia Yuen, Sarah Yuan. 2006. "Homeless Service Utilization Report: Hawai`i 2006." University of Hawaii, Center on the Family.

xxii In 2007, I discussed the importance of publishing a variation of the Hawaii Annual Homeless Service Utilization report with one that focused on characteristics of people by ethnicity. Director of the University of Hawaii-Manoa Center on the Family Sylvia Yuen felt that such as a report may be too inflammatory to certain ethnic groups and turned down by suggestion to prioritize such a report. An in-depth report focusing on the differences in homeless prevalence by ethnicity has never been published by Hawaii or any other Continuum as of 2019.

[xxiii] Poverty rates reported by the U.S. Census fell from 15.0 in 1982 to a pre-recession low of 12.8 in 1989. After a multi-year recession, the poverty rate went from 15.1 in 1993 to 11.3 in 2000.

[xxiv] Husock, Howard. 2000. "Let's End Housing Vouchers." *City Journal.* Autumn 2000. Retrieved at https://www.city-journal.org/html/let's-end-housing-vouchers-12152.html

[xxv] Susin, Scott. 2002. "Rent vouchers and the price of low-income housing", *Journal of Public Economics,* 83 (1), 109-152.

[xxvi] New York City Department of Homeless Services. 2019. DHS Data Dashboard. Fiscal Year 2019. Accessed on March 23, 2019. https://www1.nyc.gov/assets/dhs/downloads/pdf/dashboard/tables/FY2018-DHS-Data-Tables-Dashboard-revised-1'30'2019.pdf p.2 Note: It is likely that the large number of persons falling under the Asian/Pacific Islander category are actually Pacific Islanders including Filipinos as opposed to Chinese, Japanese or Korean. That would be in keeping with other trends in large cities with both Asian and Pacific Islander populations.

[xxvii] Recent 2018 PIT count estimates report less than 9,000 children unsheltered on any given day. A conservative estimate would mean as many as 30,000 children experience temporary or long-term unsheltered homelessness annually. Approximately 15.5 million children living below the poverty level according to recent U.S. Census estimates. The unsheltered prevalence

of children in poverty would be estimated at two-tenth of one percent. See DeNavas-Walt, Carmen and Bernadette D. Proctor. 2015. *U.S. Census Bureau, Current Population Reports, P60-252, "Income and Poverty in the United States: 2014"*, U.S. Government Printing Office, Washington, DC.

[xxviii] Among family exits Burt found a range between 6 to 22 percent of exits (average 13 percent) in five cities among transitional housing exits. Fifty-one (51%) percent reported moving to a public housing or Section 8 subsidy. See Burt, Martha. 2006. "*Characteristics of Transitional Housing for Homeless Families Final Report*". Washington DC: Urban Institute. 39. The State of Hawaii's Annual Homeless Utilization Report found that return/reunification with family or friends represented about one-quarter of all permanent housing exits during FY2017. See Yuan, Sarah & Gauci, Kathleen. 2018. "Homeless Service Utilization Report: Hawai'i 2017." University of Hawai'i, Center on the Family, 12.