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Social Construction of Female-Headed Households Participating in HUD Public Housing Programs

Emma Forks
Walden University

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Walden University

College of Health Sciences and Public Policy

This is to certify that the doctoral dissertation by

Emma Marie Forks

has been found to be complete and satisfactory in all respects,
and that any and all revisions required by
the review committee have been made.

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Walden University
2025

Abstract

Social Construction of Female-Headed Households Participating in HUD Public Housing

Programs

by

Emma Marie Forks

MA, Saint Edward's University, 2005

BS, Saint Edward's University, 2003

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Policy and Administration

Walden University

November 2025

Abstract

The problem this study addressed involved factors associated with long-term program involvement of female-headed households living in public and vouchered housing. The literature indicated a significant gap regarding the reasons women who received federal housing assistance stayed in government housing. The purpose of this generic qualitative study was to examine the experiences of female-headed households living in public housing and Housing Choice Voucher (HCV) housing in a Central Texas region, specifically to identify the factors that limited their ability to leave these programs. Using Schneider and Ingram's social construction of target populations theory, the data was collected from eight participants living in public housing. Interview data were analyzed using thematic coding. Findings included five themes, including participants' overall lived experiences, complacency, the burdens of HUD programs, participants' willingness to comply, and the benefits of maintaining the status quo. The findings revealed that while public housing provides a necessary safety net, the current policy structure has produced complacency, entitlement, and dependency. Recommendations include expanding the research to other regions, conducting a focus group study, and imposing a time limit on federally funded housing programs. As the need for housing assistance persists, implementing time limits could reduce residents' dependence on housing programs and foster positive social change. Collaborating with policymakers, housing authority representatives, and housing researchers brings the problem to the forefront and presents opportunities for policy changes.

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Dedication

First, "I give honor to my Lord and Savior, who is the head of my life, for giving me the endurance to complete this journey. Through the many tears and long nights, you, Lord, stayed with me."

To my loving husband, James Forks, and my wonderful sons, Byron and Shon Dorsey, who never stopped believing in me. "Thank you!" Your love and support kept me anchored.

To my beautiful niece, TéNeshia "Desiree" Gold, for encouraging me to hang in there and reminding me that, "You've got this, NaNu."

To my grands, Harmony, Ezmeray, Jeremiah, Josiah, Nova, and JaMyricle, for all the camping trips, movie outings, and our California Disneyland adventure we had to put off until I completed this journey, it's time to start planning our fun outings.

"I love you all."

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Table of Contents

List of Tables	vi
List of Figures	vii
Chapter 1: Introduction to the Study	1
Background of the Study	4
Problem Statement	6
Purpose of the Study	7
Potential Significance of the Study	8
Research Question	8
Theoretical Framework	9
Nature of the Study	11
Definitions	11
Assumptions	13
Scope, Limitations, and Delimitations	15
Implication for Positive Social Change	16
Summary	17
Chapter 2: Literature Review	19
Literature Search Strategy	19
Theoretical Foundation	20
Categories of Target Population	21
Policy Distribution and Social Construction	22
Social Construction	24

Social Construction, Policy Designs, and Public Policies Framework.....	29
Social Construction and Policy Design.....	33
Policy Design.....	35
Public Policy.....	36
The Policy Process.....	38
Policy Cycle.....	39
Public Housing.....	40
Public Housing in Central Texas	46
History and Laws of Public Housing.....	48
History of Public Housing	49
Public Housing Laws and Acts.....	50
Need for Public Housing.....	64
Women and Poverty.....	64
Need for Public Housing.....	67
Public Housing as a Social Construct.....	72
Benefits and Burdens of Public Housing Policy Design	74
Government Assistance	77
Policies and Rules.....	78
Public Housing and Segregation.....	81
Literature Review.....	83
Self-Sufficiency	83
FSS.....	90

Jobs Plus.....	98
Summary.....	105
Chapter 3: Research Method.....	107
Research Design and Rationale	108
Role of the Researcher	111
Methodology	112
Participant Selection Logic.....	113
Recruitment Sites	113
Instrumentation	114
Data Collection Plan	115
Methods of Achieving Content Validity.....	116
Data Analysis Strategies and Coding Plan.....	117
Issues of Trustworthiness.....	120
Credibility	121
Transferability.....	121
Dependability	122
Confirmability.....	123
Ethical Protection of Participants.....	123
Summary.....	125
Chapter 4: Results	127
Setting	127
Demographics	128

Data Collection	129
Data Analysis	132
Codes, Definitions, and Frequencies	134
Emerging Subcodes and Categories.....	135
Evidence of Trustworthiness.....	139
Credibility	139
Transferability.....	140
Dependability	140
Confirmability.....	141
Results.....	141
Emerging Themes	142
Theme 1: Lived Experiences as Recipients	142
Theme 2: Complacency	151
Theme 3: HUD Programs Burdens and Benefits	156
Theme 4: Willingness to Comply in Theory.....	156
Theme 5: Status Quo of HUD Programs	159
Summary	162
Chapter 5: Discussion, Conclusions, and Recommendations.....	164
Interpretation of Findings	164
Relationship to the Theory.....	169
Literature Gap.	170
Limitations of the Study.....	170

Recommendations.....	171
Implications for Social Change.....	171
SDOH.....	172
Conclusion	174
References.....	176
Appendix A: Recruitment Flyers	199
Appendix B: Recruitment Strategies and Interview Protocol.....	201
Appendix C: Informed Consent Form	203
Appendix D: Screening and Interview Questions.....	206
Appendix E: Interview Questions Aligned to Theory and Codes.....	208
Appendix F: Definitions and Meanings	211
Appendix G: Cross-Reference List.....	212
Appendix H: Masked Housing Authorities in Study Area	213
Appendix I: List of Authority Contact Numbers	214

List of Tables

Table 1. Housing Acts and Laws	51
Table 2. Preliminary Codes for Data Analysis	118
Table 3. Codes' Frequencies after Data Analysis	135
Table 4. Categories, Emerging Subcodes, and Frequencies	137

List of Figures

Figure 1. Social Construction Groups..... 10

Chapter 1: Introduction to the Study

Housing is one of the most basic needs for human existence and safety. Maslow (1943) the five pillars of needs act as drivers that motivate humans, which are love, belonging, esteem, self-actualization, physiological, and safety needs (Maslow, 1943). Humans face harsh living conditions and uncertainty without sufficient shelter, and facing such conditions impedes their ability to achieve higher-level needs such as belonging, esteem, and self-actualization. Housing plays a crucial role in fulfilling safety needs and physiological and safety requirements. Furthermore, most people associate being housed with understanding how societies function and the need to self-protect.

Although the United States is one of the world's wealthiest nations, some families face severe housing challenges with limited options and cannot afford to rent or purchase homes of their own via the private housing market. These families must rely on aid of families and friends or risk becoming part of the homeless population. The U.S. Department of Housing and Urban Development (HUD, 2022) estimated 582,462 people were homeless on any given night in 2022, of which 28% were people living in families with children. In 2023, this percentage increased by 12% to 653,104 people (Thornton, 2023). Obtaining and sustaining adequate and affordable housing for some families remains a constant struggle.

Van Ham (2012) stated after basic needs for shelter are satisfied, higher-order needs and preferences influence housing behavior. Income, opportunities, restrictions, and limitations influence housing choices, including where people live and types of houses and areas (Van Ham, 2012). Many low-income families cannot afford housing

without help (Deyer, 2018). Families who cannot meet their housing needs in the private housing sector can find themselves homeless, seeking shelter from family and friends, or turning to the government for help via public housing programs.

Public housing is one of the nation's three main rental assistance programs, along with vouchers and project-based rental assistance (PBRA). It was enacted as Public Law 75-412, 50 Stat 888 via the U.S. Housing Act of 1937, which introduced public housing and federally-funded housing assistance programs which has been the primary method in the United States for providing housing assistance to low-income families and people experiencing poverty.

The U.S. public housing system has long been a policy concern, but approaches and sustained support for social welfare programs have varied depending on beneficiaries. Literature on housing studies specifically focused on duration and patterns of housing assistance that recipients experience.

Shester et al. (2019) argued eligibility criteria and rental structure of public housing created incentives for women to have children and disincentives for them to marry in single-parent U.S. households between 1950 and 1970.

Pilkaukas and Michelmore (2019) found although housing subsidies for low-income renters such as the housing choice voucher (HCV) were effective in terms of ensuring better housing outcomes, actual participation in either program remained sparse. However, of the nearly 20 million eligible households, only 24.0% received assistance, and the wait time ranged from 2 to 3 years.

Erickson (2004) stated women, unmarried mothers, and divorcees live on the verge of homelessness, and when faced with homelessness, staying with families might not be an option, even when women head most homeless families. Baumohl (2004) noted both the creation of homelessness and efforts to prevent it are strongly influenced by lack of public benefit programs that are designed to provide financial assistance for helping those who need to maintain housing.

Current academic literature indicates a significant gap in research regarding dependency on housing assistance associated with female-headed households in terms of public and HCV housing, social construction of this target population, and factors that limit their ability to move away from housing assistance. Ehlers (2021) stated intrapersonal and market factors contribute to length of stay of households in public housing in the United States. Ehlers also found unemployment and increased welfare usage led to longer stays.

This study involved examining social construction of female-headed households living for years in what should have been temporary housing situations. Examining factors regarding why female-headed families experience public housing as a long-term and sometimes permanent solution to meet their housing needs is important. I focused on female-headed households living in public and HCV housing units in the Central Texas area and potential factors contributing to their inability to move out of government-assisted housing. I did not address causes related to the U.S. homeless problem or discrimination, segregation, and criminal activities involved with public housing. I focused on length of time and dependency on public housing programs.

Conducting meaningful research on women on housing assistance and factors associated with their dependency could lead to insights regarding problems with the structure of housing programs and an opportunity for HUD to implement policy changes and reforms. Chapter 1 includes the study background, problem statement, purpose, nature, theoretical framework, research question, definitions, assumptions, scope, limitations, delimitations, and potential significance.

Background of the Study

A large number of Central Texas women rely on federally-funded housing assistance. This support is provided by local authorities that manage HUD's federally-funded housing units. The Texas public housing system has 31,650 public housing households and 69,781 household members (HUD, 2021). In addition, the U.S. Census Bureau (2022) reported one Central Texas county alone is home to an estimated 48,042 female-headed households with no spouse. 2.8% of Americans received rental housing and subsidies through public and HCV housing programs, of which 75% of public assistance households were female-headed and remained on housing programs for more than 8 years (iPropertyManagement, 2022).

Publicly-subsidized housing in the U.S. is a critically vital resource for low-income families and especially critical to single mothers (Kane, 2019). Housing is an essential factor in every society, and it is one of the top priorities in meeting needs of every family, whether that family consists of single individuals or single mothers with kids (Suglia et al., 2015). Because poverty disproportionately affects certain groups,

especially women, it is essential to consider aspects of family structure, race, and poverty associated with female-headed households living in public or voucher housing.

Effects of public housing on single motherhood among Black dropouts remain significant in terms of segregation. Women's ability to achieve self-sufficiency requires better jobs and having opportunities to save money. Hamilton (2019) suggested restrictive financial asset limits that are set as part of Temporary Assistance for Needy Families (TANF) program policies discouraged participants from saving money and building savings. The average limit was \$2767.82 (Shester et al., 2019).

In 2023, the official poverty line for a family of four was \$31,200 (U.S. Census Bureau, 2023). It is crucial to understand how limited income and policy guidelines influence the mindset of housing assistance recipients. In addition, when program policies dictate how much money families can earn to receive assistance, participants will comply. This study involved addressing social construction and what causes specific populations to become socially constructed by policies that are designed to benefit them. It involves addressing female-headed households participating in HUD housing programs from two local housing authority locations in one metropolitan region in Central Texas. The research was necessary to address the gap and gain insights regarding why the target population has relied on federally-funded housing programs for years, despite public perceptions that residents receiving government assistance are lazy and undeserving.

Because most public housing programs have no time limit and families must fall at or below the poverty line (HUD, 2022), women could potentially become unable to

make enough money due to the very policies that were implemented to help them.

Therefore, this study was needed to examine lived experiences of this target population involved with subsidized housing and factors that prevent them from leaving programs.

Problem Statement

The research problem in this study was female-headed households with children becoming dependent on federally-subsidized housing programs. Once they move into public or HCV housing, women with children can reside in these housing units for years. Literature on prolonged stays in public housing was sparse, highlighting a gap in literature.

Of the nearly two million residents living in HUD public housing in the United States and the millions benefiting from HCV subsidies (Gramlich, 2022), women make up 75% of recipients (iProperty, 2022; Center on Budget and Policy Priorities [CBPP], 2021). In addition, the lack of HUD policy time limit and contributing factors such as low wages, lack of education, and number of children might contribute to lengthy dependency on housing programs.

There are prevailing beliefs that public housing residents exceed intended temporary use of the program, often leading to negative perceptions of the program and users. Unlike welfare, which changed via the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 which implemented a 5-year limit, government housing benefits in federal housing programs are generally open-ended (Levitz, 2013; Taylor et al., 2016). Whether potential residents qualify as elderly, people with disabilities, families, or immigrants, they may stay in public housing as long as they

comply with leases (HUD, 2021). Levitz (2013) argued this open-ended policy allows low-income families to remain on housing assistance programs for decades and points to New York City tenants staying an average of 20.7 years on public housing.

Purpose of the Study

The purpose of this generic qualitative study was to examine factors that limit or hinder women with children who are listed as female heads of households in Central Texas and receive public and HCV housing assistance. The study involved social construction of these households, and whether they would benefit from participating in self-sufficiency programs and moving away from housing assistance programs within 3 to 5 years. I used a constructivist framework grounded in the ontological assumption of relativism and employed an epistemological emic approach. The study involved addressing why despite negative and sometimes demeaning views and public opinions women with children living in public or HCV housing become unable to leave what should be a temporary solution.

Public housing policies are designed to provide a critical need for low-income families. To receive government assistance, this marginalized target population often contends with rules and regulations set forth by HUD; however, a set time limit to participate and exit the programs does not exist. Although some local public housing authorities offer support services like education, job training, employment counseling, and escrow savings accounts that are geared toward self-sufficiency, not every housing authority provides such an opportunity to participate in FSS programs.

The intent of this study was to examine experiences of female-headed households in subsidized housing and how factors affected this population's inability to transition from these programs. In addition, I examined benefits of requiring residents to participate in HUD programs that promote self-sufficiency and move away from housing assistance within a 3 to 5-year time limit, as per the 1996 welfare reform policy. Because housing authorities do not operate the same, it could prove challenging for HUD to incorporate specific policy mandates and time limit requirements into their housing programs as one-size-fits-all without negatively impacting some residents. I did not focus on implementing time limits for federal public housing. Instead, I addressed benefits of adding program mandates and time limits, which could reduce dependency on housing programs.

Potential Significance of the Study

Study findings could influence HUD to incorporate additional self-sufficiency and employment enhancement programs with a 3 to 5-year time limit for every housing authority that manages public and HCV housing programs. These changes could strengthen programs and lead to better policy outcomes and management. These changes would reduce the time female-headed households live in public and HCV housing as well as waiting lists, and give others needing housing assistance an opportunity to get help.

Research Question

RQ: What are lived experiences of female-headed households with children participating in public and HCV housing in Central Texas, and what factors prevent them from leaving programs?

Theoretical Framework

The primary theoretical framework for this study was Schneider and Ingram's social construction and policy design theory (SCPD).

Social construction refers to cultural characterizations or stereotypes of specific groups of people whose behavior and well-being are affected by factors such as politics, leading to public policy based on these influences (Schneider & Ingram, 1993). Whereas, target population is a concept from the policy design literature that directs attention to the fact that policy is purposeful and attempts to achieve goals by changing people's behavior (Schneider & Ingram, 1993).

Schneider and Ingram's (1993) social construction theories and the population model of the target population explain how social constructions influence the policy agenda and the selection of policy tools, often legitimizing policy choices (Schneider & Ingram, 2016). Schneider and Ingram (1993) further explained how social construction and policy design theory was critical because it helped explain why some groups are advantaged and hold more political power than others and how policy designs reflect such advantages (Schneider & Ingram, 2016). Schneider and Ingram's (1993) diagram grouped target populations according to their political power influence and social construction (see Figure 1).

Figure 1*Social Constructions Groups*

Positive	Negative
<hr/> Advantaged	<hr/> Contenders
<ul style="list-style-type: none"> • Strong • Positively portrayed and powerful. • Benefit from Policy 	<ul style="list-style-type: none"> • Strong, • Negatively portrayed, but still holds power, • Benefits from Policy
<hr/> Dependents	<hr/> Deviants
<ul style="list-style-type: none"> • Weak • Positively portrayed, but powerless. • Burdened by Policy 	<ul style="list-style-type: none"> • Weak • Negatively portrayed and powerless. • Burdened by Policy

Note. Adapted from Schneider and Ingram's (1993) Model

Schneider and Ingram (1993) outlined four categories of the constructions of target populations. The social construction of the target population model explains why some groups are advantaged and benefit from policies while others are disadvantaged and burdened by policies. Since HUD's housing programs have no mandates requiring participation in self-sufficiency programs to receive assistance and no time limit, which allows residents to stay indefinitely, the social construction of female-headed households participating in their programs may have occurred due to HUD's policies. Research may find that the policies negatively impact and burden the target population in this study. Therefore, using Schneider and Ingram's (1993) social construction theories in this study can be applied and helpful in addressing the research question.

Nature of the Study

I used a generic qualitative methodology. The social construction of the target population theory was a relevant approach for this study because female-headed households with children living in government-funded subsidized housing units benefit from public housing policies. However, with the scrutiny and the complexity of being on public and subsidized housing programs, this target population is also burdened and negatively portrayed by the very policy they rely on for support.

A qualitative research design allowed for the close examination of underlying factors that prolong the time women with children live in public and HCV housing units and whether mandating participation in self-sufficiency programs could aid in decreasing the time spent receiving housing assistance. In the study, I used a semi-structured interview approach with participants who took part to examine factors that might be associated with the length of time in public and HCV housing. Data collection was done through in-person and Zoom interviews with eight female household members with children living in public or HCV housing and secondary data. The digital recordings of the interviews and all notes were transcribed and coded.

Definitions

The following key terms were used throughout this study:

Family Self-Sufficiency (FSS) Program: A program that is designed to assist families receiving housing assistance through HCVs or public housing programs to learn ways of increasing their income and becoming financially empowered and independent of housing assistance (HUD, 2020).

Female-Headed Households: Households headed by women. These households can include a husband or partner, but the woman is currently head of the household (Limmer, 1978).

Housing Choice Vouchers (HCVs; formerly Section 8): A type of government subsidy to assist low-income families in meeting their housing needs (Fenelon, et al., 2017).

