

An Analysis of the Effectiveness of HUD Assisted Housing in its Mission to Decrease Wealth

Disparities

By

Ashlee Rowles

Presented in partial fulfillment of the requirements

For

Departmental Honors

In the

Department of Political Science

Hood College

24 April 2022

### **Abstract**

This research project is focused on the Section 8 Housing Choice Voucher and its effectiveness through both a political approach and an economic context. The Housing Choice Voucher Program comes most usually in two forms, one being a housing voucher participants used to find affordable housing in the private market, and the other form being public housing projects which are low-cost residential neighborhoods funded by the policy and located within housing authorities. Both are federally funded yet locally managed initiatives that provide low rent affordable housing for residents who qualify. Ideally, this “safety net” catches families unable to afford market rate rental housing or mortgages, giving them opportunities for economic upward mobility. My research shows that when using a multidimensional approach that includes wraparound services, Section 8 housing assistance can create a truly transformative experience for program participants. My research project employs case study analysis to understand why particular section 8 initiatives utilize this multi-dimensional approach to better support their residents, and why others solely offer the reduction of housing costs without any other accompanying support. The difference between these processes of tackling poverty has a different impact, and the limitations of some section 8 initiatives result in less effective support for their residents, overall community, and their own mission of aiding participants to become self-sufficient. With this disparity of support and aid, this research project will focus on what jurisdictions within six different locally managed Section 8 programs are most commonly accompanying this more supportive and impactful iteration of the Section 8 Housing Choice Voucher Program to better understand possible inequalities within the service of this policy.

## Introduction

The Section 8 Housing Choice Voucher Program was created to alleviate housing insecurity, offer affordable housing, and aid its participants in obtaining and maintaining financial self-sufficiency. According to the Section 8 Information website, “of the 4.8 million U.S. households receiving housing assistance, there are about 2.1 million households who benefit from housing vouchers. In addition, 1.3 million households rent Section 8 apartments subsidized through the project-based portion of the Section 8 program”<sup>1</sup>. The Section 8 policy speaks for itself with its widespread utilization by the American people regarding usage and impact when discussing important individual policies aimed at alleviating poverty. Despite this large statistic and expanse of operations of the policy, more so than any other form of housing assistance, many who become participants still are left struggling financially due to program’s narrow course of operations when tackling poverty, especially due to the varying levels of quality due to localized management of the program. This varying level of quality, measured by the amount of support through wraparound services, will be the focus and object of analysis of the research paper. Is there a connection between jurisdictions with more effective programing and support within their localized Section 8 initiative? The Section 8 Housing Choice Voucher program is allowed to encompass wraparound services such as childcare, employment opportunities or readiness programs, and other services that combat poverty from other angles than rent reduction, and oftentimes results in more beneficial outcomes due to this more encompassing form of the policy’s operations. Despite this encompassing of a multi-dimensional approach to combatting poverty from some locally managed Section 8 programs, locally managed Section 8

---

<sup>1</sup> Section 8 Information. (2020, March 24). *Learn section 8 housing statistics*. Section 8 Information. Retrieved April 7, 2022, from <https://section8-information.org/section-8-statistics/>

initiatives can choose to only provide the affordable housing that is funded by the federal government, creating unequal distribution of the policy and disparities in comprehensive aid for those who participate within the program. Open-ended surveys were distributed to gain a more realistic and contextual understanding of the policy and how it supports its participants. A disabled mother of two, who qualified for a Section 8 voucher stated that although the Section 8 program alleviated the very real housing insecurity she had faced “due to disability resulting in a loss of income”, the voucher she had received did not offer any wraparound services, only the reduction of rent costs for her and her family. When questioned whether the Section 8 policy aided in achieving self-sufficiency, she stated:

No. I was able to have a place to live for my children and I, which remains a huge blessing. However, I often was unable to pay other bills... I was often unable to pay my cable or internet bill, however there were no programs for those services until 2020. I was in a cycle of calling several times a year to ask for payment plans and having services disconnected and reconnected. A car payment was out of the question... I had two minor children that needed clothing, school supplies, and had field trips, birthday parties, and school events. There are wonderful programs to help with some of these things. If you know how, where, or when to find them. I was lucky in that I was a former case manager in the area in which I received services, so I knew quite a bit more about how to navigate the system. Not nearly enough then and not much at all anymore.<sup>2</sup>

She was questioned that if hypothetically had there been wraparound services within the Section 8 voucher program she qualified for, if they would have provided a more positive outcome during her experience within the welfare policy, and she stated:

Yes. Maybe not for me, because my disability (therefore lack of ability to work or attend classes), but for so many other people. The things I listed above (childcare, financial means for necessities that aren't housing, etc.) don't even begin to cover the tip of the iceberg of poverty. Childcare is huge. Before I got sick, 15 years ago I paid \$250 per week for childcare at a discounted rate. Even with rental assistance, that is \$1000 per month that people who qualify for rental assistance cannot afford. If my electricity had been disconnected or I couldn't afford to pay my rental portion, that would be grounds for termination from the program, as would if I “allow” someone not listed on my

---

<sup>2</sup> Anonymous interview of participant within a Section 8 initiative with no wrap-around programing

household to use my mailing address. I've been in a constant flux of hope that I don't accidentally break a rule or not be able to afford my bills.<sup>3</sup>

The Section 8 policy allocates and offers affordable housing to its participants, but the quality of services past the reduction of rent varies, sometimes to a detrimental degree for individuals within the program. The anonymous interview was conducted with a mother of two within one of these programs that did not incorporate wrap-around programs, and as a result left her struggling to pay bills even with the financial aid from her Section 8 program. Some localized Section 8 programs offer a plethora of wraparound services that aid in forging a community, creating a sense of supportiveness, and offer easy to access avenues to combat other facets of poverty for its participants. Despite this transformative usage of the policy, it is an optional amount of effort to put towards a local initiative of Section 8, and as such varying levels of quality of the policy can be observed. The jurisdictions that accompany local Section 8 initiatives with this highly beneficial characteristic of wraparound services have been analyzed through differing case studies of Section 8 initiatives to find links and connections between this disparity of the program and those it serves locally. Understanding that Section 8 programs have such a varying level of quality, and the correlations of such occurring will allow better understanding as to how to change the public policy to best maximize its effectiveness to aid those in need of its opportunities, like the woman above.

Being low-income within the United States of America is not a simple problem, nor is it solvable with approaches that view it as such. Poverty is never experienced as only financial burdens. Alongside financial hardships can also come sentiments of individualistic failure, dehumanization, or being othered by society, all of which can lead to a feeling of isolation<sup>4</sup>.

---

<sup>3</sup> Ibid.

<sup>4</sup> Bresson, S., & Labit, A. (2020). How Does Collaborative Housing Address the Issue of Social Inclusion? A French Perspective. *Housing, Theory, & Society*, 37(1), 118-138. <https://doi.org/10.1080/14036096.2019.1671488>

Rhetoric regarding poverty paints this issue as personalized financial burdens that are only an individual's problem; and one aligned with shame and a lack of support rather than viewing those in need as victims of a societal issue rooted in systemic ignorance regarding poverty and discrimination towards those within it. Fortunately, governmental action regarding those who are low poverty have been created to offer support and aid in financial security and economic upward mobility. The creation of the Section 8 policy, alongside other housing assistance programs, combat poverty and financial burdens of its participants through reduced rent cost and affordable living. Those who are eligible for this social welfare policy, and others similar to it, are often struggling financially and would benefit from governmental intervention of financial burdens. The creation of these programs originated during a time of great economic distress and financial insecurity of society and those within it. Alleviating the dangers that come with financial insecurity, including housing, is a part of the mission of the Section 8 policy. The Section 8 program comes most usually in the form of a housing voucher participants can use to find affordable housing, and project-based housing which are low-cost residential neighborhoods funded by the policy and are commonly located and managed within local housing authorities. The case studies, which are defined as forms of local Section 8 initiatives that were analyzed within the research, are characterized as developments that are accompanied by the Section 8 policy. These project-based developments are managed by public housing authorities and encompass Section 8 participants alongside the federal funding of the program. Public housing authorities can include other housing assistance programs and those who participate within them, though Section 8 encompasses most of residents within this community. Due to the management of these assistance programs being localized within a single development, oftentimes regulations

and neighborhood wide maintenance are in place, due to the neighborhood being under one management for the reduced rent to be allocated<sup>5</sup>.