Jobs Plus Initiative: A place-based program designed to assist public housing residents through employment-related services and financial incentives (HUD, 2021).

Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996: H.R.3734 bill was enacted in the 1995 – 1996 104th Congress (Congress.Gov, 2020). Signed into law under the Clinton Administration, this act reformed the welfare system (HUD, 2020).

Public Housing: It is one of the nation's three main rental assistance programs (McCarty, 2012). It can best be defined as public housing as housing stock owned by the government (National Low-Income Housing Coalition [NLIHC], 2019).

Public Housing Units: Also referred to as Project-based units are the housing apartment units assigned to low-income families to live in (HUD, 2022).

Public Housing Authorities (PHAs): also referenced as Public Housing Agency or a Local Housing Authority, the legal entity governing public housing funding (Kleit & Page, 2014).

Quality Housing and Work Responsibility Act (QHWRA) of 1998: Known as the Public Housing Reform Act, this was the first legislation to make amendments and

provisions to the U.S. Housing Act of 1937, which governs public and Section 8 housing programs (Federal Register, 1999).

Subsidized Housing: Term for housing units owned years' time and operated by private owners who receive a government subsidy in exchange for renting to low-income people (Massachusetts Law Reform Institute, 2009).

Targeted Group or Targeted Population: Groups of people who have been chosen to receive benefits and burdens of the very policies designed to assist them (Ingram, Schneider, & DeLeon, 2006).

Assumptions

Assumptions are essential in research and serve as foundational principles for the research design, methodology, and interpretation (Simon, 2006). They refer to the beliefs or expectations taken for granted by a researcher, which are necessary for the research project to be worthwhile (Leedy & Ormrod, 2019). More often, many traditional scientific research studies start with a theory or hypothesis where the researcher seeks to validate or test a claim. This research study did not begin with a theory or hypothesis. Instead, it adopted a constructivist framework grounded in the ontological assumption of relativism and employs an epistemological emic approach.

Qualitative research begins with assumptions (Creswell, 2007). Research accepts that certain critical assumptions must be valid, or else the research is meaningless (Leedy & Ormrod, 2010). Creswell (2007) explained how the research design process, driven by the five philosophical assumptions of epistemology, ontology, axiology, rhetoric, and methodological assumptions, leads to the researcher's choice of qualitative research and

stance on each. Although all five assumptions made up this research, the study was guided mainly by three philosophical assumptions: ontology, epistemology, and axiology. Epistemology is a branch of philosophy that deals with the theory of knowledge (DeRose, 2005). Ontology is an area of philosophy that deals with the nature of being and concerns reality, whereas axiology relates to the role of values in the research (Creswell, 2007). Rhetorical assumptions are the language of research, and methodological assumptions relate to the methods used in the process (Creswell, 2007).

A researcher must reveal assumptions. There are several fundamental assumptions in this research study. One assumption was that HUD's no-time-limit policy for its public housing and HCV programs is the main reason female-headed household participants remain in the programs for years with no incentives to leave. A second assumption was that a tri-fold factor of low-wage jobs, education levels, and the number of children in the household contributed to extended residential stays in subsidized housing.

The constructivist researchers seek to understand the experience of research participants in order to discover their subjective truth or perceptions (Thompson, 2017). Much of one's worldview depends on what people deem real and what one accepts as reality (Searle, 1995). Creswell (2014) stated that most qualitative research uses a constructivist philosophical worldview where the researcher seeks to understand the lived experience. A third assumption was that because thousands of Central Texans receive housing assistance, finding participants in the targeted population for this research study would be easy. A fourth assumption was that housing authority managers and program directors would allow research studies aimed at reducing reliance on public and

subsidized housing to occur on the premises. A fifth assumption is that the participants will answer truthfully during the interview.

To conduct meaningful research on the topic and determine if these assumptions were valid, interviews with participants who live in public and HCV housing had to occur. However, the concern was that gaining access to the housing authorities' facilities and obtaining resident interviews would prove challenging. An accurate analysis of these assumptions is presented in the findings.

Scope, Limitations, and Delimitations

The scope of this study focused on factors preventing women with children from leaving housing assistance programs, with the need to promote self-sufficiency. The scope was limited to female-headed households with children living in public and HCV housing units in Central Texas. Data for this study came from interviews with women living in public and HCV housing units. Creswell (2007) stated that selecting participants and investigating a phenomenon for research should be based on their knowledge and experience. Interviewing this population was to gain insight into self-sufficiency and the influence of policies on women with children staying in public and HCV housing for years. Additional analysis came from secondary data collected from government databases. Another scope and limitation of the study was the literature. The literature reviewed for the research was limited to two of HUD's self-sufficiency programs: the FSS program and the Jobs Plus Initiative. Also, the literature search proved challenging, including outdated publications. Lastly, delimitations excluded research data on social and nonprofit housing, affordable housing, and other HUD-related housing programs

from the research. The study also excluded Elderly and disabled Female-headed households living in public housing, who are unable to work due to their physical disabilities and therefore must rely on housing assistance.

Implication for Positive Social Change

Social change refers to the positive impact of change agents that transform society; however, one of the inherent challenges in advocating for positive change is defining what constitutes positive change (Skendall, 2017). The social change element of this research focused on promoting policies and initiatives that assist local housing authorities in facilitating self-sufficiency programs that benefit participants receiving housing assistance.

At the core of this study was the basic argument that more was needed from policies, and that policy designs should reflect the perspectives and needs of the people, not just policymakers' views. In their works, Schneider and Ingram (1993) stressed the importance of understanding the social context in which policymakers develop and implement policies and programs to ensure they are effective and equitable. The research could help policymakers, PHAs, and other stakeholders create new initiatives and demonstrations to increase self-sufficiency among public housing residents. Identifying some of the factors most residents, especially women with children, grapple with could strengthen the program and potentially eliminate dependency. With the right initiatives and self-sufficiency programs, socially constructed female-headed households could move away from housing assistance much sooner. More importantly, the right changes would allow HUD to serve more low-income families.

The social implication of this study is the potential to influence policy and program changes to HUD's self-sufficiency programs. After completing this study, a potential to promote positive social change emerged. One implication for social change is that if HUD were to require participation in self-sufficiency programs, it could decrease government dependency and the time female-headed households spend living in subsidized housing. This policy change would also decrease HUD's waiting lists and long wait periods for others needing housing assistance. There is also an opportunity to write a policy paper that could compel policymakers to implement a time limit detailing how long one can receive assistance at the federal level. Since challenges exist in bringing social change and policy reform in the public housing sector, policymakers must pursue a reform agenda upon which both sides of Congress agree. Implementing this policy would promote positive social change in the public housing sector.

Summary

This generic qualitative study examined the experiences and challenges of women with children who are listed as the head of household, living in federally funded, subsidized housing. The study focused on female-headed households that live in public and HCV housing units in the Central Texas region. It examined how certain factors affect this specific population of residents' inability to transition from these programs and the need to incorporate mandatory participation in HUD programs that promote self-sufficiency with a 3 to 5-year time limit, similar to the 1996 welfare reform policy.

The general perception is that women with children living in public and HCV housing lack the motivation to obtain housing in the private sector, but instead have

become dependent on the government. Therefore, in this generic qualitative research study, I examined female-headed households living in public and HCV housing units and the need for and benefits of HUD's self-sufficiency housing programs and policies. Secondly, I analyzed factors contributing to the longevity of public housing residency from this target population. The research question anchored the study: What are the lived experiences of female-headed households with children participating in public and HCV housing in Central Texas, and what factors prevent them from leaving the programs? The underpinnings of social construction and policy design provided the theoretical framework for the study.

Chapter 1 discussed the background of the study, the problem statement, the purpose of the study, the nature of the study, and the potential significance of the study. In addition, the chapter covers the theoretical framework, research question, definitions, assumptions, scope, limitations, and delimitations. The chapter concludes with the implications for positive social change and transitions to the literature chapter. In Chapter 2, I reviewed the literature on HUD's Self-Sufficiency and Jobs Plus programs and their potential impact on female heads of households living in public housing with children. I also provided an overview of public housing, including its history, laws, and key theories and themes from the literature that supported the research arguments.

Chapter 2: Literature Review

This generic qualitative study involved addressing why female-headed households with children live in public and HCV housing units for extended periods, thus causing them to become burdened because of policies. I examined factors that limited or hindered them from leaving within a few years of entering these programs.

I reviewed literature on HUD's FSS and Jobs Plus Initiative programs. Few studies exist on female-headed households with children and factors contributing to length of time this population remains on HUD housing assistance programs. In support of the argument underlying factors such as low-income-paying jobs, low education levels, and job skills may act as personal barriers that keep women with children living in public and HCV housing, I examined benefits of two HUD programs that were designed to promote self-sufficiency among its residents.

I addressed that without mandated participation in self-sufficiency programs with a 3-to-5-year time limit, this population becomes unable to leave federal government-funded housing for years and reluctant to move or give up their subsidized housing units.

Literature Search Strategy

The literature search strategy consisted of current peer-reviewed and scholarly journal articles, reference materials, and eBooks that retrieved through the following Walden University Library databases: Academic Search Complete, SAGE Journals, SAGE Knowledge, ProQuest Central, HathiTrust, Open Library, Taylor and Francis Online, APA PsycArticles, ProQuest eBook Central, and Archive.org. The literature

search strategy also involved textbooks and electronic materials from the University of Texas Perry-Castañeda Library and Saint Edward's University Library in Austin, Texas.

Key search words and phrases for this study were: *public housing, self-sufficiency, self-sufficient, employment, public housing, housing choice vouchers, time limit, choice vouchers, duration, length of time, HUD Jobs Plus, Jobs Plus initiative program, family self-sufficiency (FSS), and the Personal Responsibility Act of 1996.*

HUD's website and database were significant information sources. The search strategy also included searching local housing authorities and other government agency websites and databases for housing data and reports.

Theoretical Foundation

I examined living experiences and factors that prevent female heads of households with children from leaving government-funded housing programs, such as public and HCV, and whether or not the no-time limit policy is a barrier that contributes to the length of their stay. The primary theory used to frame the study was the social construction and policy design theory by Schneider and Ingram. Schneider and Ingram (1993) explained once social constructions become embedded in policy, citizens absorb messages, which affect their orientations and participation. Schneider and Ingham's work on target populations focuses on power imbalances, who is being positioned or constructed, how this occurs, and who is making it. Social construction of the target population and policy design theory were critical in explaining why some groups are more advantaged than others and how policy designs present such advantages.

Categories of Target Population

The four target population categories are advantaged, contenders, dependents, and deviants. These categories were used to provide insights regarding how those who benefit from policies hold power, even if they are unaware of the degree to which they have it. These individuals may go about their lives without understanding how policies benefit them. Individuals on the opposing end of policy decisions experience negative impacts. However, they cannot bring change or give voice to their situations.

Advantaged

Advantaged groups are target populations with substantial resources to influence policy and are viewed as positively constructed (Schneider & Ingram, 1997). Examples of advantaged populations include business professionals, immigration lawyers, directors and managers of HUD housing programs, housing experts, and politicians.

Contenders

Contenders are those who are negatively portrayed but still politically powerful. Examples of contenders in the public housing sector include CEOs and LHA managers who run housing authorities, make approval and rental decisions, and enforce housing rules. Schneider and Ingram (1997) stated this group holds power but could be viewed negatively because of their positions and decisions. Schneider and Ingram stated minority groups have power and often protest to influence policies to bring social changes for the good; however, during protests, minorities and minority groups are often viewed negatively. These groups are viewed as undeserving.

Dependents

Dependents are those who are positively portrayed but have no power (Schneider & Ingram, 1997). Schneider and Ingram (1997) explained the term is associated with children, mothers, people experiencing poverty, and any other group that is deemed to be politically weak and lacking power. This includes senior citizens, farmers, and the military, but to varying degrees (Schneider & Ingram, 1997). Examples of socially-constructed dependents include female heads of households receiving housing assistance and their children. Although these targeted populations hold no power and benefit from policies, they become burdened by the same policies that are designed to help them.

Deviants

Deviants are those who are negatively portrayed and powerless. Schneider and Ingram (1997) explained society's views on deviants as those deserving to be punished. They fall on the undeserving vertical side of the grid. Examples of deviants are the unemployed, drug users, criminals, and residents who entered this country illegally but utilize public housing through others. This group is depicted as weak, negatively portrayed, powerless, and burdened by policy on the social construction matrix.

Policy Distribution and Social Construction

Policies are unequal, nor are the distribution of policies equal (Schneider & Ingram, 1993). Socially constructed policies that benefit institutions, organizations' upper management teams, or wealthy individuals could act as putative policies for others (Schneider & Ingram, 1993). This assessment is especially true when it comes to public policies. More importantly, Schneider and Ingram (1993) noted the importance of

advancing the study of the social construction of the target population because, in doing so, it contributes to the studies of agenda setting, legislative behavior, and policy formation and design.

Schneider and Sidney (2009) stated that the study of policy design had made significant progress and had brought a greater understanding of how the American political system and the consequences policy design has on U.S. democracy before questioning what is next for policy design and social construction. One can argue that policymakers do not intentionally construct and implement social programs to hurt a specific group or design policies to fail; however, some social policies restrict and limit positive outcomes for those on the receiving end.

Because the underpinnings of social construction and policy design provide the theoretical framework for the study, it helps answer the research question: What are the lived experiences of female-headed households with children participating in public and HCV housing in Central Texas, and what factors prevent them from leaving the programs? It allows for a close examination of underlying factors that prolong the time women with children live in public and HCV housing units, and whether mandating participation in self-sufficiency programs could aid in decreasing the time spent receiving housing assistance. The proposal framed the study around Schneider and Ingram's (1993) works, which allowed the study to take a forward-looking approach to social construction and policy design.

Social Construction

Social construction defines how a seemingly natural social phenomenon is socially and culturally built (Mercadal, 2023). In layperson's terms, social construction is a set of agreed-upon values and realities that govern societies. Social constructionism originated as an attempt to come to terms with the nature of reality (Andrews, 2012). Social constructionism can be traced partly to an interpretivist approach to thinking, but it is distinct from interpretivism (Andrews, 2012). Mercadal (2023) explained how social constructionism derived from the work of humanist philosophers in the Enlightenment era to the twenty-first-century theorists, including the works of Mead (1962), Marx (1848), Durkheim (1895), and Schutz (1932). Mercadal (2023) further explained that frequent behaviors that can be repeated and reproduced without significant effort eventually become patterns, and communication, such as everyday dialogue, is the most common and meaningful way of developing, sharing, and maintaining a subjective reality. Subjective reality is then constructed and shared with others, and in return, shared meaning and understandings create norms that become reality (Mercadal, 2023).

Early theorists' seminal works on social construction established the foundation for developing society's social constructionist ethos in psychology, sociology, and other academic disciplines. The 1998 publication of *The Child in America* introduced us to the Thomas theorem. The Thomas theorem states that if men define situations as real, they are real in their consequences (Thomas & Thomas, 1928). The sociological concept, formulated around an action taken by a prison warden who refused to allow a dangerous inmate outside yard time as ordered (Thomas & Thomas, 1928), is considered a

fundamental sociological law. The prisoner, who had killed people on the street who talked to themselves because he thought they were calling him vile names, behaved towards them as if what he believed was true (Thomas & Thomas, 1928).

Thomas and Thomas (1928) presented sociological perspectives that argued that the subjective interpretation of reality and its impact on behavior are the underpinnings of social construction theory. The authors wrote that the total situation will always contain more and less subjective factors and that the behavioral reaction should be studied in connection with the whole context (Thomas & Thomas, 1928). Thomas and Thomas's (1928) prevailing argument highlights the complexity of human behavior and underscores one's social reality. Whether what a person believes is true or is a delusional conviction, it becomes a reality. One's subjective view of a situation overshadows the objective view of what is taking place. More importantly, the Thomas theorem's well-known adage, if men define their situation as real, they are real in their consequences, opened the door to a contemporary perspective of one's reality and how man constructs reality (Thomas & Thomas, 1928).

Lasswell (1936) argued that the influential get the most of what there is to get, and the leftovers go to the rest. Schneider and Ingram (1993) stated that their research on the social construction theory of a target population helped answer Lasswell's (1936) question of who gets what, when, and how. Lasswell (1936) explained how the world divides itself among influential people based on shared symbols of loyalty to nation, class, occupation, person, and how the principal class formations in the world of politics have been aristocracy, plutocracy, middle class, and manual toilers.

Lasswell (1936) further explained that the whole population's safety distribution is less inequitable than the distribution of deference and could show a negative relationship, and that in Western European civilizations, wealth and income are inequitably distributed. There is a need for and acceptance of a formal hierarchy. Lasswell (1936) stated that formal hierarchy is often clear about who holds authority and who is expected to defer to whom. Lasswell (1936) discussed how deference, or respect and submission to authority or another person's opinions, is distributed within a formal hierarchy and that the distribution of deference is structured and easily understood within such hierarchies.

Lasswell's (1936) work presents an understanding of a society's structure and its citizens' natural tendencies and perceptions toward expectations and acceptance. Lasswell's (1936) work also reflects elements from the Federalist Papers, which deal with political power and prosperity, the necessity of a government, and unity over being a fractured nation. In the Federalist Papers, Madison (1787) stressed that regardless of size or class, citizens united and driven by common divisive impulses or interests threaten the very structure of a society; therefore, it is essential to maintain governance, even if it requires removing the cause of the controversy or controlling its effects. A more crucial element to note is that judicial determinations are not about a single person's rights. Instead, they are the rights of large bodies of citizens, and legislators are the advocates of the causes they determine (Madison, 1787).

The introduction of social construction theory gained prominence in academia with the works of Berger and Luckmann (1966). In their seminal work, *The Social*

Construction of Reality: A Treatise in the Sociology of Knowledge, Berger and Luckmann (1966) not only contributed their insight and understanding into the sociology of knowledge but also acknowledged the profound influence of Durkheim (1895), Weber (1922), and Mead (1962) theories, and credited their work as the foundation for their theory. Berger and Luckmann (1966) argued that reality is socially constructed and that the sociology of knowledge must analyze the processes through which this construction occurs. The underlying concept contends that the man in the streets inhabits a world that is real to him, whereas the philosopher questions the reality and this knowledge as to what is real and how one is to know (Berger & Luckman, 1966). Berger and Luckman's (1996) work shows that social construction theory was developed through various intellectual contributions and perspectives, which have enriched and expanded its theoretical framework over time. The authors' work discussed the contrast between a person's perception of reality and the philosophical questioning of that reality. It also highlights the challenges associated with opposing viewpoints and assumptions about reality (Berger & Luckman, 1966). Berger and Luckman's (1966) work shows that social construction theory was developed through various intellectual contributions and perspectives, which have enriched and expanded its theoretical framework over time.

Social reality is complex (Searle, 1995). Searle (1995) pondered institutional facts, those aspects of the world that exist solely because of human agreement. Searle (1995) points out that people collectively agree upon socially constructed concepts such as money, marriage, and how government functions have shaped the social fabric of our society; however, there are brute facts that require no human institutions to exist. The

premise that people collectively agree upon their socially constructed concepts stems from their meaning and shared acceptance within their society. However, there are instances where facts that do not rely on human institutions to exist are explainable. This point notes that the foundation of social constructionism is an unstated agreement based on the shared acceptance and acknowledgment of these meanings and their importance within one's societal, cultural, and social context.

Searle (1995) argued that creating a social reality for societal purposes might make complex ontology seem simple, while simple ontology could appear complicated. Searle (1995) argued that when a society constructs its reality, it is risky to make complex ontologies into simple matters and oversimplify and overlook the complexities of existence. In other words, although simplification might help society function more smoothly, it could also lead to a lack of understanding of the true nature of reality.

Gergen's (1999) work focused on the socially constructed nature of our identities and experiences, and went on to challenge this idea of a unified self. Gergen (1999) further argued that social interactions, cultural norms, and institutional practices shape our identities and understanding of self. In a socially constructed nature, people's identities are not inherent or fixed but instead are created and reinforced through social processes (Gergen, 1999). The underlying argument is that what is normal in one society could be extremely opposite or different in another society. These concepts are mainly reflected throughout history as society's beliefs, views, and cultural norms often change over time and become more accepted.

Gergen et al. (1996) stated that social reality was not one-dimensional, and one must respect the plurality and diversity in our social world. Instead of a singular or hegemonic view of reality, constructionism entertains multiple realities that emerge, offering innovative ways of appreciating and shaping reality (Gergen et al., 1996). Gergen et al. (1996) argued that social construction is not singular or homogeneous, but rather that the very nature of social construction is a multiple-dimensional concept. This argument recognizes the components of diverse elements that shape social construction, such as human experiences, cultural norms, and institutional practices.

Theorists Thomas and Thomas (1928), Lasswell (1936), Berger and Luckmann (1966), Searle (1995), Gergen et al. (1996), and Gergen (1999) have made significant contributions to the study of social construction. Their insights into societal structures, institutions, and power dynamics have greatly enriched our understanding of this complex field by shaping many individuals' ideologies, social and cultural norms, and beliefs. These theorists influenced Schneider and Ingram's (1993: 1997) work on the social construction of the target population and policy design.

Social Construction, Policy Designs, and Public Policies Framework

Social constructionism comprises diverse social and cultural processes, practices, and actions (Schneider, 2005). Three of the most notable policy experts in the field, Ingram, Schneider, and deLeon (2007), explained the beginning of the target population theory and how policy design distributes either a reward or acts as a punitive policy. The authors stated that social construction theorists had begun to articulate a synergy of combining literature related to group theory and institutional analysis. In examining the

works of Lowi (1979), who theorized the results of politics and political activity that stem from the distribution of policy benefits and burdens and the contrast shaped by the works of Pierson's (1993) theory on the effect of policy design upon institutions, the authors rationalized that both lead to the same results, policies do affect politics. This insight allows for a deeper understanding and helps develop the premise for the theory of the social construction of the target population.

Ingram, Schneider, and deLeon (2007) explained the underlying concept of the social construction of the target population and its development to explain the difficulties in a democratic government that many other frameworks failed to address. They examined the question of how every citizen is equal until the laws and policy designs are implemented. Their works lay out the basic thesis of the social construction and policy design theory's four conceptual flows: past and current policy, institutions and culture, target populations, and the future of policy designs. The authors described how past and current policy designs outline several core functions, the allocation of benefits and burdens, problem definition, types of rules to follow, policy tools, rationales, causal logic, and messages (Ingram, Schneider, & deLeon, 2007).

The authors provide two essential reasons for the development of the social construction framework. First, how policy designs shape target groups' experiences and send messages on the importance of their problems to government and policymakers, and whether participation is likely to occur (Ingram, Schneider, & deLeon, 2007). Secondly, they further explain the trajectory of policy design. As past and current policy designs move downward in one of two directions, the conceptual flow of institutions and culture

outlines the value placed on public and elite opinions, the social construction of target populations, the distribution of political power resources, and preferred knowledge systems before moving downward to society (Ingram, Schneider, & deLeon, 2007). The second direction aligns past and current policy designs with the target population concept, in which the design performs according to policy experiences, interpretation of the message, orientation toward government, and participation patterns before moving downward to society.

To explain the framework for the target population theory, Ingram, Schneider, and deLeon (2007) examined the works of some of the earlier policy theorists: Simon (1981), Bobrow and Dryzek (1987), Schneider and Ingram (1988), Weimer and Vining (1989), and May (1991), who took a deeper dive into examining variables that shaped policy design, selection, implementation, and evaluation of public policies. These theorists were instrumental in shaping the policy design approach. Their works allowed Schneider and Ingram to formulate today's most recognized concept of a target population and examine the unintentional nature of policy design and the distribution of policy benefits and burdens.

Ingram, Schneider, and deLeon (2007) explained the underlying concept of the social construction of the target population and its development to explain the difficulties in a democratic government that many other frameworks failed to address. The authors explained the four basic questions to the social construction target population theory: (a) equality and disparities of laws and policies, (b) why some policies continue to grow despite failing to meet objectives, (c) negatively constructed groups still manage to gain a

positive social construction, and (d) policy designs sometimes shift its normal reproduction of power and social construction (Ingram, Schneider, & deLeon, 2006).

Schneider and Ingram's (2005) work on target populations argued that societies have always instituted social construction based on differences between people like themselves and those who are unfamiliar. Furthermore, the U.S. holds a belief system of a limited government that leaves the majority of the power with the people, reserving power for the government, and allowing states and localities to govern. These concepts align with the Federalist Papers, Lasswell (1936), and the unacknowledged class systems throughout the country. Regarding the social construction of deservedness and entitlement in public policy, the authors argued that governments have exploited people's tendency toward group categorization, positive group identification, and willingness to accept negative perceptions of undeserving groups. Schneider and Ingram explained that the key function of this concept is that entitlements, provided to those whose support is most needed and easily identifiable as deserving, do not require equitable distributions.

Schnieder and Ingram (1993) explain the nuances of the social construction of a target population and the need for scholars and policymakers to focus on policy design. The authors contend that the social construction of target populations has a powerful influence on public officials and shapes both the policy agenda and the actual design of the policy (Schnieder & Ingram (1993). More importantly, Schnieder and Ingram's (1993, 1997, 2005) works in the field remain relevant. A database search produced 283 current scholarly articles published over the last ten years, including several with empirical studies. The social construction framework addresses the relationship between the

construction of the target population and policy design (Barehön, 2020). Other popular policy theories suggested policy designs were primarily the result of differences in power and resources until Schneider and Ingram (1993) built upon Lasswell's (1936) works, arguing that who gets what, when, and how are based on the social construction of target groups as either deserving or undeserving (Barehön, 2020).

Although the basic foundation of social construction allows people to construct their truth or collectively agree on a meaning or value, there is a need to seek an understanding of socially constructed populations that may be harmed or burdened by public policies. Applying the social construction and policy design theory to this study examines the assertion that society socially constructs people according to their place in life. Notably, using the theory in this research best examines how women with children living in government housing may have become socially constructed and negatively impacted, especially those living in public housing.

Social Construction and Policy Design

Kreitzer and Smith (2018) reproduce and replicate Schneider and Ingram's (1993) seminal work. They argued that we would likely see systematically biased policy patterns because policymakers are motivated to reward certain groups (Kreitzer & Smith, 2018). Kreitzer and Smith (2018) acknowledged the hallmark of Schneider and Ingram's (1993) Social Construction of Target Populations theory in shaping the narrative around the policymaking process. In their research, Kreitzer and Smith (2008) revisited the theory to offer their perspective by leveraging technology and methodological techniques and to determine if consensus exists around politically relevant groups. Kreitzer and Smith

(2018) employed 1,572 workers from Amazon's Mechanical Turk to evaluate 73 groups on two tasks: rating their deservingness and power. Using a crowdsourcing technique, Kreitzer and Smith (2018) placed a large number of target groups on the two-dimensional matrix to measure the degree to which patterns occurred with power and deservingness. The results found that some groups have consensus, some lack consensus, and some have both, and that political polarization may lead to different constructions of target groups and other policy outcomes (Kreitzer & Smith, 2018). Their research also found that contested social constructions could lead to policy changes that divided the populations and that political entrepreneurs could exploit negative constructions for personal gain.

Pierce et al. (2014) examined the application of the theory of social construction and policy design, its foundation, assumptions, and core propositions. In their research, Pierce et al. (2014) developed a codebook and conducted intercoder reliability tests, with 81% agreement overall. The comparative analysis study compiled 562 publications related to Schneider and Ingram's 1993 and 1997 works and identified 123 as either applications or theory-building (Pierce et al., 2014).

The research found that most of the policy pertained to social welfare, closely followed by health, criminal justice, immigration, education, housing, and others (Pierce et al., 2014). In comparison, most applications of the theory of social construction and policy design were attributed to federal policies, while 12% were at the state level and 6% were at the local level (Pierce et al., 2014). Pierce et al. (2014) found that past publications on the theory of social construction and policy design have revealed

increasing applications since the mid-2000. The authors noted that the federal government was the dominant level of policymaking studied, and most of the scholarship applies empirical methods, identifies causal mechanisms driving change in social construction or power, and responds to criticisms of the theory (Pierce et al., 2014). One takeaway from the study is that it provided insight into how social construction and policy theory were created.

Policy Design

Understanding the design of federally funded housing policies and how they affect those receiving services is vital to understanding how the policies work or if changes are needed. This insight allows policy researchers to evaluate whether the intended recipients benefit or are burdened by the policy. Policy design refers to the content of policies and is considered the architecture of a public policy in its instrumental and symbolic form (Schneider & Ingram, 1997). Schneider and Ingram (1997) emphasized that good policy designs should exhibit several key attributes, be clear and specific, have consistent rather than conflicting goals, and contain measurable objectives. Secondly, a good design should contain a logical causal theory linking the program to the behavior of target populations and, through target populations, to desired outcomes (Schneider & Ingram, 1997).

It is important to understand design policy and its linkage that influences the target population's behavior and expected policy outcomes. In their works, Schneider and Ingram (1997) explained that most scholars, policymakers, government leaders, and other key players seeking to address societal challenges and bring about social changes seek to

do so through effective public policies. Hudson et al. (2018) stated that policy design requires continuous collaboration with a wide range of stakeholders, and we should approach it as an integrated process rather than a series of stages. Schneider and Ingram (1997) explained policy design as an observable phenomenon found in statutes, administrative guidelines, court decrees, and programs, including the practice and procedures of street-level caseworkers as they interact with policy recipients. Schneider and Ingram (1997) stated that it is a mistake to consider public policy fixed and unchanging, even if a specific statute or program gets fixed. As Schneider and Ingram (1997) point out, even if a particular policy or program's underlying issues get addressed, adjusted, or corrected, ongoing evaluation should continue in case more changes or adoptions are needed.

There is no shortage of literature on policy design, from legislative and environmental policies to behavioral and economic issues to the war on concentrated poverty. However, literature on policy design on government policies, specifically that of subsidized housing, appears lacking, with only ten empirical studies on housing. Studying the fundamental concept of policy design and comprehending the role of policies in society is crucial for those in interdisciplinary and multidisciplinary fields of study on public policy, policymaking, governance, and other subjects related to today's housing issues.

Public Policy

Public policy is the legislative function defined as the formation of generalized policy (Lasswell & Kaplan, 2007) and always refers to the government's actions and

intentions (Birkland, 2020). It is the primary tool through which government acts to exploit, inscribe, entrench, institutionalize, perpetuate, or change social constructions (Schneider & Ingram, 2005). At its core, public policy is about the public interest, something that the public has a stake in – a claim that justifies governmental responses or regulations (Batten, 2010). As explained by (Bryce, 2005), advancing the public interest in a principal-agent relation requires a specific definition of what is in the public interest and deserving of public compensation.

Various factors, such as historical events, sociocultural influences, and the political system, shape public policies (Flynn, 2019). Although governing bodies and officials develop public policies, numerous factors outside of government influence when and how policies come about (Anderson, 2006: 2015). Birkland (2020) explained how policies are created in the public's interest in response to a problem deserving a government response geared toward a goal or desired state. Local practices and precedents inform policies formulated at state and federal levels of government, and they are implemented, contested, and negotiated at the regional scale, which in turn informs subsequent policymaking (Hanlon, 2014).

Anderson (2006) stated that the fundamental goal of a public program is to create the right policy to address the issue and make necessary adjustments as circumstances dictate. Understanding how female-headed households with children living in government housing units navigate public housing policies warrants scholarly research. Most citizens believe every society should help its elderly, disabled, and needy families; however, public discourse and negative views may emerge when one group feels that

another group is benefiting without contributing. The overall goal of bringing about public policy is to foster help for fellow citizens and promote societal changes that will benefit us. It may be a delicate dance between government actors, politicians, legislators, and everyday citizens, but coming to the table to discuss what needs to occur in a functioning society is necessary.

The Policy Process

The study of the policy process is the study of the exercise of power in policymaking (Hill, 2013). It combines fundamental decisions, initiatives, and negotiations by those who hold or affect government positions, often changing or influencing the status quo (Gerston, 2002). Gerston (2002) explained how implementing public policies changes the status quo by benefiting some citizens while taking benefits away from others. Birkland (2017) explained why the study of the public policy process needed to be grounded in an extensive consideration of the nature of power in the state.

The policy process consists of complex cycles linked in a backward and forward loop with no definite beginning or end (Dunn, 2008). Until the mid-1980s, the stages of the heuristic were the most influential framework for understanding the policy process (Sabatier, 2007). As cited in Sabatier (2007), it was the early works of theorists Lasswell (1956), Jones (1970), Anderson (1975), and Brewer and deLeon (1983) that dominated the field and provided a standard framework for presenting the policy process as we understand it today. Sabatier (2007) explained how pioneers of the policy process divided the policy process into stages: agenda setting, policy formulation and legitimation, implementation, and evaluation.

Policy Cycle

Housing policies do not happen in a vacuum. Before they pass in Congress, several stages occur.

The policy process begins with identifying the public problem and agenda setting. This stage is when the policy gets on a governmental agenda (Anderson, 2011). In the policy agenda stage, stakeholders begin work on getting the government to consider action to address the problem (Anderson, 2011). In the early 1930s, policymakers, housing advocates, the government, and other key players identified housing issues as a social concern that needed addressing and began working to get housing policies on the agenda.

Once the agenda stage has occurred, the formulation stage begins. The formulation stage encompasses creating, identifying, or borrowing the proposed course of action, often referred to as alternatives (Anderson, 2011). After reaching the formation stage, several activities began to take place around every policy, law, or housing act introduced, from committee discussions to proposed courses of action on what further steps to take and other policy decisions.

After the formulation of a policy, then comes the adoption stage. The adoption stage involves deciding which proposed alternative policymakers will use to handle the problem (Anderson, 2011). This is the stage where a policy is legally adopted and authorized. Most policy decisions come from coalitions, which usually take the form of a numerical majority (Anderson, 2011). In this stage, persuasion and compromise enter the process before a bill gets passed.

The implementation stage determines what is carried out or applied to adopted policies (Anderson, 2011). Once housing policy plans from the adoption stage are structured and finalized, the policy is developed and implemented.

After a policy goes into effect, there is a period where the government determines if the policy was effective and, if not, investigates why not (Anderson, 2011). Key decision-makers continue to evaluate housing policies to determine their effectiveness and recommend necessary changes, terminations, and, in some instances, restarting the policy process - either in its entirety or some of the stages.

Birkland (2017) stated that understanding power dynamics is fundamental for grasping the complexities of public policy processes and their outcomes, and suggested that the study of the public policy process must be grounded in thoroughly examining the state's power and how that power influences decision-making within governmental structures. The overall goal may be to effect change around housing assistance subsidies; however, the status quo might continue. Because program policies go through a cycle, implementing changes or adding new policy mandates could pose an entirely new set of issues. This study did not advocate for the policy termination of HUD's subsidized housing policies.

Public Housing

In 21st century society in the United States, public discourse on the topic of public housing is often a highly contentious issue.

Public housing, one of the oldest and best-known responses to a housing crisis, has become popular again in the past decade (Hananel et al., 2021). The concept of public

housing in the U.S. has been around since the 1930s. Whether the focus is on public housing in the U.S., social housing in Europe, slums and informal housing in India, Africa, Asia, or any of the nearly 195 established countries, housing poor and low-income families remains a daunting task for most governments. This junction is where the federal government's housing assistance and various programs come into play. Through a series of social services, welfare agencies, and nonprofit efforts, the U.S. has many safety-net programs designed to help families, including public housing (Oyen, 2006). These safety net programs provide additional income or a form of support or some equivalent form of assistance to help vulnerable households (Oyen, 2006). HUD's housing programs are a safety net for many, especially female-headed households receiving assistance.

Public housing is often used as a generic term to encompass all publicly assisted housing programs; however, actual public housing refers to a specific federal program first created in 1937 (Jaynes, 2007; McCarty, 2014). A more accurate definition of public housing refers to housing units as government-owned housing stock (National Low-Income Housing Coalition [NLIHC], 2019). In the U.S., millions of low-income families rely on federally funded housing assistance (HUD, 2022; NCHPH, 2016). The CBPP 2019 Federal Rental Assistance research found that in the U.S., an estimated 10.2 million citizens benefited from some type of rental assistance, of which 58% were families with children (CBPP, 2022). In addition to the nearly six million families receiving assistance, another two million U.S. seniors and over two and a half million people with disabilities also receive federal rental assistance (CBPP, 2022). In 2017, these federal rental

assistance programs housed an estimated 29% of adults with children, 19% disabled adults without children, 5% disabled adults with children, 35% elderly with no children, and 1% elderly with children, whereas 11% of the adults under the age of 62 able to work receiving assistance were childless (CBPP, 2021).

What if there were no housing aid assistance? Would participants of housing programs be more incentivized to find higher-wage earning jobs that would allow them to pay rent without government housing subsidies? These are only a couple of the questions some citizens ponder. The adage, do no harm, comes to mind; therefore, housing advocates and other key players can argue in support of the government's continued assistance. One initiative sought a different approach to help those seeking government housing assistance. Instead of placing families into public housing, HUD provided housing allowances. The Experimental Housing Allowance Program (EHAP) began taking shape after the 1970 legislative passage, and after extensive design work, allowance payments to households began in the Spring of 1973 (HUD User, 2023). Policymakers and housing advocates collaborated to work towards the following objectives: to help recipients improve their housing standards, alleviate financial burdens, and ultimately eradicate poverty (Allen, 1981).