Historians remark that the enormous and overwhelmingly high number of people experiencing poverty during that time pushed government action regarding economic security programs and led to the creation of President Franklin Roosevelt's New Deal, also known as the Wagner-Steagall Housing Act<sup>6</sup>. This societal push towards public policy aimed at poverty resulted in affordable housing, alongside other facets of poverty-centered policies, to be initiated. Housing assistance is only one of the policies initiated that created the wave of social safety net policies. With this governmental action in 1937 to center poverty related woes in its public policies, public housing was offered, and the Section 8 program was initiated with housing authorities subsequently introduced to manage them in the 1960s. Reduced rental properties alongside other poverty combatting initiatives were created to aid in people's economic upward mobility and financial independence. Housing authorities managed large quantities of Section 8 public housing, often having full developments of properties that can be offered to low-income families for reduced rent. This management of public housing originates from Section 236 that was initiated in 1965 called the Leased Housing Program<sup>7</sup>, a subsidy program from the public policy created in 1937, created what are now known as housing authorities. They offered a new management for public housing and how it operates.

---

<sup>5</sup> Bryson, D. & Lindsey, D. (1999). The Annual Public Housing Authority Plan: A New Opportunity to Influence Local Public Housing and Section 8 Policy. *Journal of Poverty Law*.

<https://heinonline.org/HOL/LandingPage?handle=hein.journals/clear33&div=11&id=&page=>

<sup>6</sup> "History of Housing Authorities" Fresno Housing Authority, accessed March 16, 2022

<sup>7</sup> National Housing Preservation Database (NHPD). (2017, June 7). *Program descriptions*. National Housing Preservation Database (NHPD). Retrieved April 7, 2022, from

<https://preservationdatabase.org/documentation/program-descriptions/>

The Section 8 policy was created and funded by the U.S. Department of Housing and Urban Development, with governmentally funded vouchers then given to landlords or local public housing authorities to administer towards the participants. This policy allows a local public housing project or voucher program to operate around their mission to address the uniquely localized financial burdens of their participants, offer housing and residency, and create avenues to obtain and maintain self-sufficiency. The Section 8 program under this localized management is funded as an economic safety net that can provide those looking for affordable housing with financial aid and quality living where they can focus on improving their situation, accomplishing the mission goal of policy. For a participant to be eligible for possible residence within a housing authority or offered a housing choice voucher, they must meet the regulations established by the United States Housing and Urban Development. HUD's Section 8 program puts into place qualifications for eligibility to provide this opportunity to low-income families and individuals and limit those that are not the targeted demographic, as to help those most in need of financial aid. These qualifications are based upon "annual gross income, whether you qualify as elderly, a person with a disability, or as a family, and U.S. citizenship or eligible immigration status"<sup>8</sup>. Alongside these rigid qualifications comes project-based developments managed by the local housing authority or vouchers' income limits that are often unique to their location, to better accommodate community members in need of financial aid. The unique localized management style of the Section 8 Housing Choice Voucher Program was done to achieve the mission statement of helping residents obtain and maintain self-sufficiency more

---

<sup>8</sup> *Hud's Public Housing Program*. HUD.gov / U.S. Department of Housing and Urban Development (HUD). (2022). Retrieved April 7, 2022, from [https://www.hud.gov/topics/rental\\_assistance/phprog](https://www.hud.gov/topics/rental_assistance/phprog)



effectively by allowing room for creative or different methodologies and requirements that meet unique local communities.

The Section 8 policy was created with the intention of relieving the dangers of poverty by providing low-cost housing, while offering this opportunity of financial aid to create avenues for its participants to obtain and maintain self-sufficiency. Both the Section 8 vouchers and the project-based options funded by the policy were created as a part of a governmental movement to address poverty and aid those suffering within it. This unique public policy program can offer a safety net to protect and benefit low-income people while creating a community that can provide a supportive environment for those struggling financially. Despite this altruistic motivation for the public policy's creation, the efficiency of the Section 8 Housing Choice Voucher Program is debatable, alongside its current operational methodology. While intentions with this policy may have been inherently good, does the governmental programming of Section 8 in its current form result in upward economic mobility from its participants by providing avenues for participants to obtain and maintain self-sufficiency, or does this policy inadvertently perpetuate economic disparities with an inefficient management and process of operation? In this research that centers the Section 8 Housing Choice Voucher Program and its localized operations from different areas and management, it will be shown that localized Section 8 differ greatly in quality, stifling the validity of the program overall and resulting in less effective operations for potential participants depending on their area of residence. With differing case studies of local Section 8 initiatives thoroughly analyzed, including their characteristics within an area or community, while centering this multi-dimensional approach that is optional within their local policy, the vastly differently quality levels of this policy will be compared to find common

jurisdictions that accompany more efficient policy initiatives and to show the inequality present in Section 8's operations on a national level.

The Section 8 Housing Choice Voucher Program is not the only government initiative to combatting poverty, nor the only program to center affordable housing towards those who are low-income. Public housing, which also commonly managed by housing authorities is another used initiative to combat poverty, despite its more limited approach and reach. Even with this similar mission statement, public housing differs from the Section 8 program in critical ways. Public housing only offers public options for affordable housing for its participants and is “comprised of entire developments of government-sponsored dwellings”<sup>9</sup>. Public housing determines the rent their participants pay through different formula than Section 8, having “rent based on an income percentage formula developed by HUD”<sup>10</sup>. This different formula is administered within their development, which is often encompassed within a local housing authority that manages the program alongside Section 8 project-based participants. In comparison, the Section 8 program offers different forms of affordable housing options for those who qualify. The Section 8 Housing Choice Voucher offers both project-based and voucher options for either public housing or private and uses an income-based formula more individualistic for those who participate that is based upon 30 percent of a tenant's income. While both offer affordable housing and are used nationally, the Section 8 Housing Choice Voucher Program was chosen separately to analyze from public housing or other housing assistance programs due to its popularity and reach among the United States. While all of these

---

<sup>9</sup> Tak, Claire. “What's the Difference between Section 8 and Section 42 Housing?” Apartment Living Tips - Apartment Tips from ApartmentGuide.com, December 13, 2019. <https://www.apartmentguide.com/blog/difference-between-section-8-section-42/?amp>.

<sup>10</sup> Ibid.

programs aim to combat poverty and to some degree succeed, the Section 8 program's national implementation, its unique options of housing, and wide reach, being "the largest of HUD's rental assistance programs, serving the largest number of households and accounting, in recent years, for more than one-third of the department's budget"<sup>11</sup> according to a U.S. Congressional report, show how popular and utilized this particular form of affordable housing is, making it ideal to observe independently to analyze differing local qualities of the program.