This early experiment's sample size was 116 households from Pittsburgh, PA, and Phoenix, AZ (Allen et al., 1981). Under EHAP, families selected a place to live, and if the unit met the requirements, the family received the money; families only had to pay 25% of the rent (Allen et al., 1981). In 1973, this tenant-based housing allowance experiment was considered one of the federal government's most comprehensive social

program demonstrations (HUD User, 2023). The program lasted nine years and served an estimated 50,000 households (HUD User, 2023).

Today, there are several types of federally funded housing programs and types of public housing: (a) project-based, (b) tenant-based, (c) vouchers, and (d) multifamily subsidized housing (HUD, 2022; MLRI 2009). Housed under the umbrella of the U.S. Department of Housing and Urban Development (HUD), commonly referred to as HUD, the Office of Public and Indian Housing's objectives are to ensure safe, decent, and affordable housing and create opportunities for residents to become self-sufficient and gain economic independence (HUD, 2022). Those seeking housing assistance through HUD turn to public and HCV Section 8 housing. HUD administers several housing programs, supporting the rent costs for low-income individuals and families who meet specific requirements, including voucher payments (Blackmond et al., 2019).

Where does the money come from that provides many with needed assistance? Public housing programs receive funding through various HUD grants (HUD, 2023). Wherein HUD gets its funding through annual appropriations acts passed by the U.S. Congress under the Transportation, Housing and Urban Development and Related Agencies (THUD) Appropriations and, at times, through a continuing resolution (CR) until Congress passes the spending budget (McCarthy & Peterman, 2012). Although HUD oversees the federally funded program, management occurs at the state and local levels (McCarty, 2014) through an estimated 3,300 housing authorities (HAs) (HUD, 2022). HUD also provides grants to states and local communities for housing development activities and promotes and enforces laws, policies, and regulations

supporting fair housing and equal housing opportunities (Batten, 2010). Unfortunately, the literature does not provide many details to show how housing funding reached the masses. This lack of research explaining the amount of funding and allocation may explain why citizens often criticize those who receive government housing assistance, especially since, for many, the federal housing assistance program is their only option.

Project-based housing and voucher-based housing are integral components of HUD's housing programs. The Public Housing Program and the HCV program (formerly known as Section 8 housing) are often viewed as the same and referenced interchangeably; however, they are two different programs (McCarthy, 2012). Both programs aim to support families needing housing, especially women with children. The HCV program is a federal government program designed to assist very low-income families, the elderly, and persons with disabilities with accessing housing in the private market (HUD, 2022).

Project-Based Housing

Project-based public housing units and subsidized residences managed by local PHAs with federal funding from HUD are home to approximately 1.2 million low-income households in the U.S. (Purtle et al., 2020).

Housing Vouchers

Often referenced as the tenant-based voucher program, HCV is a type of government subsidy that assists low-income families in meeting their housing needs (Fenelon et al., 2017). HCV allows participants to enter the private housing market and is more likely to be found in mixed-income developments than in public housing (Fenelon

et al., 2017). The program is funded at the federal level through HUD and dispersed through local PHAs (Blackhurst et al., 2019). It is the most extensive federal rental housing assistance program in the U.S., costing over \$22 billion and serving over 2 million families (Zhang & Johnson, 2023).

How does the housing voucher program work? Housing agencies set admissions preferences based on housing needs or other criteria, including giving participants 60 days to secure housing (CBPP, 2021). Blackmond and Williams (2019) explained that the two key differences between the public housing program and the HCV program are that residents are free to secure rental housing of their choice, and landlords receive compensation through public assistance vouchers issued by housing authorities for rent tenants pay. Blackmond and Williams (2019) also point out that landlords or property owners participating in the HCV program must ensure their rental units are safe. All housing units occupied by the HCV Section 8 participants are required to meet specified standards and must not rent for more than what HUD has established as fair market rent (FMR) (Struyk et al., 1978).

Some research indicates that because housing vouchers give individuals seeking housing assistance through the public housing program the choice of housing, participants are less likely to feel stigmatized for being in subsidized housing (Metzger et al., 2019). In the U.S., the housing voucher program is not open to all low-income families. Families with immigrants are not eligible to participate in the HCV program but can receive a prorated rent based on the number of eligible people (CBPP, 2021).

Public Housing in Central Texas

Thousands of Central Texas residents live in public and HCV housing. Public housing represents the legacy of the New Deal's Public Works Administration (PWA) program and is a much-needed commodity in Central Texas. The residents' population varies across each authority. The region has a population of 1,273,954 and makes up most of the metropolitan area (U.S. Census Bureau, 2020). According to the U.S. Census Bureau (2020), the state of Texas, with an estimated 29,145,505 population, has 13.7% of Texans living in poverty (U.S. Census Bureau, 2023). From 2015 to 2019, the median gross rent was \$1045.00 for the average citizens who rent their housing, with an estimated median monthly expense of \$514.00 (U.S. Census, 2020).

Several housing programs throughout Central Texas help support families in need of housing assistance, but most support comes through public housing. However, only three local housing authorities manage the federally funded public and HCV subsidized housing units (HUD, 2022). One housing authority has 18 public and subsidized housing properties with 1,839 apartments throughout the city (HACA, 2021). The county's housing authority program maintains 105 PBRA and participates in the HCV program (HATC, 2021). A third program manages HCV units and Section 811 Project Rental Assistance Programs for those with disabilities in specific metropolitan areas (TDHCA, 2021). These local housing agencies play a crucial role in providing project-based and HCV housing by offering these units, ensuring that thousands of low-income and impoverished families in Central Texas remain housed and out of homeless shelters. The

housing programs that solely focus on individuals with are outside the scope of this study and, therefore, are not part of the study.

In most places, public housing consisted mainly of large housing estates in unattractive locations and created homogeneous communities that became concentrations of poverty, making public housing policies controversial (Hananel et al. 2021). Hanlon (2015) stated that any accounting of why public housing has remained persistently segregated has to do with the early decisions on where to build public housing communities. Hanlon explained that the initial policies that shaped the geography of public housing for decades were established during the New Deal era with the establishment of the decentralized PHA structure and continue to the present day.

Public housing projects in Central Texas hold the stereotypical views of project housing and are mainly associated with minorities. In 1939, under the newly created U.S. Housing Authority, which would later become HUD, the federal government built the first three housing projects in the area: Rosewood Projects, Santa Rita Courts, and Georgian Manor (Swartsell, 2012; Schrantz, 2016).

There was no escaping the times and the intentionality of placing people in certain places. All three properties were built according to segregation at the time and located, respectively, according to race, in the part of town that represented each: Santa Rita Courts for those of Mexican descent, Rosewood Courts for black residents, and Chalmers Courts for Whites (Schrantz, 2016). Here, one can see the early onset of how policy designs are associated with the social construction of the target population. Schneider and Ingram (1997) state that every citizen is viewed equally before the law; however, policy

distribution is unequal. Schneider and Ingram (1997) further explain how the policymaking system in the U.S. creates divisive social construction that, at its root, promotes stigmatism with one group and good virtues for others. Therefore, policies are designed to benefit some and punish others (Schneider & Ingram, 1997).

A recent study found that subsidized households were likely to be located in very low-income neighborhoods, and public housing project units were 2.11 times and 2.89 times as likely to be located in very low-income communities (Woo & Kim, 2016). Their research also found the following: (a) that public housing households are often set up in neighborhoods with more than 80% minorities, (b) public housing complexes were 5.09 times as likely to be sited in areas with over 40% poverty, and (c) that total units of public housing were 6.17 times as likely to be concentrated in those neighborhoods (Woo & Kim, 2016).

Schneider and Ingram (1997) explain the context in which degenerative policymaking systems extensively characterized the unequal distribution structure of political power along the lines of deserving and undeserving. Schneider and Ingram (1997) point out that many policy designs contain either an implicit or explicit element geared toward the social construction of target populations.

History and Laws of Public Housing

Understanding the genesis of federally funded housing programs and how some policies and laws governing the housing system and public housing programs came about is critical. This section gives a brief history of creating public housing for low-income wage earners and explains why some of the existing housing policies were needed.

History of Public Housing

The stock market crash of 1929 changed the course of U.S. housing and would forever influence housing policies (Mason, 1982). Before 1934, housing policies and programs did not exist at the national level (Landis & McCure, 2010). Although the U.S. knew about its housing problems for decades, federal intervention was not forthcoming until the Great Depression (Bratt, 2012). From 1933 to 1935, under President Franklin D. Roosevelt, the New Deal acts, laws, legislation, and aid to housing programs would become the catalyst for greater public awareness and a call to action to address the nation's understated housing problems (Mason, 1982).

The federal government aimed to stimulate housing construction to increase economic recovery (Weicher, 1980). The purpose of the government's involvement was two-fold: (a) to respond to the lack of sanitary housing and (b) job creation for the construction industry, thus, producing economic growth (McCarthy, 2012). During this time, the goal of helping to house people experiencing poverty came to the forefront, and the concept of public housing began to take shape (Lawson & Lawson, 2008).

The debate over what would eventually become one of the most extensive public housing programs and the fear many residential developers held towards the U.S. government owning houses helped shape the Depression-era housing policies (Salsich, 2012). The idea of public works projects as a way to reshape the country during the Great Depression became an endeavor to save the country and give citizens hope. Created under the National Industrial Recovery Act (NIRA), the Public Works Administration (PWA) was a large-scale infrastructure program initiated as part of the New Deal in 1933

(Lawson & Lawson, 2008; Allen & Van Riper, 2019). The main objective of PWA was to stimulate the economy through job creation to revitalize the nation's infrastructure and slum clearance (Lawson & Lawson, 2008; Allen & Van Riper, 2019).

One major initiative led to thousands of newly acquired public housing units nationwide. Between 1934 and the 1940 Census, under Roosevelt's newly created PWA New Deal program and the U.S. Housing Authority (USHA) created by the Housing Act of 1937, the U.S. government built and leased 30,151 units of public housing across 46 cities in 22 different states, Puerto Rico and the U.S. Virgin Islands (Allen & Van Riper, 2020). Allen and Van Riper (2020) stated that although the PWA New Deal housing program and the Housing Act of 1937 had similar legislative intent, the PWA program assumed residents worked in working-class jobs, whereas the Housing Act of 1937 aimed to support lower-income households (Allen & Van Riper, 2020).

Public Housing Laws and Acts

The U.S. has a complex system of housing laws and regulations that continue to shape housing practices and government programs. Housing laws may vary at the federal, state, and local levels, at their core, these laws have been crucial in addressing the U.S. housing issues, needs of low-income families and other vulnerable populations, housing disparities, discrimination, and tenants' and landlords' rights (Hall & Ryan, 2009).

Milligan (2020) stated that sometimes the judicial Constitution is not what matters and argued that for decades, HUD has operated under an alternative constitutional framework that promotes separate but equal access to public housing policies. Milligan makes the argument that even after the Justice Department and the Supreme Court ruled

against the practices and racial segregation policies, throughout much of the twentieth century, most public housing authorities failed to comply with the rulings. Milligan argued that the public housing program administrators believed public housing was unsustainable without racial segregation.

Although it is not feasible to address every law or housing regulation, this brief look into laws that shaped federal housing programs and provided housing protection for U.S. citizens should foster an understanding of housing assistance programs and the need for public housing. Many housing acts and laws shape the U.S. housing system (see Table 1).

Table 1

Housing Acts and Laws

Year	Housing Acts and Laws
1934	The National Housing Act of 1934
1937	U.S. Housing Act of 1937 (the Wagner-Steagall Act)
1948	The Universal Declaration of Human Rights
1949	The American Housing Act of 1949
1954	Housing Act of 1954
1965	Department of Housing and Urban Development (HUD) Act of 1965
1965	Section 23 Leased Housing – as amended from Housing Act of 1937.
1968	Housing and Urban Development (HUD) Act of 1968
1968	The Fair Housing Act of 1968
1969	Housing and Urban Development Act of 1969
1974	Housing and Community Development (HCD) Act of 1974
1974	The Community Development Block Grant (CDBG)
1974	The Housing Choice Voucher (HCV) Program
1996	Moving to Work (MTW)
1998	Quality Housing and Work Responsibility (QHWRA) Act of 1998

Note. Carswell, 2012.

National Housing Act of 1934

In the 1930s, housing advocates began to bring national attention to housing issues that plagued the country (Mason, 1982). Through new laws and housing acts, these legislative measures sought to provide safe, decent, and affordable housing (Mason, 1982). One of the first significant laws enacted in this country was the 1934 Housing Act. The National Housing Act of 1934 (Pub. L. 73-479), which created the Federal Housing Administration (FHA), was created mainly to address the U.S. housing industry's economy (Henderson, 2007). It was designed to help homeowners during the Depression and later became a crucial component in addressing the country's housing issues, thus leading to public housing (Henderson, 2007; Mason, 1982).

The two most significant federal policies that shaped public housing are the U.S. Housing Act of 1937 and the American Housing Act of 1949. Although the first public housing bills failed in 1936, the U.S. Housing Act of 1937 did pass (Weicher, 1980). The Housing Act of 1937 (Pub. L. 75-412, 50 Stat. 888), better known as the Wagner-Steagall Act, was one of the first federal legislation in the country that provided subsidies to the local PHAs to improve living conditions for low-income families (Klassen, 2019). The second housing policy, the U.S. Housing Act of 1949, was implemented to address unsanitary housing and slum clearance (HUD, 2014). These laws were critical in producing federal housing support for low-income families and laid the foundation for future policies.

U.S. Housing Act of 1937

In promoting the need for a better housing system, none was more influential than housing advocate Bauer in getting the first public housing act passed through Congress (Oberlander & Newbrun, 2000). While Bauer's contributions to the 1937 Housing Act were significant, other influential advocates helped shape U.S. housing policies, living standards, and housing designs (Larsen, 2016). The 1937 Wagner-Steagall Act included a system allowing the federal government to offer affordable loans of up to 60 years to local housing authorities to build and maintain the housing project (von Hoffman, 1998). The early concept of public housing was formed under the New Deal program, leading to the Housing Act of 1937, which signaled a vital shift in legislation toward serving low-income households (Allen & Van Riper, 2020). Getting politicians to buy into public housing was a challenge.

In 1940, amendments to the 1937 Act, Pub. L. 76-671 authorized public housing units for housing defense and war workers (HUD, 2014). Two years later, a second amendment, the Emergency Price Control Act of 1942, Pub. L. 77-421 authorized rent control and emergency provisions, demonstrating the government's commitment to addressing housing issues (HUD, 2014). It is essential to understand the beginning of public housing and how the country shifted towards a compassionate and supportive role in helping fellow citizens achieve better housing. It is also vital to understand how policies sometimes change. The policy process consists of complex cycles linked in a backward and forward loop (Dunn, 2008). Often, after a policy evaluation to determine

whether the policy is working or not working, changes occur, or amendments are made to the existing policy or law to provide a better outcome (Anderson, 2006).

Right to Housing

Before public housing became a solution to a social and public problem, many citizens accepted their basic housing needs as four walls and a roof. The need for better housing did not come into the public discourse without challenges and conflicting opinions. The right to housing raises questions about who should pay. A right to housing has come about in various human rights declarations, laws, pronouncements, and treaties (Proctor, 2012). Some citizens question the government's involvement, not realizing that it is a fundamental right that all people have a right to housing.

The Universal Declaration of Human Rights (UDHR), proclaimed by the United Nations (UN) in 1948, established a set of global standards and protections for all humans (Proctor, 2012). Article 25 of the 1948 UDHR stated that everyone has the right to a certain standard of living that promotes adequate health and well-being for one's family, including food, clothing, housing, medical care, and necessary social support services (UN et al.). Although the UN established the foundation as an international guidepost for the standard of living and health worldwide, the UN does not declare that a right to housing is absolute but rather a right to be pursued (Proctor, 2012).

It is critical to note that the pursuit of adequate housing exists in the U.S.; however, the U.S. Constitution does not guarantee a right to housing and cannot be legally enforced (Massimo, 2021). Instead, the country implements housing policies and laws aligned with the Constitution to accomplish these rights (Massimo, 2021). Massimo

(2021) stated that many countries, including the U.S., do not recognize housing as a right, and argued that the U.S. perpetuates a double standard in its approach to international human rights. Although the U.S. urges other nations to protect and promote human rights, it fails to embrace international human rights treaties, preferring to rely on its Constitution and domestic laws to safeguard the rights of its citizens (Massimo, 2021).

It is important to note that although there are vast studies on various housing topics, a noticeable gap in the literature on the right to housing exists. This lack of comprehensive studies and analyses leaves a critical gap in understanding its long-term effectiveness and areas needing improvement. More importantly, addressing this deficit is vital for formulating more effective policies and ensuring the right to housing becomes standard in the U.S.

U.S. Housing Act of 1949

The federal government reauthorized and expanded public housing to provide decent and safe housing, as put forth in the U.S. Housing Act of 1949, for low-income families, the elderly, and persons with disabilities (HUD, 2020). Within a year of the United Nations issuing its human rights proclamation, the U.S. adopted the Housing Act of 1949, pursuing a national goal of providing, to the extent feasible, a decent home and suitable living environment for all Americans (Proctor, 2012). Whereas the Housing Act of 1937 provided subsidies, the subsequent primary housing legislation, the U.S. Housing Act of 1949, was implemented to address unsanitary housing and slum clearance (The U.S. Housing Act of 1949, 1949, Pub L. 81-171 63 Stat. 413).

Although the plan was to provide safe and decent housing, the main objective was to deal with the slums and deterioration and improve minimum living standards such as lighting, ventilation, and room size (National Association of Housing Officials, [NAHRO], 1944). The goal was not to do away with public housing; instead, municipal and state-level policy agendas took the lead and focused on slum redevelopment (Allen & Van Riper, 2020). The Housing Act of 1949, Pub. L. 81-171 63 Stat. 413, declared that the Nation's general welfare and security require establishing a national housing policy (Caves, 2012). As a post-war recovery effort, the 1949 act would also convert the Public Housing program from war and defense into public housing units for low-income earners (HUD, 2019). Under the Title III section, the act authorized the construction of 810,000 public housing units over six years (Caves, 2012). It opened the prospect of decent homes for many low-income families with poor or slum living conditions (Caves, 2012). Even though the 1949 Housing Act's overall aim was to provide a decent home to American families, the primary objective was to provide public housing to poor and low-income families (Caves, 2012). The official definition for low-income families meant families whose income does not exceed 80% of the median income for the area (Social Security, 2020).

Housing Act of 1954 and Urban Renewal

Several housing laws and initiatives implemented after the Housing Act of 1949 continued to shape U.S. policies, increase housing standards, and give housing opportunities to low-income families. Regarding public housing policies, the Housing Act 1954 (Public Law 83-560) readdressed urban renewal, slum clearance, and housing

development. As Anderson (2006) and Schnieder and Ingram (1993) stated, policies do not just happen but are formed or assessed in response to a policy concern. This action was evident when, in 1953, a Presidential Advisory Committee on Government Housing Policy and Programs recommended a broader urban renewal program to replace the narrow urban redevelopment program found in the Housing Act of 1949 (Caves, 2012). A year later, the program title changed from the Slum Clearance and Urban Redevelopment program to the Slum Clearance and Urban Renewal program (Caves, 2012).

The 1954 urban renewal and slum clearance initiatives were designed to address housing disparities and social conditions. The Housing Act of 1949 set clear objectives for addressing public housing, making it easier for the public to understand the objectives. Because housing problems continued to plague the country with millions of people living in slums, it became national policy to clear slums and blighted areas and, ultimately, to eliminate the causes of slums and blight (Caves, 2012). This new housing act would continue to promote the 1949 components of providing safe and decent housing.

1960s Housing Policies and Social Inequalities

The mid-1960s marked a significant turning point in the history of U.S. housing policy and shifted away from somewhat of a status quo acceptance of poor and segregated housing (Bratt, 2012). With the creation of HUD, the 1965 Section 23 Leased Housing Program legislation and the 1968 and 1969 Housing Acts addressed national housing policy and local and urban challenges (Bratt, 2012). To support the conventional

public housing program, Congress introduced an additional public housing program known as the Section 23 Leased Housing Program in 1965, a precursor to what would eventually become known as Section 8 housing in the U.S. (Bratt, 2012). Under the Section 23 Leased Housing Program, amended from the U.S. Housing Act of 1937, congressional authorization of federal assistance in the form of annual contributions allows local public housing agencies to make privately owned dwellings available to low-income families at rent rates they can afford to pay (HUD, 2016).

HUD was established in 1965 by the Department of Housing and Urban Development Act (42 U.S.C.A. § 3532–3537) (Bratton, 2010). Although the agency insures mortgages and loans and invests in rehabilitation construction for housing projects, HUD is mainly known for providing housing subsidies to low-income families through its public housing programs (Bratton, 2010). The low-income population is identified as persons who cannot obtain or afford decent housing in an adequate neighborhood despite their best efforts (Meehan, 1994). Before implementing the HUD Act of 1965, no housing policy incorporated the concepts of the housing allowance policy. However, in 1965, the newly formed HUD introduced the rent supplement program and the Section 23 Leased Housing (Allen et al., 1981). The households did not receive the subsidies directly; instead, the payments went to housing units.

Nearly sixty years after its implementation, HUD is the primary federal agency in the U.S. responsible for housing needs for low-income families, the elderly and disabled persons, housing policies, fair housing, and equal housing opportunities (Bratton, 2010). Every law enacted to promote safe and decent housing has impacted U.S. housing

policies. However, one significant piece of housing legislation, the HUD Act of 1968, has profoundly affected housing throughout the country. Schneider and Ingram (1993) explain the concept of social construction, which involves the cultural perceptions or stereotypes associated with specific groups of people. Sometimes, policies merge good intentions and public demands into unintended social construction. For instance, civil rights statutes to fight against housing market discrimination against illegal acts and practices go back as early as 1866 (Glaser, 2012). It would take a public outcry from the target population most affected to bring about change.

The Civil Rights Act of 1964, signed into law in July 1964, catalyzed the 1968 movement to promote equal access to public housing for African Americans (Jaynes, 2005). Schneider and Ingram (2005) explained that policy persistence was more common than policy change, and even changes in the branches of government and the courts altered access to and distribution of power among interests. Fighting housing discrimination was not for minority groups in the U.S. Sidney (2005) explained the difficulties of enacting public policies to address racial inequality, especially regarding housing policies. The author further explained that this was more so because the very act of allowing the government into the private sphere of a minority family home and neighborhood tends to produce opposition from white people (Sidney, 2005).

The progression of policy and changes hinges on policy debates that shape the narrative in the public domain. The HUD Act of 1968 addressed segregation in the U.S. housing system. Proctor (2012) explained that although residential segregation along racial and ethnic lines has always existed in the U.S., the segregation of minorities forced

many to live in low-poverty neighborhoods with limited opportunities afforded to non-blacks. This division acted like a double-edged sword. Once forced to live in segregated areas of a city, distinctive minority subcultural traits, behaviors, and norms abet discrimination against minorities in labor markets, which shaped the perceptions of others (Proctor, 2012). Proctor (2012) stated that collectively, these effects intensify interracial economic disparities and inequalities, which, of course, merely serve to legitimize the original racial stereotypes that motivated housing discrimination, thus leading to the Fair Housing Act of 1968. Schneider and Ingram (1993) explained that a number of factors shape and influence policymaking decisions, and in some instances, cultural perceptions or stereotypes associated with specific groups of people influence policy design. The authors also explained that governments have manipulated people's tendency to group themselves (Schneider & Ingram, 2005).

Sidney (2005) stated that the legislative process pinnacled in the Fair Housing Act of 1968 presented an opportunity to examine the impact of social construction and policy design. Schnieder and Ingram would later present further insight into policy design in their (2005) work, *Deserving and Entitled: Social Constructions and Public Policy*. One of the points the authors make is that although the 1968 riots brought about a crisis, they also ushered in the concept of deservedness, which the Fair Housing Act supported by constructing a new target group, the Black Middle Class.

The Fair Housing Act was designed to act as private enforcement, relying upon landlords, institutions, and others associated with providing housing not to discriminate (Schwemm, 1989). Public policies and laws set the rules we play by. Sidney (2005)

highlighted that the legislative process, culminating in the Fair Housing Act of 1968, provided an opportunity to examine the profound impact of social construction and policy design. Sometimes, a piece of legislation acts as a policy tool for deterrence. The Fair Housing Act of 1968, designed for private enforcement, placed the responsibility on landlords, institutions, and others involved in providing housing to refrain from discrimination (Schwemm, 1989).

1970s Housing Policies Transition and Changes

The 1970s brought more government assistance, accountability with federal funding, and a better alignment of housing policies and programs. In 1973, President Nixon placed a moratorium on HUD programs. Hudson et al. (2018) pointed out that a policy design requires continuous collaboration with a wide range of stakeholders and should be approached as an integrated process. Although it was unprecedented at the time, it would later lead to better program alignments through the Department of Housing and Community Development (HCD) Act of 1974 (Pearce, 2011). Better policies laid a solid foundation for many of HUD's forthcoming programs.

The HDC Act of 1974 (Pub. L. 93-383, 42 U.S.C. 5301, et seq.) created the Housing Assistance Payments (HAP) Program, namely Section 8 housing vouchers (Struyk et al., 1978). Section 8 housing, known today as the Housing Choice Voucher (HCV) program, was an effort to lessen government housing assistance expenditures by shifting money away from long-term to short-term rent subsidies (Pearce, 2011). The Section 8 voucher program allowed participants to secure housing in the private market (Struyk et al., 1978). 1974 also saw the creation of the Community Development Block

Grant (CDBG) program to improve public projects (Pearce, 2011). Congress used Title I of the 1974 HCD Act to authorize and fund the Community Development Block Grant (CDBG) program to address the needs of underserved and distressed communities. This new federal assistance program was a crucial step toward addressing the needs of underserved and distressed communities (Proctor, 2012). It is one of the most significant and longest-standing federal block grants (Jaroscak, 2014).

1980s and 90s Housing Policies Amendments and New Rules

In the 1980s, Congress passed many housing policies and laws that continued to shape the U.S. housing sector: the 1981 Brooke Amendment setting the 30% rule of income toward housing needs, the Housing and Urban Recovery Act of 1983, the McKinney Act of 1987 to address homelessness, the 1987 Voucher Program, the 1986 Low-Income Housing Tax Credits (LIHTC), and the Fair Housing Amendments Act of 1989 are just some of the more notable laws passed in the 1980s. Each of the laws and housing acts represents the advancement of housing policies in the U.S.

Congress passed dozens of housing policies throughout the 1990s. The MTW program allows selected PHAs to test new ways of providing housing assistance to improve cost-effectiveness, promote the self-sufficiency of assisted households, or increase housing choices for low-income families (HUD, 2022). Enacted by Congress in 1996, it is one of the well-known programs. According to HUD (2022), the program is designed to help local public housing authorities find innovative ways to promote job and employment opportunities that translate to self-sufficiency.

Batten (2010) stated that public policy is about the public interest that justifies governmental responses. Although most citizens know something about the Welfare Reform Act, which removed millions from the welfare rolls, very few know that public housing reform also occurred. The Quality Housing and Work Responsibility Act (QHWRA) of 1998, known as the Public Housing Reform Act, was the first piece of legislation passed to make amendments and provisions to the U.S. Housing Act of 1937, which governs public and Section 8 housing programs (Federal Register, 1999).

Understanding how housing policies work is important. However, it is equally important to note that legislators, policymakers, housing advocates, and the public constantly push for laws to establish safety, make amendments, prevent discrimination, improve and strengthen program features, and bring public awareness to many of the housing issues in this country. Therefore, it has been imperative in the U.S. housing sector to continue to monitor its housing laws and policies and implement changes when needed to promote its citizens' health and welfare (Schwartz, 2006).

Social Construction and Public Housing Policies

Housing is a social construct, a society's agreed reality that physical dwellings are needed to provide shelter and safety. Regardless of class, caste, or situation in life, it is a fundamental human right that all people are permitted to pursue and have adequate housing as a right (Proctor, 2012). The questions then become where to live, what type of housing to seek, how much space is needed, what families can afford, and other housing-related questions that determine citizens' housing choices. Collectively, the agreement is that citizens have a right to housing, even those who cannot pay. Disagreement arises

when low-income families turn to federal government programs for subsidized housing assistance.

Based on past events, one can argue that without intervention, many low-income families, minorities, older people, and disabled citizens would not have gained access to affordable, decent, and safe housing options. In reviewing some of the laws that have influenced and shaped many public housing policies, whether directly or indirectly, it is clear that the social construction of a target population is front and center. Social constructionism comprises diverse social and cultural processes, practices, and actions (Schneider, 2005). The power imbalance is evident. One of the four categories of population construction, the advantaged, is typically portrayed or viewed as being in a positive light and powerful (Schneider & Ingham, 1993). Before passing the Fair Housing Act of 1968, most white families had the privilege of gaining access to better housing opportunities, including public housing. On the other hand, minorities could be viewed as deviants, those who are negatively portrayed and powerless (Schneider & Ingham, 1993). When looking through the lens of social construction, one can see those burdened by policy on the social construction matrix.

Need for Public Housing

The controversy and public discourse surrounding federally subsidized housing programs often present challenges in advocating for providing services to those in need.

Women and Poverty

In a society where perceptions toward certain groups often overshadow reality, most housing advocates and policymakers would consider poverty associated with those

living in public housing as contributing to their need for housing assistance. Whether this is a valid assessment or a false perception, the imagery of disadvantaged and impoverished residents is often the first picture that comes to mind. Poverty in the U.S. is a complex and multifaceted issue. Poverty in the U.S. is a complex and multifaceted issue. It denotes a level of financial disparity, or inequality, between groups of people, whereas the term feminization of poverty refers to poverty within female-headed households (Dickens & Park, 2017). Secondly, the word poverty holds a generic definition and is often used interchangeably with the word poor, and those living at a certain income level. It implies a state of being poor with the inability to provide one's basic material needs or societal comforts (Pitzl, 2006).

This research did not focus on female-headed households receiving housing assistance, as if they are living in relative poverty. Instead, the study focused on primary poverty or living below the poverty line related to public housing female-headed residents' inability to afford housing in the private sector and the poverty gap. Primary poverty refers to a measure of poverty in which the individual or household concerned cannot afford the necessities of life (Walsh, 2006). In contrast, the poverty gap is the difference between the poverty line and the actual income of all households below the poverty line in a country where people can afford the items needed to sustain their living (Matheson, 2006).

The overall understanding of poverty in the U.S. is measured using the official poverty measure (OPM), which uses a family's income and a set of pretax income thresholds (Mitra & Brucker, 2017). Policymakers use poverty measures to understand

who is poor across groups and, over time, target scarce economic resources as efficiently as possible through transfers and benefits (Short, 2016). The official poverty measure (OPM) developed in the early 1960s consists of thresholds for families of different sizes and compositions compared with a family's poverty status before-tax cash income (Bridges & Gesumaria, 2015). This measuring tool is used to determine the eligibility of most government programs and has been the standard benchmark since its inception (Shrider & Creamer, 2023).

The U.S. Department of Commerce Bureau of the Census Bureau estimate of weighted average poverty thresholds by size of family and the number of related children under the age of 18 for 2023 as follows: a one-person household under the age of 65 making \$15,850, and those at 65 years of age or older making \$14,610 a year fall within the poverty line (U.S. Census Bureau, 2023). In addition, a two-person household making \$19,680, a three-person household making \$24,240, a four-person household making \$31,180, a five-person household earning \$36,970, a six-person household earning \$41,810, and a seven-person earning \$47,570 fall within the poverty threshold (Census Bureau, 2023). In the most recent available data, in 2022, 11.5% of the U.S. population (or roughly an estimated 37.9 million people) lived below the poverty line (Shrider & Creamer, 2023).

The official poverty rate for females was 12.5% compared to 10.5% for males (Shrider & Creamer, 2023). Female-headed households (24.7%) had the highest poverty rate (Shrider & Creamer, 2023). The gap between women and men caught in the cycle of poverty has continued to widen in the past decade, a phenomenon commonly referred to

as the feminization of poverty (Tiwari, 2005; UN Women, 2000). In 2022, an estimated 20.82 million women were living below the poverty line (Statista, 2022). Such staggering numbers of women living in poverty support the need to advocate for and provide housing assistance programs.

Social scientists, politicians, feminists, and government agencies struggle to grasp the rise in poverty rates among women and children (Gimenez, 2016). Wienclaw (2021) stated that women are among the fast-growing demographics landing in poverty, and women and single mothers are becoming increasingly impoverished and dependent on government assistance. Wienclaw further explained that as an increase in the feminization of poverty continues to grow in the U.S., women are less likely to achieve financial security, thus limiting their upward mobility in society. Since women of nearly all races and ethnicities are more likely than men to live in poverty (Bleiweiss et al., 2020), this, too, supports the need to advocate for HUD housing assistance programs. In addition, mandating the requirement to participate in self-sufficiency programs for those living in public and HCV housing has the potential to help lift female-headed households out of poverty.

Need for Public Housing

In the U.S., housing affordability remains a crucial discussion. When looking at female-headed households receiving housing assistance, such as living in public housing and receiving HCV subsidies, it may be easy to conclude that this population lives in public and HCV housing units because they believe government housing programs equal

free rent, but what if unaffordability was the real reason women sought out public housing?

Pelletiere (2012) found that between the 1970s and 1980s, wages and housing costs deteriorated. Although driven by pressure, developers identified a policy gap that affected the affordability of renting or buying a home (Pelletiere, 2012). Brooks (2022) stated that although scholars and policymakers have begun to raise awareness of housing unaffordability, affordable housing has steadily declined in the U.S. for decades. The article showed that in 1990, 26.6% of households had housing costs deemed unaffordable, whereas twenty-five years later, this increased to 32%. The author further stated that the rates of unaffordable housing in 2016 were exceptionally high among socioeconomically vulnerable groups, such as nearly fifty percent of renters and three-fourths of households making less than \$30,000 annually.

Even in its original intent, public housing aimed to serve low-income families. Structured to house families whose incomes were less than five times their rent, including the cost of heat, light, water, and cooking fuel, USHA policies prevented families in higher income brackets from seeking public housing (Ebenstein, 1940). Housing assistance programs are limited to low-income families and individuals based on their ability to pay 30-40% of their income toward rent, with 30% being the standard rule (Bieri, 2019; HUD, 2022).

What is the 30% rule? Bieri and Dawkins (2019) explained how in the U.S., the 30% rule determines the appropriate level of housing subsidies for federal programs such as the HCV program. Bieri and Dawkins (2019) article point out that the rule is the

primary tool used to achieve the legislative mandate to provide a decent home and a suitable living environment for every American family, as the 1949 Housing Act ascribed, and that policymakers have long relied on the standard rule of thumb that households should only spend an estimated 30% their income on housing expenditures. This rule also applies to housing assistance programs. Housing recipients must cover 30% of their housing costs, and the federal government will cover the remaining costs (HUD, 2022). As part of their government housing assistance policy, eligible applicants must earn below the income limit set by HUD, which varies according to the location and household size (HUD, 2022).

Affordable housing is becoming increasingly hard to come by, leaving many families struggling to pay rent (Bieri & Dawkins, 2018). Many U.S. believe housing prices and rent are becoming increasingly unaffordable. One recent housing report estimated that 7.7 million households with incomes under half the local median level paid over 50 percent of their income towards rent or lived in substandard housing because rent increases have grown faster than renters' income in recent decades (Texas HUD, 2021). As with any metropolitan area in the U.S., affordability is one of the main housing challenges. These housing challenges pose a problem for many low-income families and significantly impact women with children, leaving many female-headed households to seek out public housing.

The goal of the HCV program is to move housing subsidy recipients into better housing and away from the typical public housing neighborhoods. In the U.S., the federal housing programs have a fixed number of housing vouchers, public housing units, and

low-income housing tax credit–built units, and the waiting lists for these programs are often closed for years (Dreyer, 2018). One question is whether vouchers work to move recipients out of high-poverty neighborhoods. Curley and Weismann (2019) discovered that a 2017 study found that fewer than 14% of families with children participating in the U.S. voucher program lived in low-poverty neighborhoods. The authors surveyed 128 voucher holders with children under 18 and found that most families using vouchers remained concentrated in high-poverty areas. Their research further revealed that white households were nearly twice as likely as black households to move to a low-poverty area in comparison to Blacks and Hispanics, finding voucher housing in a higher-poverty area (Curley & Weismann, 2019).

In their research, Bieri and Dawkins (2018) argued that the current method of adjusting individual rent subsidies according to the standard 30% rule in the HCV program may unintentionally encourage recipients to live in areas with better amenities. McClain (2019) stated that, based on the 30% rule standard, housing costs are unaffordable for workers earning minimum wage. McClain showed that, based on a 40-hour work week, a worker paid the current federal minimum wage of \$7.25 an hour and earning an annual income no less than \$15,080 would require an hourly wage of \$21.21 when applying the 30% gross income standard. The author explained that under such circumstances, low-income families would need to work nearly 95 hours a week to achieve the 30% threshold for renting a modest two-bedroom apartment. The author further discussed the effectiveness of the standard housing rule measurement and whether occupants should be encouraged to save sufficient funds to cover their overall housing

expenses and debt obligations for at least 3 to 6 months, should they become unemployed.

The leading opinion is that when a household spends more than the standard 30% of its income on housing and utilities, it becomes a rent burden (HUD, 2022). A recent 2021 survey found that 20.1 million renters had a housing cost ratio of over 30%, and some had a severely cost-burdened over 50% (Mateyka & Yoo, 2023). The AHAR research study during the COVID-19 pandemic found that in 2021 and 2022, the percentages of renters who lacked confidence in their rent-paying ability and those falling behind on rent and fearing eviction remained nearly identical: 12.9% to 12.5% and 48.2% to 48.0%, respectively (HUD, 2022).