### **Literature Review**

Federal housing assistance and its operations has been changed, reimagined, and reformed many times to better fit the changing society it serves, and more effectively aid its participants given the situational context of which it is operating. Current operations of local Section 8 initiatives, both vouchers and project-based, differ greatly from site to site, which was an intentional operation of the policy. Changes and shifts in operations due to external situations and contextual issues plaguing society, especially regarding poverty and low-income plights, are commonplace in this relatively new public policy initiative. The Annual Public Housing Authority Plan has analyzed public housing and its modern operations given societal changes and current technologies. This source stated an observation of modern section 8 operations trending to be more localized rather than federally controlled, mainly due to the 1996 passing of the Personal Responsibility and Work Opportunity Reconciliation Act<sup>12</sup>. Governmental funding is still controlled and distributed federally for local Section 8 initiatives, but the management and operation of the Housing Choice Voucher Program has become more locally controlled and

---

<sup>11</sup> McCarty, Maggie, Libby Perl, and Katie Jones, Overview of federal housing assistance programs and policy § (n.d.).

<sup>12</sup> Bryson, D. & Lindsey, D. (1999). The Annual Public Housing Authority Plan: A New Opportunity to Influence Local Public Housing and Section 8 Policy. *Journal of Poverty Law*.  
<https://heinonline.org/HOL/LandingPage?handle=hein.journals/clear33&div=11&id=&page=>

mandated. This 1996 act changed the hands of political control of housing policies that include Section 8. This localized control of the policy has allotted the opportunity for local Section 8 programs to be reshaped in the design of local advocates and the unique community of which the Section 8 policy operates within. This change to localized control, according to The Annual Public Housing Authority Plan, has allowed more creativity and unique management of housing authorities and vouchers to surface according to the local community it serves to better suit their distinctive needs<sup>13</sup>.

This managerial control of operations to localized authority has changed how Section 8 serves and aids its community, which has had beneficial qualities. While federal funding has been a literal financial restraint on the ability of reduced housing initiatives to conduct their operations, the more localized control can counterbalance this obstacle by managing funds in a unique and distinct fashion to suit a unique community. According to Rachel Kleit and Stephen Page, “public housing authorities in the United States face a different set of mandates and opportunities today than they did before 1980; PHA financing and program authority are more flexible, while federal funding has shrunk, and new obligations have arisen”<sup>14</sup>. The restraints on funding that current Section 8 project-based programs and vouchers must experience and manage has been negated slightly by this more informed form of operation, allowing Section 8 to function with these barriers while continuing their attempt to aid their participants financially. Despite the financial restraints the Section 8 policy has experienced recently alongside policy changes and new situational obstacles when tackling poverty, Section 8 project-based programs

---

<sup>13</sup> Ibid.

<sup>14</sup> Rachel Garshick Kleit & Stephen B. Page (2008) Public Housing Authorities Under Devolution, *Journal of the American Planning Association*, 74:1, 34-44, DOI: [10.1080/01944360701825924](https://doi.org/10.1080/01944360701825924)

and vouchers have changed their strategy of operations to a different approach that aligns more with their local community, though federal funding is still critical and necessary for the policy to reach its maximum outreach and effectiveness.

The financial restraints that the Section 8 policy has endured alongside situational economic occurrences such as the 2008 recession, forced HOAs and Section 8 to change their management and operations, resulting in varying levels of quality of the program due to its localized management style. This varying quality, measured through the amount and context of wraparound services in these local initiatives is the modern issue centered within this thesis through research analysis within the literature review. In terms of modern contextual situations for Section 8 and how it operates, the economic recession that occurred in 2008 has been the largest and most sudden shift in operations and proceedings. Due to this upheaval of economic normalcy, housing for many impacted people, and financial precariousness due to the situation, Section 8 has had to navigate different community characteristics and new economic situations. Given this unique situation that must be navigated alongside federal funds decreasing, the Section 8 policy has changed its style of operations to be more localized, and still offer beneficial experiences for their participants. According to Rachel Kleit and Stephen Page, the diversity of management styles and operations analyzed through thirteen case studies have shown that the Section 8 policy can and will still attempt to operate and aid low-income participants, though these barriers do impact the outreach and level of benefit that is observed.<sup>15</sup> This more localized and flexible form of management positively impacts the effect of outreach, though the barriers of funding and increased need for financial safety nets due to economic societal changes still limit

---

<sup>15</sup> Rachel Garshick Kleit & Stephen B. Page (2015) The Changing Role of Public Housing Authorities in the Affordable Housing Delivery System, *Housing Studies*, 30:4, 621-644, DOI: [10.1080/02673037.2014.953919](https://doi.org/10.1080/02673037.2014.953919)

the amount of outreach and effectiveness in achieving its mission statement by the Section 8 policy.

The mission statement of the Section 8 Housing Choice Voucher Program, which is to aid its participants in obtaining and maintaining self-sufficiency, has been the historical goal of this safety net policy<sup>16</sup>. Frankenhoff argues that historically Section 8 has had an economic impact on society when utilized properly for the market of which it resides. Since the passing of the Leased Housing Program in 1965, housing authorities and vouchers have operated as locally managed, federally funded, low-cost rental developments or residential opportunities for participants. With this situational context centered, Charles Frankenhoff took an economic lens to Section 8 and its impact during the 1970s to better connect trends and understand the policy and the operations within it. This economic perspective viewed the policy as an economic good that entails both a supply and a market where the need of such a safety net is expressed. Government regulated and funded housing policies can be better enacted regarding economic need, which will more adequately center low-income families and distribute housing efficiently. The dispensation of this public policy should be allocated based on need provided by the market and supplied as an equal amount by federal funding. When low-income participation is dependent upon market options available, allocation of housing authorities and vouchers to these more specific sub-markets to better distribute this policy where it is needed is key to an increased benefit of the utilization of the policy. According to Frankenhoff, “the market system is in equilibrium when the marginal value of housing services received in each sub-market is equal to the marginal cost of its production and distribution by the public sector institutions”<sup>17</sup>. From an

---

<sup>16</sup> *Hud's Public Housing Program*. HUD.gov / U.S. Department of Housing and Urban Development (HUD). (2022). Retrieved April 7, 2022, from [https://www.hud.gov/topics/rental\\_assistance/phprog](https://www.hud.gov/topics/rental_assistance/phprog)

<sup>17</sup> Frankenhoff, C. (1973). The Economics of a Popular Housing Policy. *Land Economics*, 49(3), 336–343. <https://doi.org/10.2307/3145606>

economic perspective, this policy is utilized at maximum efficiency when areas of sub-markets can express their need for this policy to be supplied, and the amount of which is needed is supplied at a cost from federal funding that equates to the value of these services. Historically, the equilibrium of need and supply of this policy has been incorrectly performed, due to the notoriously long waitlists for this program that can be up to multiple years for any given participant. Frankenhoff argues that allocation of housing and opportunity within the program is inefficient due to the need of the policy being higher than the means to distribute it. This historically contextual economic understanding of the policy still holds true today, where an ongoing obstacle is allocation of the policy when the need for such aid is much higher than the means to distribute and operate.

Historical perspectives of the public policy are vital to understanding Section 8 and its past operations. Connecting the historical context of the policy with an analysis of modern perspectives and situations on the policy, its operations, and current impact on participants and society can allow utilization of past trends and understanding of current predicaments to influence Section 8 and better address its obstacles. Recent operations, referring to the 21<sup>st</sup> century operations of the policy, of the Section 8 program, despite the shrinking federal funding for the program, and this overwhelmingly increased need for such an economic safety net policy, still offer a plethora of positive impacts for its participants. Sabrina Bresson and Anne Labit, who have conducted a case study of a housing authority to determine its strengths as a social policy, concluded that there are many beneficial qualities only a policy like Section 8 can offer. For example, there are many financial safety net policies that aim to reduce the dangers of poverty, offer monetary aid to their participants, a provide avenues for self-sufficiency, but

---

Section 8 offers the unique experience of managed housing developments that can shape their local operations around their mission, alongside vouchers that can be utilized in most areas. In the case study done of a housing authority in France, it was stated that the environment of which public housing authorities and the widespread reach of Section 8 vouchers provide can create a better sense of community<sup>18</sup>.