Those living in government-subsidized housing do not live there for free. HUD has established a threshold for housing cost burden based on a household paying 30% or more of its gross monthly income on housing costs, including essential utilities (Ziebarth, 2004). Although some researchers argue against the standard rule, the measuring tool remains beneficial. Research shows that federal policies and programs associated with mandatory rent payments and access to fair-wage jobs can greatly support a low-income family's growth and movement toward self-sufficiency (McClain, 2019).

Possibility of Becoming Homeless

Thousands of women around the globe face housing issues every year, and without the aid of housing assistance, many could find themselves homeless. Reportedly, more often, women, unmarried mothers, and divorcees are the ones who live on the verge of homelessness, and what is worse is that when faced with homelessness, staying with

family might not be an option, even when relatives, who head most homeless families (Erickson, 2004). One study noted that while there are over 575,000 homeless individuals on any given night in the United States, women in Los Angeles make up 31% of the homeless population (Thompson et al., 2023). Baumohl (2004) stated that both the creation of homelessness and efforts to prevent it are strongly influenced by the lack of public benefit programs designed to provide financial assistance in helping those in need maintain housing.

Box et al. (2022) investigated the health, social, and economic outcomes associated with women experiencing homelessness by living on the streets. Their research presented evidence advocating the need for integrated social services and homelessness strategies to address women experiencing severe homelessness (Box et al., 2022). In studying homeless men and women in Australia through the lens of gender, their research found ample evidence of existing research on men's issues, including men who sleep rough, in comparison to limited research on women in the same predicament (Box et al., 2022).

Public Housing as a Social Construct

Public housing programs appear to be a mixed bag. Although the 1937 housing policy was designed to provide families with decent rental housing universally, rental assistance has primarily become a program targeted only at families who fall right at or below the poverty line (Fenelon, 2024). This policy shift appears to have impacted many and changed the program's overall structure.

Current research shows that segregation exists in the U.S. public housing sector. Research tends to focus on discrimination and inequalities in concentrated poverty neighborhoods. Using census data from 1950-1970, Shester et al. (2019) examined the relationship between public housing and family structure. The authors applied a linear probability model for regression analysis to determine whether living in public housing influenced marriage and fertility decisions, and if so, to what degree race plays a role. Shester et al.'s (2019) research revealed a statistically significant relationship between the extent of public housing and the likelihood of becoming a single mother. In their study, the authors found that for every one percentage point increase in public housing intensity, there is a corresponding 1.5 percentage point increase in the likelihood that a black high school dropout would become a never-married single mother.

Social construction tends to stereotype specific groups of people and their behavior (Schneider & Ingram, 1993). Using prior research from Aiken and Alford's (1970) study, Shester (2019) found that cities with high poverty and dilapidated housing are more likely to implement public housing programs. The author found a correlation between urban population, high population density, and a high percentage of Black residents associated with public housing (Shester, 2019). Schneider and Ingram (2005) explained how public policies play a significant role in socially constructing the identities of groups, as they often establish the boundaries within the social constructions that are formulated and then institutionalized.

Hananel (2018) stated that social construction models assume norms and beliefs constructed within a specific socio-historical context shape policy. The research study

compared two Israeli groups struggling for housing rights, using Schneider and Ingram's (1993) target population model that categorized groups as advantaged, contenders, dependents, and deviants. Hananel (2018) examined the challenges faced by two groups, residents of the rural communal sector and public housing tenants pursuing housing as a fundamental human right, and how differential social constructions have influenced each group's ability to exercise their housing rights. The study found that the findings conformed to Schneider and Ingram's model with one surprising exception: the public housing tenants, which was the weaker group, achieved significant legislation in their favor in 1998. In contrast, the more advantaged group, the residents of the rural sector, did not receive any legislation that benefited them (Hananel, 2018).

Benefits and Burdens of Public Housing Policy Design

Fenelon (2024) argued that U.S. housing policies are two-tier and that this two-tier system is a product of the New Deal policies that promoted homeownership but focused on new housing construction in predominantly White neighborhoods. By default, federal low-income rental assistance is the second tier, into which Black families and other minorities became segregated (Fenelon, 2024). The author further explained that black families and other minorities have few options for escaping high-poverty areas (Fenelon, 2024).

On the group model chart, Black families and other minorities are viewed as contenders. Although this is considered strong and holds power, the group is negatively portrayed (Schneider & Ingram, 1993). Schneider and Ingram (1997) explained that contenders are only occasionally the recipients of directly beneficial policies because

servicing their interests too blatantly risks provoking opposition and resistance from the public. The authors further explained that when policies directed toward contenders place them in close positions as direct recipients of beneficial policies, they are likely to be opaque and deceptive (Schneider & Ingram, 1997).

Hananel et al. (2021) examined public housing policies in Sweden, the U.S., and Israel and how the influence of their political and economic environments shaped the policy's implementation and outcomes. The core belief that public housing is necessary may be the same across all three countries, but there is a stark contrast in how the delivery of the services occurs (Hananel et al., 2021). Hananel et al. (2021) used the Esping-Andersen typology to gain insight into the differences in housing policies among the three countries. Their research examined the primary policy goal, quantity and location of the countries' public housing, quality and maintenance, and the applicants' eligibility and characteristics (Hananel et al., 2021).

People do not get rich from welfare. Jones et al.'s (2016) research explored the difficulty of addressing social welfare issues in management theory. Jones et al. (2016) argued that because the foundational justification for the welfare system is rooted in utilitarianism, the authors urged scholars not to make policies that could allow recipients to gain wealth without putting in work to generate personal wealth. In their research, Jones et al. (2016) found that measuring social welfare was complex and challenging and could not be understood in economic efficiency alone.

In terms of wealth creation through welfare, Jones et al. (2016) concluded that equating shareholder wealth improvement with social welfare should be abandoned for a

few reasons: (a) only the vested stakeholders benefited, (b) some actions resulted in social welfare loss, and (c) the losses non-stakeholders experience are voluntarily accepted. Jones et al.'s (2016) argument is not against the neoclassical microeconomic models. Like most citizens, the authors believe those receiving government assistance should not profit or benefit outside the intended use. Jones et al.'s (2016) overall findings suggested that this type of market capitalism would most likely generate high levels of social welfare by efficiently allocating society's resources.

Despite their good intentions, some U.S. housing programs fall short of their intended policy objectives. Boston (2016) argued that neither mixed-income revitalization, HCV, traditional public housing, nor scattered-site housing is a one-size-fits-all policy. As with most policies, some groups are advantaged more than others (Schneider & Ingram, 1993). Kane (2019) found that the literature on neoliberal policy for low-income families in the U.S. leans more towards punitive policies that exclude and stigmatize recipients and emphasize neoliberal ideology and personal responsibility over collective and inclusive social ties.

Hananel (2018) stated that despite the significance of public housing laws and precedent-setting rulings, they had not altered the social construction of the relevant groups as privileged or disadvantaged, nor the dynamics between them. According to Hananel (2018), from a theoretical perspective, even a dramatic event may not have the power to substantially change existing social structures influenced by interest groups, particularly for marginalized or disadvantaged groups.

Government Assistance

The government seeks to help its citizens with a hand-up approach rather than a handout and often implements a standard housing program to address the need, but subsidized housing comes with rent. In his research, Rodarte-Costa (2022) questioned the extent to which strict policies dictate eligibility and who deserves housing assistance along racial and class lines. The author explained how centuries-old economic and racial injustices have molded our federal housing assistance and how such policies as the One-Strike policy and strict eligibility standards perpetuate the criminalization of Black and Latinx people (Rodarte-Costa, 2022). His research also found that the physical construction of public housing buildings and communities determines whether they have access to high-quality amenities or are segregated from opportunities, thus negatively impacting residents (Rodarte-Costa, 2022).

Public housing policies have created a lasting stereotype of Black people as socially undeserving (Dantzler, 2021). Schneider and Ingram explained that in degenerative policy-making systems, target populations are usually identified first, and this step can occur even before the problems or the intended goals are established. The authors defined and explained degenerative policies as unequal distribution of political power, which produces outcomes that separate groups into deserving and undeserving. As Schneider and Ingram (2005) stated, grouping and categorizing people according to one's group has always existed. The authors explained that the premises for deserving and entitled theoretical work were based on Tajfel's 1970 work, which argued that regardless of the reason, many different sociological, psychological, and biological theories

acknowledge the process of maximizing the difference through which people attempt to distinguish their group from other groups.

Schneider and Ingram (2005) stated that entitlements are provided to those whose support is most needed and who are easily justified as deserving. However, to maintain their loyalty and the support of powerful groups, the government offers them a stake in the system or grants them permanent entitlements (Schneider & Ingram, 2005). The authors further suggested that policy designs inform target groups of their status, telling them if they should deal directly with government and bureaucracy individually or work as a group in a cooperative process to solve problems (Schneider & Ingram, 2005). Lastly, Schnieder and Ingram (2005) explained that undersubscribed burdens and benefits pose problems. The authors argued that when legislators succeed in giving benefits to weak or marginalized groups, those benefits will be undersubscribed and insufficient to fix the group's problems (Schneider & Ingram, 2005).

Policies and Rules

Some public housing policies burden the end users. One such policy is the One-Strike, Two-Strikes, and Drugs policy implemented in public housing. Schneider and Ingram (1997) explained the tools, rules, and rationales found in policy designs and how each affects target populations differently. In the 1980s and 1990s, violence and crime in urban public housing were alarmingly high, but once the War on Drugs campaign came into full force, policymakers and law enforcement officials began to use eviction as a crime-control tool (Ramsey, 2018). Because of the Anti-Drug Abuse Act of 1988, labeling dealers as imposing terror in association with federally assisted housing

programs became the foundation for a collection of policies to promote exclusion in public housing, regardless of a tenant's guilt or innocence. (Williams, 2019).

The One-Strike rule is geared toward deviants. The One-Strike policy was created in Congress in 1988 (Ewert, 2016). Despite the criticism of the policy, once implemented, PHAs across the country embraced the policy and quickly proceeded with eviction actions against tenants based on events such as a single arrest (Ramsey, 2018). The law was upheld in 2002, allowing HUD to continue to use it as an eviction measure (Ewert, 2016; Ramsey, 2018). Notably, under the Obama administration, HUD softened its position in favor of giving a second chance to formerly incarcerated individuals, issuing a notice encouraging PHAs to exercise discretion and not strictly enforce the one-strike eviction policy (Ewert, 2016).

Rodarte-Costa (2022) opposed the One-Strike policy because it tended to penalize Black and Latinx people, resulting in heavy policing of housing projects and presenting unequal policy distribution to the target population. The author explains how the police presence, the stringent regulations around eligibility, and the One Strike and You're Out federal policy forced many to leave the projects after one strike. Rodarte-Costa (2022) argued against the current policy and proposed abolishing one-strike policies, defunding police forces that oppress communities of color living in public housing, and bringing about a balance of power between tenants and housing authorities through a right to counsel.

Tools and rules for delivering benefits to the advantaged and contenders' groups could include entitlements and free information that bends to the rule of inclusion or is

delegated to the lower level (Schneider & Ingram, 1997). On the opposite side of the spectrum, those same tools and rules presented different options for the dependents and deviants (Schneider & Ingram, 1997). The advantaged and contenders' groups receive better policy engagement and outcomes, whereas tools for dependents and deviants are authoritarian, and the rules are strict, complex, and tend to punish (Schneider & Ingram, 1997).

Public housing policies and regulations restrict the ability of people with criminal backgrounds to participate in the program (Lundberg & Donnelly, 2019). Even though HUD does not have a time limit in its public housing policy, it has found a workaround in crime-free housing ordinances, which are a legitimate way to remove residents from public housing. Ramsey (2018) explained evictions as a civil remedy measure used as a basis for the breach of a lease contract; however, over the past thirty years, the one-strike policy has come to be the first resort for dealing with the problems of drugs, crime, and violence in the rental housing sector (Ramsey, 2018). Secondly, although evictions may not occur as often as in the private sector, they are one tool in the housing facilitators' arsenal to remove criminals from public housing.

Dantzler (2021) stated that urban housing policy is vast and offers excellent insights into the political and social barriers to equitable and affordable housing. However, policy actors construct ideas of deservedness among target populations that are reinforced and disseminated throughout society (Dantzler, 2021). Dantzler showed that a society's perceptions and beliefs about who gets what and deserves help influence various public policies and resource distribution. Rethinking and implementing new public

housing and housing assistance policies that do not discriminate against and punish would be a progressive move. The argument is that reframing the deserving tenant addresses the effect of the U.S. carceral state but opens the door to better opportunities for marginalized communities (Rodarte-Costa, 2022).

Public Housing and Segregation

Schneider and Ingram (1997) explain how much of U.S. public policy is produced in a policy-making system heavily influenced by divisive social construction that stigmatizes and marginalizes some target populations and praises the virtues of others. The authors argued that this social division produces inequalities in policies. The imagery of what comes with providing project housing brings about fear, the fear of criminals and gang-related activities, increased crime, and a depreciation of property values, which contribute to the sentiment of *Not in my Neighborhood (NIMN)* (Diem, 2019). Diem (2019) explains that most citizens' views and that the NIMN syndrome often develops when neighborhoods are set up to keep others out, mainly minorities.

Diem (2019) pointed out that potential neighbors of unwanted facilities often express three major concerns: reduced local property values, decreased personal and neighborhood security, and increased social fragmentation and community disorganization. Diem (2019) explains that those attempting to keep others out often show a vital social concern but are also motivated to protect what is theirs. In truth, any form of organized social life has expectations, restrictions, conflicts, and frustrations (Wedin & Nygren, 1979). Whether intentional or unintentional, segregation places people in specific categories and treats them accordingly. When applying the population from

the grid model, one can view the residents as dependent and deviant. The resident is negatively portrayed, powerless, and burdened (Schneider & Ingram, 1993).

Some policies have the means to burden their recipients. There are well-documented policies, as are the factors that have contributed to public housing segregation and efforts to desegregate public housing by relocating tenants to less segregated neighborhoods (Hanlon, 2014). Williams' (2019) research provides insight into the role policies play in the segregation and displacement of people of color and how perception contributes to segregation and displacement in the eligibility policies in public and private housing. Williams argued that, whether intentional or incidental, like drug enforcement, low-income people of color experience these collateral consequences most accurately from policies. Boston (2016) found that, despite the racially segregated character of most public housing in the 1970s, providing such housing opportunities was a ladder for upward mobility for many low-income black families. The author explained how, in the 1980s, most public housing communities went into a rapid descent, leading to the stereotyping of minorities by conservatives in Washington. A correlation is associated with the policy changes that occurred. For example, when policies led to cutbacks in capital budgets for public housing maintenance, the disrepair of the facilities took shape (Boston, 2016). At the same time, those facilities fell into disrepair, and a massive influx of drugs entered the mainly black housing project communities (Boston, 2016).

Although African Americans exploited some political power and campaigned for public housing in the program's early years, Latinxs and Asians experienced different

obstacles when engaging in the political system that reduced their ability to make policy demands (Blackmond et al., 2019). Unfortunately, American society continues to racialize blacks, Latinxs, and Asians in the same manner as it did in the early days of public housing; however, Americans tend to view Asians more favorably than Latinxs (Blackmond et al., 2019).

Literature Review

There was a significant gap in the literature on the length of time female heads of households spend in public housing, factors that prevent them from leaving, the limitations of federal housing subsidy programs, and the living experiences of this targeted population. This research study addressed that gap. Furthermore, the study was needed to gain insight into why the target population has relied on federally funded housing subsidies for years, even with the negative views and public opinions of residents who live in public housing or receive government housing assistance. Lastly, the study allowed for an examination of factors contributing to their becoming socially constructed and dependent on housing assistance programs.

Self-Sufficiency

Self-sufficiency is a concept contemporary welfare states embrace but lacks a precise definition and is most often associated with antipoverty policies (Joseph, 2018). HUD has enacted numerous demonstration programs to move housing assistance participants off their housing subsidy programs. These programs arose because public stakeholders such as government officials, academic professionals, and community

advocates and representatives searched for viable solutions for some of the challenges in the public housing sector (Lee & McNamara, 2018).

One of the first self-sufficiency demonstrations was the FSS. In 1992, Congress fully implemented the FSS program to find innovative ways to help its housing assistance participants (HUD, 2022). The major components of the FSS program operate under a contractual obligation of participation between the PHAs and families (HUD, 2022). The program's main objectives are to promote the development of local strategies and coordination of public and private resources to help those living in public housing or receiving voucher subsidies move toward economic independence (HUD, 2022). Families work with a tailored training and services plan and an interest-bearing escrow account designed to help the family save (HUD, 2022).

In 1996, President Clinton and the U.S. Congress ended the standard concept of welfare practice with the passage of the PRWORA, setting the course towards a work-oriented system instead of straight welfare (Barthelemy & White, 2007). Two years after the PRWORA passed, President Clinton signed the QHWRA into law (Barthelemy & White, 2007). The 1998 Public Housing Reform Act was two-fold: reduce poverty while helping families move from welfare to work (HUD, 2020). These two legislations, often referred to as the catalyst that sets policies in motion, brought about change.

Frequently criticized for not being consistent with current social welfare policies, the Self-Sufficiency Matrix (SSM) is a multidimensional scale that calculates self-sufficiency based on 25 different outcomes (Joseph, 2018). Research surrounding changes to the welfare system post-PRWORA tends to focus on the experiences of the

individuals responsible for implementing the required changes (Taylor et al., 2016).

The housing assistance program is a critical element of public policy that fosters low-income families' opportunities to achieve self-sufficiency and enter the private market (Lee & McNamara, 2018). For nearly a quarter of a century, the push for self-sufficiency (SS) has become a primary goal of social welfare policies in the U.S. (Young et al., 2015). Likewise, PRWORA's objective is to decrease welfare dependency and help low-income families achieve a measure of self-sufficiency and move away from the need for government assistance (Young et al., 2015).

Taylor et al. (2016) explained that although policymakers and program managers often emphasize the goal of helping clients achieve self-sufficiency, their goals have not transferred into the scholarship arena. Instead, self-sufficiency programs are more about getting individuals off welfare than promoting self-sufficiency. The authors point out that although policymakers and program managers stress the need to promote self-sufficiency, the literature does not reflect this (Taylor et al., 2016).

Taylor et al. (2016) examined how the Ohio Works First (OWF) program managers responded to bureaucracy in its welfare-to-work program and the barriers they encountered, such as their busy schedules and scarcity of time. The researchers used a qualitative methodology, collecting data from telephone interviews with program managers in 69 Ohio counties. In looking at the roles of the managers, Taylor et al. built on prior research that had examined the experiences of caseworkers and identified three types of managers: social work managers, efficiency engineers, and conflicted managers,

who assess structural barriers and clients' barriers, and those who focus on a combination of both barriers.

Studying the views and attitudes of those who administer self-sufficiency programs is essential. To examine one specific aspect of the post-PRWORA welfare system, they analyzed program managers' discussions about the barriers and challenges clients encountered in achieving self-sufficiency (Taylor et al., 2016). Taylor et al. used a modified grounded theory approach. The researchers posed two questions: What are the challenges in helping people become self-sufficient? Secondly, what do you see as your program's main barrier in reaching self-sufficiency goals (Taylor et al., 2016)?

Taylor et al.'s (2016) research looks at barriers to the success of self-sufficiency programs. Taylor et al. (2016) found that 15 managers classified under the 'social work' category were highly educated and worked in large bureaucratic areas without interactions with clients. These managers saw the program's primary goal as linking clients with resources to help meet their needs and considered themselves network providers (Taylor, 2016). The 31 managers classified as efficiency engineers often held associate degrees, but few had social work training; instead, these managers emphasized the work participation rate, putting clients to work, preventing fraud, and ending dependency (Taylor, 2016). Their view was that clients are responsible for their success (Taylor, 2016). The efficiency managers worked more in non-metro-urban areas (Taylor, 2016). There were 23 conflicted managers in the study. The conflicted managers had more education than the efficiency manager, but no social work training. They

described the program as having conflicting goals and blamed the customers for not figuring out ways to overcome their challenges (Taylor, 2016).

Schnieder and Ingram (2005) explained that welfare clients' reliance on financial and information resources controlled by agency officials. These officials can interpret rules, request personal information, and determine their eligibility to participate in government-funded programs. This dependency underscores the power and influence that agency officials have over welfare clients' access to resources (Schneider & Ingram, 2005).

Lee and McNamara (2018) examined the early impact of a Local Self-Sufficiency (LSS) program. Lee and McNamara explained how public stakeholders, frustrated at the challenges and weaknesses of the administration of the public housing program, began searching for solutions to the sustainability crisis of public housing from market-oriented management and welfare reform strategies. Lee and McNamara's (2018) research does not focus on program managers' perspectives regarding self-sufficiency policies or tools. Instead, it examined the impact of work requirements and sanctions of a self-sufficiency program on labor-market outcomes on low-income families receiving housing assistance in one Illinois county. Their research studied residents from the Housing Authority of Champaign County (HACC), Illinois. It examined the early impact of a Local Self-Sufficiency program that mandated work requirements and participation for households with non-disabled adults ages 18-54 and imposed eviction sanctions for noncompliance (Lee & McNamara, 2018). To ensure the validity of their findings, Lee and McNamara employed researchers Rosenbaum and Robin's 1983 propensity score matching (PSM)

method. To ensure the validity of their findings, Lee and McNamara employed Rosenbaum and Robin's 1983 propensity score matching (PSM) method. Lee and McNamara explained how this method allowed them to construct a statistical comparison group with the likelihood of being selected as the intervention group, thereby addressing potential selection bias. The authors assured the readers that using such a rigorous methodology should instill confidence that the findings are valid and reliable. The researchers used a local housing authority that did not use HUD's Move to Work self-sufficiency program. The research shows that pushing housing authorities to move to self-sufficiency work requirements proved successful. Their study found that over two years, from 2012 to 2014, attrition rates were 23.7% in HACC and 33.2% in the comparison housing authority, with very few households terminated for noncompliance with the program requirements. In addition, the local self-sufficiency households saw an 11.6% increase in employment among adult family members (Lee & McNamara, 2018).

One way to reform housing assistance programs is to push for work and self-sufficiency. Bullock et al. (2019) explained how the current neoliberal policies have a long history of imposing work requirements as an attachment to receiving public assistance in the U.S. Bullock et al. stated that such requirements have consistently devalued and discriminated against recipients, designed as punitive measures for people experiencing poverty. Because policies are designed to shape one's perception and influence attitude, behavior, and habits (Schneider & Ingram, 1997), it is easy to see the punitive alignment with many U.S. social policies. Schneider and Ingram (1997) explained how a good policy design should contain a logical causal theory that allows for

reasoning as it links the program to the behavior of target populations to desired outcomes.

Producing effective and well-thought-out policy designs helps achieve the desired policy outcomes, allowing for logical reasoning and analysis of their effectiveness.

Bullock et al. (2019) argued that U.S. citizens operate from a deficit when understanding poverty. Even so, policies are legitimized by pro-capitalist neoliberal attitudes, and these attitudes make neoliberal practices appear natural and go unchallenged. In critically analyzing the current push to extend work requirements to other U.S. safety net programs, Bullock et al. (2019) examined scholarly work and shifting attitudes toward neoliberalism. Bullock et al. (2019) examined scholarly work and shifting attitudes toward neoliberalism. Bullock et al. (2019) argued that, despite the limited success of the 1996 Welfare Reform Act and the lack of evidence that work requirements are effective, PRWORA continues to serve as a measuring stick for all welfare reform efforts. Bullock et al. (2019) further argued that contemporary work requirements share common threads regarding attitudes toward poverty, work, and government assistance with those held in 1600s workhouses and shifts from entitlement to prioritizing personal responsibility over state responsibility.

The theoretical benchmarks used to explain the gap between welfare participation and economic self-sufficiency in the study were Schneider and Ingram's social construction and policy design theory, the culture of poverty, the racial classification model (RCM), and the social control thesis (Joseph, 2018). In linking the welfare/self-sufficiency gap with SCPD, Joseph (2018) explained the relationship to the

conceptualization, development, and implications of antipoverty policies shaped by SCPD in the U.S. Joseph (2018) argued that perhaps there are unintended consequences and further explained that when it comes to social welfare interventions, policymakers frame these interventions around the social construction concept of those who are deserving and the undeserving. Joseph's (2018) research found that welfare programs socially constructed their participants and shaped their behavior, divided ethnic groups, and created dependence, in contrast to the overall objective of producing economic self-sufficiency.

FSS

HUD's FSS program promotes the development of effective strategies that encourage self-sufficiency. The FSS program aims to coordinate public and private resources at a local level to help tenants secure employment (HUD, 2022). Authorized in 1990 under the National Affordable Housing Act, the FSS Program (42 USC 1437u) helps public housing and HCV families achieve economic independence and, in return, reduce dependence on welfare and rental subsidies (HUD, 2023). After being introduced and as a way to encourage public PHAs to implement FSS programs, Congress mandated that any agency receiving funding for new tenant-based rental assistance or additional public housing units be required to implement FSS programs (CBPP, 2020). A second stipulation required that the number of families added to the FSS program equal the number of new vouchers or units funded; however, in 1998, Congress modified this FSS mandate, eliminating the connection to newly funded rental assistance (CBPP, 2020). More importantly, FSS has a long history of bipartisan support (Flores, 2017). The FSS

program helps participating families become financially independent and reduce their dependence on housing subsidies. Because of this fact, mandating FSS program participation for female-headed households living in public and voucher housing could be a beneficial tool in helping them achieve financial independence and reduce reliance on housing subsidies.

Female-headed households on housing programs often struggle to achieve long-term self-sufficiency and that HUD's FSS and Jobs Plus programs provide much-needed assistance to these households. The literature and research remain scant on the topic; therefore, this research study could add to the body of knowledge.

Kane (2019) explored how women struggling to raise children in poverty and participating in local FSS programs in the U.S. view social responsibility surrounding family, poverty, and public policy designed to benefit their needs. Kane's research analyzed how mothers residing in public housing perceive their individual and collective responsibilities regarding family poverty and whether they view their families' economic hardship as lacking government intervention. The qualitative research study interviewed 15 participants in an FSS program in a small city in Maine with a population of roughly 100,000. The city's demographic is made up predominantly of African-origin refugees and asylum-seekers. All of the participants were mothers living in poverty.

Kane (2019) used six coded categories: privatization, individualism, and punitive policy approaches with an emphasis on collective responsibility, structuralism, and inclusive orientation. The key focus was on individualism and collective responsibility, and how cultural influences determine how social programs operate within society. The

study discusses how neoliberal policies reinforce gender and class structures and how today's cultural views on pushing social services into the private markets promote personal responsibility. The hegemony of individualism is the prevailing theme in the U.S. (Kane, 2019). Kane's research argued that the rhetoric of promoting individualism, personal responsibility, and self-sufficiency operates under a punitive policies system in the U.S. rather than a collective system and, in return, produces a class structure.

Kane (2019) found 13 of 15 mothers cited constraints as a lack of good jobs and pay to support their families, reliable, sufficient hours and benefits, paid sick days, or the ability to take time off. One of the factors this study will examine is the role employment level plays in female-headed households receiving housing assistance and achieving self-sufficiency. One of the main findings was that low-income mothers recognize the need for collective support and personal responsibility, how certain factors within society's structures contribute to poverty, and that addressing structural determinants is essential. Kane's findings concluded that the belief in individualism and self-sufficiency constructs low-income mothers in the U.S. as independent as long as they do not receive public benefits. Even if low-income mothers receive government assistance that is not labeled as such or considered public assistance, this population might indirectly benefit from public services and structures, even though the benefits may not be acknowledged or visible (Kane, 2019).

Santiago et al. (2017) conducted impact analysis research on the Denver Housing Authority's Home Ownership Program (HOP), which incentivized participants to purchase homes. Santiago et al. used quasi-experimental methodologies to examine

outcomes of annualized earnings growth during HOP, economic security from DHA, and homeownership. The housing program received a grant under the Resident Opportunities for Self-Sufficiency (ROSS) program, allowing the study to expand to 450 non-FSS clients (Santiago et al., 2017). Between 2001 and 2009, roughly 1,504 residents enrolled in the HOP, 272 of whom had completed some degree of Home Buyers Club training, and 147 had completed the program by 2009 (Santiago et al., 2017). The program, a variant of the FSS Program, assessed the effectiveness, benefits, and setbacks participants encountered.

Santiago et al. (2017) explained their approach, stating that instead of looking at several treatment effects, they simplified the operationalization and focused only on estimating average treatment effects. Their research distinguished two varieties of treatment based on intensity and duration of program participation (Santiago et al., 2017). The two groups consisted of low-intensity participants and moderate-intensity participants who did not enter the buyer's club program, whereas the treatment group consisted of high-intensity participants who entered the program regardless of the length of duration or completion (Santiago et al., 2017).

Santiago et al. (2017) noted that over the past 25 years, a considerable shift has occurred in the goal of US-assisted housing policy in helping low-income and impoverished families secure housing. HUD's FSS program exemplifies this shift in perspective and has moved towards the objective of additional policy tools to build assets and reduce long-term dependence on public housing assistance. The researchers used the potential outcomes framework to estimate the impact of a housing policy

intervention. Their research found that HOP participants who received a high level of treatment gained significant benefits in annual earnings, economic security exit, and homeownership probabilities compared to the matched control group (Santiago et al., 2017). Neither the selection of the groups nor attrition played a factor in the findings (Santiago et al., 2017). The more comprehensive or thorough the treatment, the greater the positive outcomes they achieved (Santiago et al., 2017). Santiago et al.'s research supports this.

FSS is a public-private partnership that works, and expanding its reach would help more low-income families build a path out of poverty (Flores, 2017). In 2017, nearly 75,000 families participated in FSS, including families living in PBRA units (Flores, 2017). Residents voluntarily enroll in FSS and work for 5 years with coordinators who connect them to better opportunities to achieve their self-sufficiency goals (Flores, 2017). There is a need to promote mandating participation in such programs. Lee and McNamara (2018) stated that the housing assistance program was a key element in public policy to foster low-income families' opportunities to achieve self-sufficiency and move into the private market sector.

The underlying belief in this study was that FSS programs would allow public and HCV residents to become self-sufficient and move away from housing assistance programs. Some research studies indicate similar findings. Freiman et al. (2019) found that Jobs Plus was better known as an employment tool but that FSS was a more extensive program, currently serving more than 75,000 households in more than 1,000 local FSS programs throughout the U.S. Freiman et al. completed a comparison study on

selected public housing complexes from Massachusetts, Connecticut, and Rhode Island on residents receiving HCV were similar to the towns of Lynn and Cambridge Massachusetts. Their study focused on two local FSS programs administered by Compass Working Capital in partnership with public housing agencies in Massachusetts. Freiman et al.'s study ran from December 2005 through June 2010 and looked at nine characteristics to examine the impact of the self-sufficiency program on earnings and cash assistance.

Freiman et al. (2019) research question asked what effect participating in Compass FSS would have on households' earnings. In the study, the researchers analyzed four types of income: personal earnings, welfare, Social Security, and pensions. Their impact analysis method used a linear regression model. Freiman et al. found that households in the better neighborhoods of Lynn and Cambridge had statistically significant differences in earnings and welfare outcomes from their comparison groups. Reportedly, participation in the Compass FSS program led to an annual income gain of \$6,305 in earnings and a gain substantially greater than that of non-participating households.

TANF law requires that half of all families receiving assistance either work or engage in a work-related activity for no less than 30 hours per week and that 90% of the families work 35 hours per week (Samudra, 2019). To receive funding, those operating the TANF program must enforce this policy (Samudra, 2019). Joseph's (2018) research examined the TANF program, created as part of the 1996 PRWORA, to promote self-sufficiency. In 1996, the new TANF law responded to the 1935 ADC/AFDC program's

failure to lead families participating in welfare programs to self-sufficiency (Joseph, 2018). Despite the 1996 PRWORA reform law's emphasis on going to work, over 50% of recipients remain inactive due to bureaucratic red tape, budget constraints, and overwhelming caseloads. Overall, Lee and McNamara's (2018) research found that the U.S. Government Accountability Office (GAO) reported a nearly 50% decrease in welfare caseloads of TANF-eligible families between 1995 and 2005 due to welfare reform and policy changes.

Samudra (2019) found that existing research indicated that devoting authority under welfare reform reduced the TANF caseload, mainly because of stricter rules. Using the National Survey of America's Families, Sumdra examined the relationship between living in a Second Order Devolution (SOD) state and administrative exclusion from a welfare program. The research question asked if living in an SOD state increased the likelihood that individuals would be excluded from welfare programs because of administrative barriers or processes (Samudra, 2019). Following welfare reform, which allowed states greater flexibility in decentralizing their welfare programs, states with a higher number of African American welfare recipients implemented more stringent policies and allocated shorter time limits for benefits (Samudra, 2019). The research constructed data from NSAF combined with data from the University of Kentucky Center for Poverty Research, National Welfare data, Welfare Rules, state characteristics, unemployment rate, and TANF caseload (Samudra, 2019). The study was conducted in 1997, 1999, and 2002.

When looking at SOD according to the residence, race factors, and administrative exit, research showed a negative relationship between the type of welfare program and a racial composite of the caseload (Samudra, 2019). Samudra's (2019) research found that low-income clients and single mothers in a SOD state were more likely to experience getting off welfare due to violations and bureaucratic policies. Samudra's research indicated that because of bureaucracies, the new welfare policies limited access to those who needed it most and placed additional barriers that interfered with a successful transition to the labor force.

Measure of Success in FSS Programs

According to one housing authority, FSS has proved successful for many of its residents (Chicago Housing Authority (CHA), 2021). Local reports and TV coverage highlighted the award ceremony. Nearly 140 residents who had participated in the FSS programs received \$800,000 in escrow savings since the CHA FSS program started. FSS is one of CHA's premier wealth-building programs, and participants receive financial incentives as they reach their goals (CBS Chicago, 2021). Reportedly, of the recent FSS 50 graduates, 11 residents purchased homes with their savings, eight transitioned off housing subsidies, and 18 obtained new employment (CBS Chicago, 2021). FSS is a five-year commitment. Payments received from participating residents are placed into an escrow account and are later disbursed once the resident has successfully completed the FSS program (HUD, 2023). Whereas, Taylor et al.'s (2016) research found that, in general, the participants in the Ohio Work First (OWF) program left the welfare rolls after finding gainful employment; however, the finding did not show evidence of whether

the movement was due to becoming self-sufficient or the country's employment opportunities (Taylor et al., 2016).

Jobs Plus

There is a lack of research on HUD's self-sufficiency programs, and the literature on them is outdated, especially on the Jobs Plus Initiative. Although Jobs Plus was one of HUD's earliest work demonstrations, it is also one of HUD's lesser-known programs. Because this specific initiative has gone under the radar, it may explain why only a few academic studies exist. Scholarly research includes extremely dated publications from 1999 to 2006, with one report from 2010. Most reports come from early research conducted by the Manpower Development Research Center (MDRC) and cover the same topic.

MDRC was founded in 1974 to reduce poverty and inequity in the U.S. In a collaborative partnership, HUD, the Rockefeller Foundation, and MDRC developed Jobs Plus to help public housing residents overcome economic challenges and employment obstacles that many faced (HUD, 2023; MDRC, 2023). Jobs-Plus housing developments included the following sites: Gilmore Homes in Baltimore, MD, Harriet Tubman Homes in Chattanooga, TN, Woodhill Homes Estates in Cleveland, OH, DeSoto Bass Courts in Dayton, OH, Imperial Courts and William Mead Homes in Los Angeles, CA, Mount Airy Homes in St. Paul, MN, and Rainier Vista in Seattle, WA (Morris et al., 2002).

Background

Jobs Plus is a demonstration program constructed by HUD, Health and Human Services, MDRC, and several foundations to test the impact of integrated employment

and support services upon welfare recipients transitioning from welfare to work (Boland et al., 2000). As a place-based program, it was designed to address poverty among its public housing residents through incentives and improved employment opportunities (HUD, 2023). The program model consists of three core components: employment-related services, financial and rent incentives, and community support (HUD, 2023).

In the 1990s, political discussions focused on welfare reform (Schneider & Ingram, 2005). In close alignment with QHWRA, Jobs Plus was initiated with transformation at the forefront (Bliss & Riccio, 2001; HUD, 2021). Because the U.S. had always contended with concentrated poverty and joblessness in many of its cities, especially between 1970 and 1990, the initial belief was that the public housing program could benefit from the same policy changes, such as placing a time limit the same as the new welfare policy (Bliss & Riccio, 2001). The goal was to address high-poverty issues and transform welfare housing communities by increasing employment opportunities among residents (Bliss & Riccio, 2001).

Bloom and Riccio (2001) assessed the progress of Jobs Plus. The paper's policy problem focused on high poverty and unemployment in six public housing developments. It cited that public housing had become home to the chronically unemployed and impoverished, making it difficult for the target population to find work (Bloom & Rico, 2002). Using a matching group design and an 11-year comparative interrupted time-series analysis to estimate program impacts, MDRC conducted a study to evaluate Jobs-Plus. Their study found that stigma, physical separation, and lack of social support remained major obstacles to getting residents into employment and that such loss would

lead to a rent burden (Bloom & Rico, 2002). Jobs-Plus sites consisted of 442 housing developments with at least 250 family-occupied units, which solely relied on welfare, with no more than 30% employed and 40% receiving AFDC (Bloom & Bliss, 2002). Their working hypotheses were that the matches could be due to chance or that the study population of non-disabled working-age adults living in public housing may be alike within each city (Bloom & Bliss, 2002).