This offer of a community setting, alongside the financial support of the policy, can eliminate sentiments of isolation, hopelessness, and a situation that appears devoid of support. Bresson and Labit further emphasize that a factor within experiencing poverty is a feeling of othering by society<sup>19</sup>. Society tends to ignore or not offer social reckoning with low-income situations and those experiencing poverty. When the Section 8 policy is operated and managed within a development or local community, interpersonal support can form and prosper, simultaneously benefiting those within these situations alongside the literal reduction of housing costs. According to the article, “social inclusion is a key political priority, which the development of collaborative housing could help to achieve, based on evidence that this kind of living arrangement offers mutual support through self-determination and participative citizenship in an intentional community setting”<sup>20</sup>. Collaboration when tackling a heavy and multi-variable situation such as poverty can aid in eliminating social factors that negatively impact those attempting to obtain financial security and self-sufficiency.

---

<sup>18</sup> Bresson, S., & Labit, A. (2020). How Does Collaborative Housing Address the Issue of Social Inclusion? A French Perspective. *Housing, Theory, & Society*, 37(1), 118-138. <https://doi.org/10.1080/14036096.2019.1671488>

<sup>19</sup> Ibid.

<sup>20</sup> Bresson, S., & Labit, A. (2020). How Does Collaborative Housing Address the Issue of Social Inclusion? A French Perspective. *Housing, Theory, & Society*, 37(1), 118-138. <https://doi.org/10.1080/14036096.2019.1671488>



In terms of society and community, in the article “Moving Beyond the Rhetoric: Section 8 Housing Choice Voucher Program and Lower-Income Urban Neighborhoods”, the controversy surrounding the possible negative impacts of this public policy on surrounding communities was analyzed and studied<sup>21</sup>. This research rooted itself in the common controversy and criticisms that surround Section 8. The timely source tackled the social controversy of the uptick in usage of the federal Housing Choice Voucher Program. The policy that potentially allows low-income families to find affordable housing in neighborhoods or areas otherwise too expensive with their voucher option stirred up criticisms from residents of these areas do not need this policy to afford their housing. The criticisms articulated that these vouchers are either cementing participants in already financially vulnerable communities or placing these participants in areas that could in turn result in negative economic and social health due to the programs intervention of normalcy. These claims against the policy were negated by Sabrina Bresson and Anne Labit, who claimed that within neighborhoods with mixed residents regarding the housing voucher, very few neighborhoods have a notable population of voucher residents, which waters down the claim of resulting negative economic and social health to surrounding residents that are not a part of the voucher program<sup>22</sup>. In regard to project-based Section 8 programs placing low-income participants in already financially vulnerable communities, the strength of the Section 8 policy comes from creating a sense of community with similar plights and obstacles. After observation and analyzation of two case study housing authorities in both Baltimore and Philadelphia, the author concluded that the inclusion a local project-based Section 8 program not only aids in

---

<sup>21</sup> Zielenbach, S. (2006). Moving Beyond the Rhetoric: Section 8 Housing Choice Voucher Program and Lower-Income Urban Neighborhoods. *Journal of Affordable Housing & Community Development Law*, 16(1), 9–39. <http://www.jstor.org/stable/25781086>

<sup>22</sup> Bresson, S., & Labit, A. (2020). How Does Collaborative Housing Address the Issue of Social Inclusion? A French Perspective. *Housing, Theory, & Society*, 37(1), 118-138. <https://doi.org/10.1080/14036096.2019.1671488>

providing affordable housing for those in need of such an opportunity, but also does not adversely impact surrounding communities of higher economic status<sup>23</sup>. These opportunities and benefits that are created within this policy for those in need of financial aid have been observed in isolation to review the social benefits to such a policy existing in comparison to the possible negative impacts upon society that were also articulated within the *Moving Beyond the Rhetoric* source. Despite this societal concern regarding potential outside harm when operating the Section 8 policy, this source used empirical evidence such as rent calculations of Los Angeles alongside its HOA to show the impact resulted of recipients of the voucher program and the community involved to determine the validity of these criticisms, which the authors negated. The authors stated “our analysis suggests that the program is likely to meet the efficiency standard of positive net social benefits”<sup>24</sup>, which claims that possible negative impacts of the policy will not exceed the positive benefits it provides its participants, society as a whole, and the economic conditions within the country.

Despite the many bad faith criticisms that alludes to the commonplace rhetoric that those suffering from poverty or are in low-income situations must be othered from society or seen as a negative aspect within it, there are many legitimate disillusioned allegations and negatively viewed upon aspects of the Section 8 housing policy. In the source *Are Section 8 Housing Subsidies Too High*, Amy Cutts and Edgar Olsen claim that the Section 8 program that is funded by the federal institution of HUD is incorrectly budgeted, stating “they serve many families

---

<sup>23</sup> Zielenbach, S. (2006). *Moving Beyond the Rhetoric: Section 8 Housing Choice Voucher Program and Lower-Income Urban Neighborhoods*. *Journal of Affordable Housing & Community Development Law*, 16(1), 9–39. <http://www.jstor.org/stable/25781086>

<sup>24</sup> Deven Carlson, Robert Haveman, Thomas Kaplan, Barbara Wolfe (2011) The benefits and costs of the Section 8 housing subsidy program: A framework and estimates of first-year effects, *Journal of Policy Analysis and Management*, 30:2, <https://doi.org/10.1002/pam.20561>

above the poverty line while denying assistance to the majority of those below it”<sup>25</sup>. This source hypothesized whether the allocated subsidies in the Section 8 Housing Choice Voucher Program should be lowered to better accommodate all those that wish to participate, and if their mission goal would be better accomplished due to it, if or this change would only hinder the quality participants receive currently. With this articulated criticism of the program and its management regarding budgeting, the author used empirical economic evidence and observations of housing authority case studies to state that “the program’s subsidy to the poorest eligible families greatly exceeds the minimum rent of units meeting the program’s standards. It also shows that the most common objections to reducing subsidy levels under the program is inconsistent with existing evidence or standard economic theory”<sup>26</sup>. This legitimate criticism regarding who benefits more often within the Section 8 policy states that the current operation of the policy is budgeted inefficiently, resulting in the policy not allocating its support to those most in need financially. With this observation, it was shown that there is a need for a change in allocation of funding to more vulnerable families, regardless of the necessary change in subsidies for participants that would occur.

This movement to change the management of funds within the Section 8 policy to better accommodate the current climate it is trying to improve is not a rare notion. In the article “Public Housing or Income Supplements”, Eugene Smolensky questions the flexibility of change this policy needs to continue operating in a changing environment. Eugene Smolensky states that changes within any welfare program must be considered eventually due to the number participants growing and the new modern struggles that occur simultaneously with this increased

---

<sup>25</sup> Amy Crews Cutts, Edgar O. Olsen, Are Section 8 housing subsidies too high? *Journal of Housing Economics*, Volume 11, Issue 3, 2002, Pages 214-243, ISSN 1051-1377, [https://doi.org/10.1016/S1051-1377\(02\)00102-X](https://doi.org/10.1016/S1051-1377(02)00102-X).

<sup>26</sup> Ibid.

utilization. Income supplements, which the author compared to the Section 8 policy when considering major changes to the program and others like it, could be a considerable replacement due to the versatility of the financial aid, instead of the funds and budget of Section 8 centering housing first and foremost<sup>27</sup>. This avenue of thinking to better allocate federal funds to combat poverty or changing the policy to be more versatile of monetary aid rather than a focus on housing insecurity, due to poverty not only potentially impacting housing when it is present, is not uncommon or unheard of. In the source *Housing Authorities Reconsidered*, housing authorities and the Section 8 policy was once again criticized. Chester Hartman and Gregg Carr of this study claimed, “the local public housing authority is a product of the “good government” ethics of the 1920’s and 1930’s, which postulates that certain public welfare programs should be run by disinterested laymen – representing “the best of the community” – who will keep these programs “out of politics”. This article, though rooted in the 1960s, warned against the institution becoming out of touch with the community it serves and the participants that live within it and are struggling financially. It was suggested within this critical source that the housing authorities and Section 8 could quickly become a barrier when trying to expand and improve housing programs for the poor if their presence overshadows activists and other community participants who aggressively advocate the interests of those in need of decent low-cost housing. To eliminate these concerns regarding the Section 8 policy and its potential negative impacts, the author offers different alternatives to operation, including the “establishment of a department directly responsible to the elected chief executive, greater federal and/or state involvement, and decentralization of housing program administration to give greater

---

<sup>27</sup> Eugene Smolensky (1968) *Public Housing or Income Supplements—The Economics of Housing for the Poor*, *Journal of the American Institute of Planners*, 34:2, 94-101, DOI: [10.1080/01944366808977533](https://doi.org/10.1080/01944366808977533)

control to community organizations”<sup>28</sup>. The Section 8 policy is not perfect and holds within it potential to result negatively through some perspectives. The policy does not perfectly cure poverty for its participants, may deny those who would benefit from its utilization, and the federal funds it receives are questioned regarding its allocation and effectiveness when used in its current operations.

### **Connection to Research Project**

The research regarding the Section 8 policy holds contemporary housing authorities and Section 8 in a critical light, in hopes improvement can be hypothesized or better options can be articulated and proposed. The criticisms of the Section 8 policy, and the larger housing authorities that encompass it, point out flaws that need addressed in the welfare program, within society and how they perceive those who are low-income, and within the understanding of poverty and how to combat it. Based upon the literature that has analyzed and critiqued the Section 8 Housing Choice Voucher program, inefficiency is present within the program. The program, while created to aid participants in obtaining and maintaining self-sufficiency, could be improved to better complete this goal. The localized management that now is the form of operations of Section 8 alludes to inefficiency and inequality between local initiatives that have different personal and means to conduct their operations. The research that was conducted within this project uses this same critical lens of which to perceive Section 8 and its efficiency, in hopes to reach a conclusion that better aids those in need of policies such as this, and better aids the policy in succeeding in its mission statement of helping those struggling financially to obtain and maintain self-sufficiency. As the Section 8 policy stands now, its federal funding can be

---

<sup>28</sup> Chester W. Hartman & Gregg Carr (1969) Housing authorities reconsidered, *Journal of the American Institute of Planners*, 35:1, 10-21, DOI: [10.1080/01944366908977822](https://doi.org/10.1080/01944366908977822)

allocated to individual subsidies to help participants pay low-cost housing opportunities that housing authorities provide, or vouchers will help locate for participants. Their allocation of the federal funding provided, although more locally managed and controlled since Chester Hartman and Gregg Carr's critique of Section 8, remains mostly entrenched with offering housing. Though housing is a crucial aspect of achieving self-sufficiency, the plethora of variables that enable poverty to continue are not required to be addressed by the policy of Section 8. Though housing authorities and vouchers are not required to use their time, effort, or funding to relieve financial burdens not dealing with housing particularly, this research project that is centering the Section 8 policy in achieving its mission statement is grounded in the logic that in only focusing on housing, the Section 8 policy is hindering itself, its participants, and the initiative to combat poverty to relieve those suffering within it. Housing is the centered facet of poverty that the Section 8 policy intends to help solve, but its goal isn't to simply end housing insecurity, but to confront and problem-solve why housing insecurities occur: poverty. Local Section 8 programs are not required to challenge other aspects of poverty when operating, but with their unique community building ability, affordable housing that encourages low-income participants to focus on their financial situation to improve it, and their already centered focus on poverty and low-income situations, the Section 8 policy could become more efficient in their mission if it was to ground its operations in a better understanding of poverty and initiate support in other areas of which being impoverished is detrimental.

This initiative to better combat poverty and aid their participants within the policy can be observed in certain local housing authorities and voucher opportunities, yet is evidently absent from others, making the effectiveness of the policy inconsistent across the country. A more multi-variant approach to solving poverty is more effective and supportive than simply providing

low-cost housing if turning the tide on the cycle of poverty is to be confronted. Poverty often entrenches every aspect of life, resulting in job opportunities more often difficult to obtain, housing and food being a potential financial insecurity, and family units with children often foregoing privileges and opportunities more wealthy families can afford such as childcare and private education. Utilization of other programming and opportunities seen with wraparound services in localized Section 8 initiatives would solve the various criticisms of the Section 8 policy overlooking other issues dealing with poverty, while also resulting in more people aided and the cycle of poverty being more thoroughly addressed. The Section 8 Housing Choice Voucher Program is not required to be rooted within a multi-dimensional approach to combatting poverty, despite the better experience that would result for their participants and the effectiveness of their policy increasing due to this more encompassing avenue of problem solving. With this understanding in mind, analyzing the differences in quality of this policy when utilized and managed locally was done to shine a light on common occurrences and characteristics of local initiatives that operate with this optional and more effective methodology. Studying the varying quality of the policy aids in proving its detrimental operation nationally, where participants receiving differing levels of support simply due to their location of residents and the locally managed Section 8 policy placed within it.

### **Methodology**

Collecting data to influence the Section 8 policy, how it operates, and its style of aid geared towards their participants, is key to understanding how the Section 8 policy differs in quality locally. This difference in localized initiatives of the policy may be aiding in disparities in the program, and disparities in the larger context of poverty within the United States. Jurisdictions of these particular Section 8 initiatives have been observed and analyzed to add

context and aid in understanding of any discriminatory connections, whether intentional or not. Unlike many other articles and sources cited within this research project, straight quantitative data to show efficiency was not chosen to persuade this proposal of inequality within the policy. Instead, six different case studies of particular and differing Section 8 policy initiatives were taken and analyzed in terms of wrap around services provided towards its residents, and the varying characteristics of the location the policy resides. Despite many case studies being referenced through their housing authority website, it is stated within the source that these wraparound services are open to both residents within the project-based Section 8 and those within the area using the Section 8 housing voucher for individualistic housing outside of the development. The analysis of wraparound services within a Section 8 initiative and the characteristics of the localized area it resides was done to understand differing qualities of the policy and find any connections to this inequality to better understand disparities within Section 8 when applying wraparound services to its participants.

Of the many housing authorities and local Section 8 initiatives located within the United States, I chose six within the states of Maryland and Pennsylvania: Frederick, Silver Spring, Baltimore, Philadelphia, Pittsburgh, and Allentown. These particular cities were chosen for the physical project-based Section 8 initiative within them, alongside other important criteria. The states of Maryland and Pennsylvania, while being geologically close, also align politically regarding their representation. Since 2015, bipartisanship has been observed within their political makeup, with Maryland having a Republican Governor and Democratic Senate and House, and



Pennsylvania having a Democratic Governor and Republican Senate and House.<sup>29</sup> This more balanced political control of the states that has been consistent since 2015 nullifies the impact of political control and partisan decisions that may impact the locally managed Section 8 Housing Choice Voucher Program, alongside making these states similar when comparing the case studies. Alongside this state decision, urban cities and locations were used for the case studies due to their localized Section 8 efforts that are often physically within the areas, in comparison to small rural locations that may only have voucher options. Despite this limiting of case study locations to urban areas, these locations all varied in wealth, size, population, and diversity in order to analyze Section 8 initiatives within different elements. \*

### **Silver Spring, MD Case Study**

Silver Spring, MD is an urbanized location that fosters the wealthiest annual income amount of \$88,247 and the lowest poverty rate of any case study analyzed at 9.2%. With a total population of 81, 015, Silver Spring also exhibits one of the lowest cases of population<sup>30</sup>. Silver Spring is characterized as very diverse when in comparison with the other five studies, with 28.67% of their population African American and 26.9% being Hispanic. Alongside this characterization of wealth, low poverty, diverse regarding population, and smaller population, Silver Spring's HOA that encompasses their Section 8 participants offers many services and uses a very multi-dimensional approach when tackling poverty within their community. Their website boasts about their initiative to combatting poverty in different facets of their community's life,

---

<sup>29</sup> "Party Control of Maryland State Government." Ballotpedia. Accessed April 12, 2022. [https://ballotpedia.org/Party\\_control\\_of\\_Maryland\\_state\\_government](https://ballotpedia.org/Party_control_of_Maryland_state_government).

\* See Appendix

<sup>30</sup> *Explore census data*. Explore Census Data. (n.d.). Retrieved April 8, 2022, from <https://data.census.gov/>

stating “HOC Academy was created to help clients grow both personally and professionally. The training and support provided through HOC Academy seeks to bolster clients’ confidence and skill sets, allowing them to take an active role in improving their futures”<sup>31</sup>. Within their unique and localized programming, Silver Spring’s delivers many specifically-aimed programs and services towards their participants through their Housing Opportunities Commission that works through Section 8’s federally funded policy. These programs include youth-aimed initiatives such as the After School Robotics Club, the After School Tutoring Club, Summer STEM camps, and the all-girls STEM club known as GGIT. Their adult programs include the HOC Academy that revolves around adult education and work development, the FSS Program that deals with reducing dependency on welfare assistance, the Fatherhood Initiative Program aimed to increase father involvement with parenting, the Housing Stabilization Program that offers emergency services, and financial counseling. This abundance of wrap-around services offers unique support geared towards the specific demographic of those entrenched in poverty and the obstacles that are present within those situations. This wealthy and relatively small case of Section 8 programming that accompanies this high quality and quantity of wrap-around services suggest that these characteristics are jurisdictions often associated with this higher quality of localized Section 8 initiatives, which continues to be observed throughout the case studies analyzed.

### **Frederick, MD Case Study**

---

<sup>31</sup> Pryce, Sophia. “Enrichment Programs.” Housing Opportunities Commission. Accessed April 12, 2022. <https://www.hocmc.org/enrichment-programs.html>.

The Housing Authority of the City of Frederick is a project-based Section 8 community that offers a plethora of services and programs for its residents and other participants of the policy who chose to qualify for the rent reduction voucher. The City of Frederick offers the one of the most wraparound services for its participants, being second only to Silver Spring, Maryland. Programming and offering opportunities for residents is a quintessential aspect of their mission statement and operations. They state on their website that “we believe our participants thrive when they have access to support and opportunity”<sup>32</sup>. These programs and services include physical locations that offer services such as the United Way Prosperity Center, which is a “one-stop hub allowing community members to access income support, employment and education services, financial education, asset building services, and more”<sup>33</sup>, and a PAL center within the project-based Section 8 community which holds events and offers a safe-space for children to attend afterschool, acting as a form of childcare as well. Other services that are offered include, but are not limited to, Maryland Legal Aid which aids those within or once within the legal system regarding expunging criminal records, the Second Changes Garage which offers transportation for participants, the R.I.S.E. program that provides services and avenues to programs to enrich participants of the Section 8 policy such as “professional training, workshops, internships, childcare, transportation assistance, mentoring, networking, and by sourcing the financial requirements of those programs”<sup>34</sup>. The city of Frederick exemplifies one of the most multi-dimensional approaches to their affordable housing initiative compared to the other five case studies, attempting to combat poverty from multiple facets by not only addressing

---

<sup>32</sup> *Housing families, building communities, creating a stronger Frederick*. HACF. (n.d.). Retrieved April 7, 2022, from <https://www.hacfrederick.org/>

<sup>33</sup> *Ibid.*

<sup>34</sup> *Ibid.*

these issues with programing, but creating a concrete connection to these programs and their Section 8 policy. The city of Frederick, alongside having the more active approach within their local Section 8 initiative, also within the scope of these case studies is the second wealthiest of the localized areas analyzed. Frederick city has a median household annual income of \$78,400, and exemplifies the lower poverty rate of 19%, according to the 2020 decennial U.S. Census data<sup>35</sup>. This localized area also sports one of the lower diversity percentages regarding its population, with the Black population contributing to 19% of the population, while white residents take up 52% of the total population.

### **Baltimore, MD Case Study**

When ranking the number of programs and services offered or given easy access through a localized Section 8 initiative, the Housing Authority of Baltimore City was average compared to its comparisons. Although this localized area does not offer the same quantity of programing and services as the city of Frederick or Silver Spring, Baltimore city still attempts to combat the poverty within it with a multi-dimensional approach. According to the Housing Authority of Baltimore City, those who qualify for Section 8 in any compacity also are offered physical locations to utilize such as the Dr. Emerson Julian Daycare Center, the Our House Early Head Start, and the Congregate Housing Services Program defined as a service that can “offer assistance needed to our seniors so that they can continue living independently”<sup>36</sup>. Other programs alongside these opportunities include the Rising Star Scholarship Program which

---

<sup>35</sup> *Explore census data*. Explore Census Data. (n.d.). Retrieved April 8, 2022, from <https://data.census.gov/>

<sup>36</sup> Office of Resident Services. (n.d.). Retrieved April 7, 2022, from <https://www.habc.org/habc-information/programs-departments/office-of-resident-services/>

“provides need and merit-based scholarships to students who have been accepted to accredited higher learning institutions”<sup>37</sup>, the MyGoals program which aids residents in finding employment, and a partnership with the Boys and Girls club at two different housing developments. Those stated and other offerings of childcare, senior citizen services, and support regarding employment show an attempt to combat poverty through means other than rental assistance. The city of Baltimore has the third highest median income level with it being \$52,164, and an average poverty level of 20% compared to the accompanying case studies. Baltimore also has the highest proportional diversity within its city, with the Black population being 57.8% compared to the white population making up 27.83%<sup>38</sup>.

### **Philadelphia, PA Case Study**

The city of Philadelphia exemplified the fourth-most multi-dimensional approach to tackling poverty and its accompanying dilemmas within its local Section 8 initiative. Although the Philadelphia Housing Authority offers wraparound services for its participants of the Section 8 policy, it does not offer the amount analyzed within Silver Spring, Frederick, or Baltimore. The programs and services provided include the Community Partners program which “provides residents with free educational and training opportunities”<sup>39</sup>, the Neighborhood Networks program which offers computer classes, a physical senior and adult day center which offers opportunities towards senior citizens, and the partnering with the Boys and Girls Clubs of America which offers afterschool programming. These programs show an attempt at a multi-dimensional approach for its residents, though not as encompassing as Silver Spring, Baltimore,

---

<sup>37</sup> Ibid.

<sup>38</sup> *Explore census data*. Explore Census Data. (n.d.). Retrieved April 8, 2022, from <https://data.census.gov/>

<sup>39</sup> Philadelphia Housing Authority. (n.d.). Retrieved April 7, 2022, from <http://www.pha.phila.gov/>

or Frederick's localized operations. The city of Philadelphia also exhibits the lowest median household income and highest poverty compared to Silver Spring, Frederick, and Baltimore, with the income being \$49,127 and a poverty rate of 23.1%<sup>40</sup>. Despite these lower economic factors, Philadelphia has the second highest percentage of proportional diversity regarding Black residents, with their population being 36.33% white and 39.31% Black according to U.S. 2020 decennial Census data<sup>41</sup>.

### **Pittsburgh, PA Case Study**

The second to last case study ranked regarding a multi-dimensional approach to tackling poverty through wrap-around services is the city of Pittsburgh. The Housing Authority of the City of Pittsburgh showcases the few but innovative programs and services offered to those within the Section 8 policy and public housing initiatives within the city. Of these services include the physical locations of a computer lab and the Creative Arts Center, which uniquely provides residents a safe-space to “cultivate creative strengths in a state of the art studio environment”, the Family Self Sufficiency Program which aids residents in obtaining employment and offers “financial incentives for participants to increase their earning in the form of an escrow saving account that increases as a resident’s earnings increase”<sup>42</sup>, and finally the Resident Opportunity and Self Sufficiency program that links residents with support services regarding economic and housing self-sufficiency<sup>43</sup>. This average amount of effective wraparound services and programs ironically compliments the city’s characteristics. Pittsburgh is

---

<sup>40</sup> *Explore census data*. Explore Census Data. (n.d.). Retrieved April 8, 2022, from <https://data.census.gov/>

<sup>41</sup> *Ibid.*

<sup>42</sup> *Housing choice voucher program*. Housing Authority of the City of Pittsburgh. (n.d.). Retrieved April 7, 2022, from <https://hacp.org/housing/housing-choice-voucher/>

<sup>43</sup> *Ibid.*

characterized with the fourth highest median household income at \$50,536 and the third lowest poverty rate of the case studies, exemplifying an average multi-faceted approach for an averagely characterized local area in regards to wealth and poverty, with racial diversity following suit with the Black residential population at 22.8% and the white population at 62.7%<sup>44</sup>.

### **Allentown, PA Case Study**

The last case study of a localized Section 8 initiative and its accompanying multi-dimensional approach to programs for its residents is the city of Allentown. This city was ranked last out of the case studies regarding these criteria. The Allentown Housing Authority offers little to no servicing for its residents according to its website, with programs only sporting renovation developments of the area, which while improving the community does little to offer immediate individualistic aid in tackling poverty, and homeownership programs that accompanies every localized Section 8 policy alongside vouchers and project-based rentals<sup>45</sup>. The demographic of the city of Allentown, PA shows the lowest median income and highest poverty rate out of the case studies, with the yearly income at \$43,816 and the poverty rate at 25.6%. Allentown also shows a large diverse population within its localized area, with the white population of residents at 38.28%, the Black residential population at 13.2% and the Hispanic population at 54.22%, which is drastically different from every other population within this research<sup>46</sup>.

---

<sup>44</sup> *Explore census data*. Explore Census Data. (n.d.). Retrieved April 8, 2022, from <https://data.census.gov/>

<sup>45</sup> Allentown Housing Authority - Allentown Housing Authority. (n.d.). Retrieved April 8, 2022, from <http://www.allentownhousing.org/cumberland-gardens.cfm>

<sup>46</sup> *Explore census data*. Explore Census Data. (n.d.). Retrieved April 8, 2022, from <https://data.census.gov/>

## Ranking via Wrap Around Programs

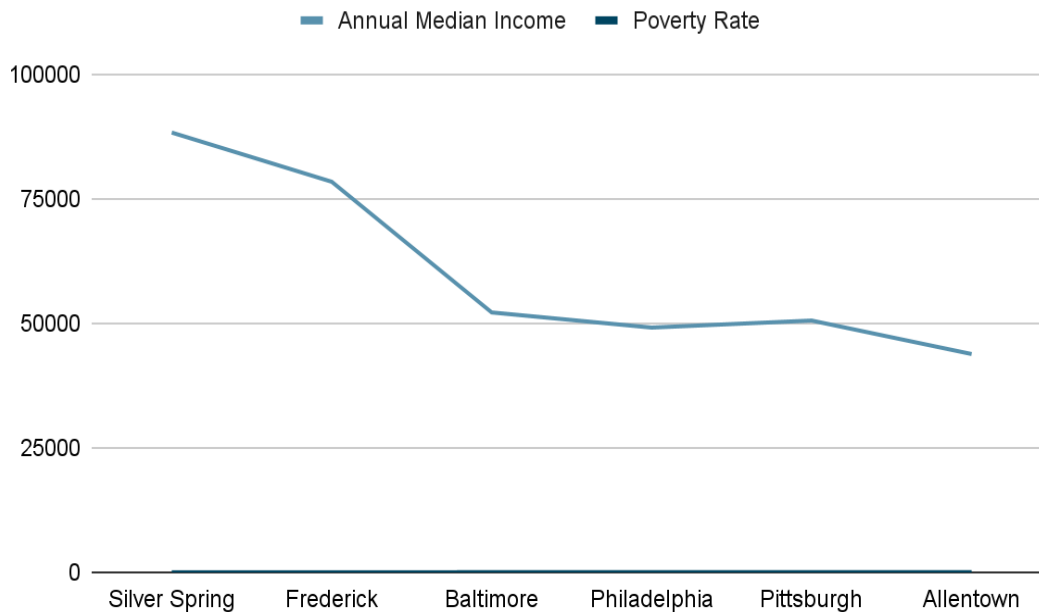


Figure 1: Line Graph showing correlation between case studies' annual income from 2020 and their amount of wrap around programs in their local Section 8

47

### Conclusion

These case studies show a drastic spectrum of multi-dimensional approaches to combatting poverty within a localized Section 8 initiative, where this decision of operations is locally controlled despite the federal funding. This offering of programs and services to qualifying residents of the area, usually centered within the local HOA, aids participants regarding combatting the dilemma of poverty from different angles and offering a sense of community and support while an active participant within the policy. These initiatives to combatting poverty have been proven to increase the effectiveness of the Section 8 Housing Choice Voucher Program while offering numerous benefits to both participants within the policy and the larger community. The understanding that poverty is not an easily fixable situation, but

<sup>47</sup> Explore census data. Explore Census Data. (n.d.). Retrieved April 8, 2022, from <https://data.census.gov/>



instead a cycling system that erodes security and sufficiency in multiple aspects of a person's life is exemplified when locally controlled welfare programs treat its solution as in-depth and multi-faceted as the problem its solving is. Within the case studies, correlations regarding this understanding of poverty and inventiveness when combatting it can be formed. The ranking of programs and services fell alongside median income lines, showing the correlation that wealthier areas trend to have more multi-dimensional approaches within their localized Section 8 program. The poverty rate of the most offered programs and services observed in Frederick and Silver Spring were the lowest of the case studies, while the lowest ranked city, Allentown, sported the highest poverty rate, alluding to the more effective safety nets of Frederick and Silver Spring also seen with their multi-dimensional approach within their Section 8 program. Diversity within populations had little correlation outside both Frederick and Allentown, the highest and lowest ranked cities displaying the lowest percentages of Black residents within their population. The trend of more wrap-around services within their local Section 8 initiative was correlated tightly to the annual median income, poverty, and population. Those who offered the most services, Silver Spring and Frederick, also possess the highest local income, lowest poverty rate, and lowest population amount, alluding to a connection of these characteristics with better Section 8 initiatives. Meanwhile, the opposite proved true for locations exhibiting lesser quality Section 8 initiatives. Philadelphia, Pittsburgh, and Allentown offered the least number of services and programs within their Section 8 policy, with Allentown offering nothing outside of community renovation. Philadelphia, Pittsburgh, and Allentown also had the lowest annual median incomes, and high poverty rates well above the national average, with Allentown exhibiting the highest poverty rate of all the case studies. These case studies showed a trend of better-quality local Section 8 initiatives, determined by the number of wrap-around services offered to its

participants, within locations that exhibit lower population amounts, higher annual median incomes, and lower rates of poverty. Meanwhile, local Section 8 initiatives that offered few to no wrap-around services trended to have higher populations, lower annual median incomes from their members, and higher poverty rates within their community. These findings connect with previous studies about Section 8 analyzed within the literature review. Wealthier, less impoverished locations trending to having a more collaborative, community-building, multi-dimensional approach to combatting poverty aligns with Bresson and Labit's research that proved this method more effective. Their statement that creating a more concrete sense of support and connections to programs improves the experience within the policy, and the effectiveness of affordable housing when completing their mission of aiding economic self-sufficiency. Localized Section 8 programs are given managerial power over their location and the operations within it, which can allow transformative experiences that combat poverty with a multi-dimensional approach. It can also allow localized Section 8 programs to only offer a reduction of rent resulting in affordable housing, lacking any purposeful sense of community, support, or easily accessible avenues towards obtaining and maintaining self-sufficiency. This varying quality of the Section 8 program offers holes within its effectiveness and inequality for those who qualify depending upon their localized initiatives, despite many initiatives offering avenues to programs and services that greatly benefit its residents that should be observed and understood to improve the program and its goals of economic support and aid. As long as there are localized Section 8 programs that are not offering these same opportunities exemplified in cities such as Frederick and Silver Spring, the effectiveness of the Section 8 Housing Choice Voucher Program as a whole suffers alongside local initiatives' residents, the larger community of which these initiatives reside, and the proper understanding of poverty and how to combat it.

“I, Ashlee Rowles, have neither given nor received any unauthorized aid.”

## **Appendix A**

### Source of Data Collection for Individual Case Studies

The case studies were compared through data and characteristics found through the 2020 Decennial U.S. Census data. This data included total population size, the median household income, the 2020 poverty rate, and the racial demographic populations of “Black of African American”, “Hispanic of Latino”, and “white alone, not Hispanic or Latino”.

## Bibliography

- Allentown Housing Authority - Allentown Housing Authority. (n.d.). Retrieved April 8, 2022, from <http://www.allentownhousing.org/cumberland-gardens.cfm>
- Amy Crews Cutts, Edgar O. Olsen, Are Section 8 housing subsidies too high? *Journal of Housing Economics*, Volume 11, Issue 3, 2002, Pages 214-243, ISSN 1051-1377, [https://doi.org/10.1016/S1051-1377\(02\)00102-X](https://doi.org/10.1016/S1051-1377(02)00102-X).
- Bresson, S., & Labit, A. (2020). How Does Collaborative Housing Address the Issue of Social Inclusion? A French Perspective. *Housing, Theory, & Society*, 37(1), 118-138. <https://doi.org/10.1080/14036096.2019.1671488>
- Bryson, D. & Lindsey, D. (1999). The Annual Public Housing Authority Plan: A New Opportunity to Influence Local Public Housing and Section 8 Policy. *Journal of Poverty Law*. <https://heinonline.org/HOL/LandingPage?handle=hein.journals/clear33&div=11&id=&page=>
- Chester W. Hartman & Gregg Carr (1969) Housing authorities reconsidered, *Journal of the American Institute of Planners*, 35:1, 10-21, DOI: [10.1080/01944366908977822](https://doi.org/10.1080/01944366908977822)
- Deven Carlson, Robert Haveman, Thomas Kaplan, Barbara Wolfe (2011) The benefits and costs of the Section 8 housing subsidy program: A framework and estimates of first-year effects, *Journal of Policy Analysis and Management*, 30:2, <https://doi.org/10.1002/pam.20561>
- Eugene Smolensky (1968) Public Housing or Income Supplements—The Economics of Housing for the Poor, *Journal of the American Institute of Planners*, 34:2, 94-101, DOI: [10.1080/01944366808977533](https://doi.org/10.1080/01944366808977533)
- Explore census data*. Explore Census Data. (n.d.). Retrieved April 8, 2022, from <https://data.census.gov/>
- Frankenhoff, C. (1973). The Economics of a Popular Housing Policy. *Land Economics*, 49(3), 336–343. <https://doi.org/10.2307/3145606>
- “History of Housing Authorities” Fresno Housing Authority, accessed March 16, 2022.
- Housing choice voucher program*. Housing Authority of the City of Pittsburgh. (n.d.). Retrieved April 7, 2022, from <https://hacp.org/housing/housing-choice-voucher/>

- Housing families, building communities, creating a stronger Frederick*. HACF. (n.d.). Retrieved April 7, 2022, from <https://www.hacfrederick.org/>
- Hud's Public Housing Program*. HUD.gov / U.S. Department of Housing and Urban Development (HUD). (2022). Retrieved April 7, 2022, from [https://www.hud.gov/topics/rental\\_assistance/phprog](https://www.hud.gov/topics/rental_assistance/phprog)
- McCarty, Maggie, Libby Perl, and Katie Jones, Overview of federal housing assistance programs and policy § (n.d.).
- National Housing Preservation Database (NHPD). (2017, June 7). *Program descriptions*. National Housing Preservation Database (NHPD). Retrieved April 7, 2022, from <https://preservationdatabase.org/documentation/program-descriptions/>
- Office of Resident Services. (n.d.). Retrieved April 7, 2022, from <https://www.habc.org/habc-information/programs-departments/office-of-resident-services/>
- “Party Control of Maryland State Government.” Ballotpedia. Accessed April 12, 2022. [https://ballotpedia.org/Party\\_control\\_of\\_Maryland\\_state\\_government](https://ballotpedia.org/Party_control_of_Maryland_state_government).
- Philadelphia Housing Authority. (n.d.). Retrieved April 7, 2022, from <http://www.pha.phila.gov/>
- Pryce, S. (n.d.). *Enrichment programs*. Housing Opportunities Commission. Retrieved April 12, 2022, from <https://www.hocmc.org/enrichment-programs.html>
- Rachel Garshick Kleit & Stephen B. Page (2015) The Changing Role of Public Housing Authorities in the Affordable Housing Delivery System, *Housing Studies*, 30:4, 621-644, DOI: [10.1080/02673037.2014.953919](https://doi.org/10.1080/02673037.2014.953919)
- Rachel Garshick Kleit & Stephen B. Page (2008) Public Housing Authorities Under Devolution, *Journal of the American Planning Association*, 74:1, 34-44, DOI: [10.1080/01944360701825924](https://doi.org/10.1080/01944360701825924)
- Section 8 Information. (2020, March 24). *Learn section 8 housing statistics*. Section 8 Information. Retrieved April 7, 2022, from <https://section8-information.org/section-8-statistics/>
- Tak , Claire. “What's the Difference between Section 8 and Section 42 Housing?” Apartment Living Tips - Apartment Tips from ApartmentGuide.com, December 13, 2019. <https://www.apartmentguide.com/blog/difference-between-section-8-section-42/?amp>.
- Zielenbach, S. (2006). Moving Beyond the Rhetoric: Section 8 Housing Choice Voucher Program and Lower-Income Urban Neighborhoods. *Journal of Affordable Housing & Community Development Law*, 16(1), 9–39. <http://www.jstor.org/stable/25781086>