Bloom and Bliss (2002) found that a random selection was the best method for estimating program impacts in employment and training research. Jobs-Plus random and comparison population samples were similar in employment-related baseline characteristics, such as employment, food stamps, and welfare receipt (Bloom & Bliss, 2002). Bloom and Bliss (2002) stated that the research design used was necessary to maintain for several years, as the program took several years to materialize in its complete form. The author stated that the time-series design required constant monitoring and rapid response to threats (Bloom & Bliss, 2002). The research design employed also provided opportunities to adapt to changes when needed. The time-series analysis made it possible to produce rigorous site-specific impact estimates.

Bloom and Bliss (2002) analyzed a comparison of the Jobs-Plus matching study with those from two MDRC methodological studies. The key findings from the study conflicted with those from Jobs Plus. Because it took several years for the program to materialize, using the time-series approach was the design (Bloom & Bliss, 2002). After applying a range of statistical and econometric matching and modeling procedures, the MDRC study found that welfare recipients from one part of a city did not

make a good comparison group for those from another (Bloom & Bliss, 2002). The differences could not be explained when discussing the challenges and complexities of interpreting divergent findings between two studies, especially since both groups had similarities in geography and housing. The research showed that the Jobs Plus initiative effectively made a difference even amid broader economic improvements (Bloom & Bliss, 2002).

Morris et al. (2002) examined 1500 children, ages 6 to 17, from 850 families living in public housing developments before the housing authorities implemented the program: they aimed to see to what extent, if any, their parents' participation in Jobs Plus would have on their lives. The 1998 study focused on school and behavioral outcomes of children in the Jobs-Plus demonstration compared to children in welfare families (Morris et al., 2002). Results show that children in the Jobs-Plus developments fare better regarding school and behavioral outcomes than children in other welfare families (Morris et al., 2002).

As Schneider and Ingram (1993) theorized, policy design for the target population is purposeful and attempts to achieve goals by changing people's behavior. Morris et al. (2002) believed that programs targeted at parents' economic outcomes could affect children by increasing parents' self-sufficiency.

Although Bliss and Riccio's (2001) findings are too dated to use as current scholarly material, their early review provides contextual insight into the self-sufficiency model used. An initial evaluation of the program discovered that Jobs-Plus encountered numerous obstacles, from the challenges of implementing the new program across too

many sites at one time, slow hiring procedures with a high staff turnover, unstable funding, and a sluggish federal response (Bliss & Riccio, 2001).

Jobs Plus's policy design and goal are structured to change the behavior of the target population, in this case, those receiving welfare. The goal is to move this group towards self-sufficiency and a better economic outcome. However, as Anderson (2011) pointed out, policies may affect groups other than those they intend to assist. Morris et al. (2002) found that children in the study experienced a negative impact from the Jobs Plus demonstration when their parents participated in the program. Anderson (2011) explained that the target populations the policy intends to affect must be defined, whether identified as poor, disadvantaged female-headed households, business owners, or whomever, as long as the person or group gets identified.

From 1998 to 2003, the Manpower Demonstration Research Corp (MDRC) tested Jobs-Plus in six cities across the U.S. and found that the fully implemented components of the program produced sustained positive effects, including a 16% increase in the residents' earnings that held steady up to three years after the program ended (Riccio, 2010).

A third MDRC study examined the impact of the Seattle Jobs-Plus program combined with HOPE VI. Jobs Plus and HOPE VI are two very distinctive programs. The HOPE VI program addresses redeveloping severely distressed housing (HUD, 2023). Through participating in HOPE VI, the Seattle Housing Authority retooled Jobs-Plus as a combined Jobs-Plus and HOPE VI initiative, in which the program targeted residents who were moving out and added relocation-related assistance to the menu of services

(Verma, 2005). For the study, Jobs Plus randomly assigned entire housing developments to either the program group or a comparison group. This design ensured that the employment data were collected before and after the program (Verma, 2005). One notable program component was the rent incentive, which involved freezing residents' rent for two years and allocating portions of their rent towards a savings plan through a series of payment structures (Verma et al., 2005).

The study found that the 1998 and 2000 cohorts in Seattle and other Jobs-Plus sites had varying participation rates and that the Seattle move-out rates were higher than anticipated (Verma et al., 2005). When measuring the attachment of those with a formal connection to the program, the results showed a high degree of commitment from enrollees who sought assistance with job referrals and education and training activities. Once implemented, the Jobs-Plus group had higher earnings than the comparison group (Verma et al., 2005). Statistical analysis showed that Jobs-Plus increased residents' average earnings by \$394 per year. However, the program's impact on employment rates was not statistically significant.

One of the final studies. As stated earlier in the text, the Jobs Plus Community Revitalization Initiative's goal was to address high levels of poverty and unemployment in public housing communities throughout the U.S. (Ricchio, 2010). The hope was to promote the economic self-sufficiency of public housing residents through a multidimensional approach (Ricchio, 2010). The Jobs Plus program was initiated in the mid-1990s. The program ran from 1998 to 2003 before being reinstated in the mid-2000s (Bliss & Ricchio, 2001; HUD, 2021). In seven years of findings, the studies found that the

Jobs Plus program had significant and sustained impacts on earnings and employment in three sites, with Hispanic men and Southeast Asian women experiencing substantial gains (Ricchio, 2010). Sites that had fully implemented and sustained all three program components achieved the best results (Ricchio, 2010). The results showed a 16% increase in average annual earnings over the entire seven years, with an average gain of \$1,300 annually for nondisabled, working-age public housing residents (Ricchio, 2010). One report found that when MDRC evaluated Jobs Plus for public housing families, the program showed increased earnings for residents in the six public housing developments that participated in the program (Verma et al., 2005). However, those positive early earnings gains dissipated once the program ended (Verma, 2005).

The Jobs Plus Initiative could improve the lives of thousands of women living in public housing and move them into higher-wage-earning jobs. The Jobs Plus Initiative is a competitive grant program to assist public housing residents in increasing their earnings and advancing employment outcomes (HUD, 2022). The program aims to develop locally-based, job-driven approaches to increase earnings and promote employment outcomes through work readiness, employer connections, job placement, education, and financial counseling (HUD, 2022). On the surface, the program might sound like it strictly promotes advanced employment opportunities. However, the program has three core components: employment-related services, financial and rent incentives, and community support (HUD, 2022).

Because Jobs-Plus is a place-based initiative designed to increase residents' self-sufficiency by improving their employment (Morris et al., 20022), female-headed

households living in public housing may benefit from such opportunities and move away from subsidized government housing. In the end, the argument can be made that providing public housing residents access to better employment, educational, and economic opportunities is crucial for promoting upward mobility and breaking the cycle of poverty.

Summary

The purpose of this study was to examine the social construction of female-headed households living in public and HCV housing and some of the factors associated with their dependency. The literature review provided little scholarship on the topic. There were few research studies and academic literature on female-headed households in public and HCV housing, this population's social construction, and factors limiting their ability to abandon housing assistance programs. Reading the literature provided insight into many issues and challenges women face, such as hardships, inequalities, and disparities, but little into their experiences living in some type of federal government housing. The literature indicates that self-sufficiency programs work, especially when mandates are applied. HUD's FSS and Jobs Plus programs are viable options and deserve further consideration in promoting self-sufficiency to those receiving housing subsidies.

Chapter 2 included an introduction to the chapter, the literature search strategy, a theoretical foundations section, the history of public housing, and public laws, rules, and regulations that shaped public housing programs. The chapter also presents the need for public housing, gives a literature review, and discusses the gap. Chapter 3 introduces the

research method, research design, rationale, the role of a researcher, the setting, participants, data collection plan, research instrument, methods of achieving validity, ethical protections, and summary.

Chapter 3: Research Method

This generic qualitative study involved addressing why female-headed households with children live in public and HCV housing in the long term and what underlying factors prevent them from leaving, thus causing them to become a burdened population. According to Creswell (2009), qualitative research involves understanding intricate meanings people attribute to social or human problems.

Flick (2002) explained qualitative research involves exploring diverse and complex aspects of human life and experiences.

Conducting a study on female-headed households receiving government-funded housing subsidies is important to the field of research. Since the current public housing policy does not set time limits, residents can stay indefinitely on many programs. By allowing residents to remain on these programs with no set time limit, the government may inadvertently contribute to their inability to leave these programs. Consequently, government housing subsidies become a permanent solution for residents. Therefore, it was essential to explore whether female-headed households in Central Texas public and HCV housing units experienced such outcomes. I also addressed promoting self-sufficiency as a requirement for HUD public housing and HCV Section 8 programs, with the intent of moving women who are listed as heads of households into the private housing sector more quickly.

There needs to be more literature on this topic and specific population. Women are one of the fast-growing demographics in poverty, and single mothers are becoming

increasingly dependent on government assistance (Wienclaw, 2021). There was a clear gap in existing literature, which necessitated research to understand this topic.

Research Design and Rationale

For this study, I used a generic qualitative approach. This approach was most appropriate to examine lived experiences and underlying factors that delay or prevent female-headed households with children from leaving HUD housing programs. It was important to study female-headed households receiving housing subsidies to understand challenges this targeted population faces. I also addressed the broader issue of this group not leaving housing assistance programs in a timely manner.

I used Schneider and Ingram's social construction theory. Barbehon (2020) explained social construction involves the relationship between policy design and construction of target groups. Schneider and Ingram's theory of social construction and policy design is used to explain why public policies sometimes fail to meet objectives. This theory involves socially-constructed values that are applied to target populations and impacts their values have on people. I used this theoretical framework to answer the following research question: What are lived experiences of female-headed households with children participating in public and HCV housing in Central Texas and what factors prevent them from leaving programs?

After considering the research question, I eliminated other research designs for this study. Narrative research is a strategy of inquiry in which researchers study lives of individuals or group of individuals and their stories (Creswell, 2009). Because I was not seeking stories involving participants' lived experiences with public housing, a narrative

approach was not suitable to provide the information I was seeking. Ethnography is rooted in anthropology and cross-cultural research and involves experiences that are lived, felt, or undertaken (Taylor, 1994). It is a descriptive methodology for studying cultures and peoples that is designed to create a portrait of a particular community (Hancock et al., 2009). It involves observation and documentation of social lives and cultures (Saldaña, 2011). Percy et al. (2015) explained ethnography involves investigating what defines cultures. Because I did not focus on social cultures, groupings, customs, or cultural beliefs, the ethnography approach was not considered.

A phenomenological study involves describing meanings of individuals and their lived experiences (Creswell, 2007). Makunika (2022) explained phenomenological research involves understanding and describing the significance of lived experiences related to a particular concept or phenomenon. It also involves describing individual immediate experiences (Edmonds & Kennedy, 2017). Percy et al. (2015) stated that phenomenology studies involve subjective experiences in which researchers investigate prereflective conscious experiences or lived experiences. I was not studying immediate experiences of public housing residents. By exploring underlying factors that may have caused this target population to become unable to leave housing programs, a phenomenology approach was unsuitable for this study.

The grounded theory method is an inductive approach in which theories are generated through observations of patterns (Babbie, 2010). The grounded theory methodology originated with the 1967 works of Glaser and Strauss (Hancock et al., 2009). Grounded Theory requires the researcher to build a series of theories around a

construct to form a theory (Hancock et al., 2009; Saldaña, 2011). Because this research study focused on the experiences of female-headed households living in and becoming socially constructed while living in government public housing, using the grounded theory method was not the best approach.

The case study design was not considered. Hakim (1987) explained a case study as the social research equivalent of the spotlight or microscope in which the value depends on how well the study is focused and, at a minimum, provides a detailed portrait of a particular social phenomenon. Case studies are a qualitative strategy in which the researcher explores a program, event, activity, process, or one or more individuals (Creswell, 2009; Stake, 1995). Although case studies are often associated with a single case, they can be complex and constructed to study virtually anything (Robson, 2002). Yin (2012) explained how case studies involve an in-depth inquiry into a case and have been a standard part of research in psychology and related fields for a long time.

Creswell (2007) further explained that case studies take place in a clearly defined and limited context or bounded system, which allows the researcher to explore many of the complexities of a phenomenon. A case study was not believed to be appropriate because there is little known on the topic of female-headed households with children living in HUD's subsidized housing units. Therefore, I examined HUD's FSS and Jobs Plus Initiative (JPI) programs and explored the benefits of mandated participation with a time limit in self-sufficiency programs, which could lead to policy changes at the agency level.

Role of the Researcher

Researchers must understand the importance of their role. One of the first aspects of my role as a researcher will be thoroughly researching the topic to bring new insight to the body of knowledge. Grasping the concept of expectations is fundamental to understanding roles, their behavior, and role achievement (Kyvik, 2013). Kyvik (2013) further stated the assumption that our behavior is affected by expectations from others or impersonal expectations in written rules, informal norms, and social values.

As the researcher, I designed the instruments with the central question in mind and without bias. I approached the study with an open mind and adhered to confidentiality and ethical standards. Collins and Cooper (2014) stated that awareness is the first step in reflecting on how intense feelings might impact or illuminate qualitative research fieldwork. Karagiozis (2018) cautioned that while studying human behavior, the researcher should be aware of culturally formed consciousness to prevent projecting personal values onto the participants.

Most U.S. citizens are familiar with the concept of public housing and perhaps know someone or have family members who have relied on housing subsidies for years. Because public housing issues often have negative connotations in the public domain, as the researcher, the researcher must be mindful of personal biases and opinions and allow personal feelings to construe the research. Babbie (2013) stated that the risk for bias increases in participatory action research or those involving an element of social justice research. Although this is not an action research or social justice study, the study does have a social component. Korstjens and Moser (2017) stated that to keep bias out of the

study, a researcher must first acknowledge the potential for bias to surface and that transparency should be a key element in research. Avoiding bias also entails remaining nonjudgmental when collecting and analyzing data. Babbie (2013) further stated that experienced qualitative researchers tend to avoid the pitfalls of bias by adhering to established data collection and analysis techniques while remaining mindful of their values and preferences. Babbie (2013) explained how an inexperienced researcher might let their biases show. To avoid such pitfalls, I masked the participants' identities and employed a neutral approach when interacting with the participants and analyzing data (see Appendix G).

Methodology

The research methodology is the researcher's general approach to collecting, manipulating, or interpreting the data (Leedy & Ormrod, 2005). Leedy and Ormrod (2010) further stated that, to some extent, the research methodology approach dictates the particular set of tools best for the researcher to utilize when conducting a study. Qualitative research studies typically focus in depth on small sample sizes (Patton, 1990). Leedy and Ormrod (2010) pointed out that the sample size of a research study depends on the research questions.

A purposeful sampling technique was employed. I chose a purposive sampling method because I did not have a sample frame. Secondly, using this technique allows researchers to strategically select individuals and sites for study because they are likely to offer relevant insight and understanding of the research problem and central phenomenon in the study (Creswell, 2007). This strategy allows the researcher to sample purposefully

(Trochim & Donnelly, 2007). This strategy allowed me to select participants who met the criteria needed to conduct meaningful research on my topic. The expectation was that after interviewing the first couple of participants, there was a potential that those individuals could help expand my sample size, leading to a snowball sampling. More importantly, the study could provide insight into HUD's self-sufficiency programs and specific outcomes.

Participant Selection Logic

Although Texas consists of 254 counties with 415 PHA offices (HUD, 2021), only three local housing authorities operate under HUD in the research area. The primary research area was a large metropolitan area located in County 001. However, two additional housing authorities from neighboring counties were added for consideration as a backup plan in case I needed more participants. All three research counties were part of the Central Texas region (see Appendix H).

The participants for this study were women with children, identified as female heads of households, who had resided in public and HCV housing units for at least one year. The participants had to have a child or children aged from newborn to twenty years old living in the unit. The children living in the housing unit did not need to be the participants' biological children, but they must legally reside in the home. The recruitment strategies and interview protocols are located in Appendix B.

Recruitment Sites

Housing authority sites with public and HCV housing units, beauty and nail salons, the local food stamp office, and social media were identified as potential

recruitment places for this study. The anticipation was that most potential participants would come from the three local housing authorities managing public and HCV housing units under HUD funding in County 001. If needed, additional participants were to be recruited from programs in County 002 and County 003 to complete the participant pool.

The goal was to interview at least ten women listed as heads of households with children living in public and HCV housing units using the purposeful sampling strategy. To recruit participants receiving housing assistance, I planned to post flyers on housing authorities' public and social bulletin boards, post to social media, and use word-of-mouth. The belief was that interviewing female-headed households with children who have lived in government-subsidized housing might reveal some of the challenges this targeted group experiences and the factors that affect the length of time participating in a housing assistance program, causing them to become socially constructed and dependent.

Instrumentation

The instruments created for the study were a set of screening questions and a set of semi-structured interview questions. I used a digital recording device for the face-to-face interviews and took notes. Qualitative research methods consisted of three data collection strategies: in-depth, open-ended interview questions, direct observations, and written documents (Patton, 1990). Conducting semi-structured, open-ended interviews allows participants to share detailed information regarding their living experiences in public and HCV housing. This method also lets the participants elaborate. Johnson (2002) explained how conducting in-depth interviews involved applying social and interpersonal interaction components to emerge. He further stated that in-depth interviewing allowed

researchers to seek deep information and knowledge, especially those sharing their lived experiences (Johnson, 2002). Direct observations were not part of this study.

The interview questions allowed for an in-depth look at factors associated with the longevity of women with children living in public and HCV housing units. These questions focused the discussion on the challenges of public housing and the theory of social constructionism (see Appendix D). Walden IRB approved this study under Approval No. #12-16-24-0067210. The interview protocol instrument was suitable for the target population. The questions were relevant to the research question and accurately measured what was needed, allowing insight and understanding to be gained from the interview.

Data Collection Plan

Data were collected from face-to-face, phone, and audio-only Zoom interviews, including follow-up interviews when needed. I developed a semi-structured, ten-question instrument that aligned with the research question and theory. Described as the actual research instrument, qualitative researchers collect the bulk of their research data through interviews and observations (Leedy & Ormrod, 2010). However, they are often viewed as too subjective, mainly because they are the instruments of data collection and interpretation (Patton, 1990). The study was bounded by the locations of the housing authorities participating in HUD public and Section 8 housing programs.

Because the study focused on a sensitive topic, it was necessary to employ critical listening and sensitivity skills, refraining from casting judgment during the interviews. I did not prompt the participants toward a response during the interview sessions. I

recorded all responses on a digital recording device, took notes, and made observations. In qualitative research, the potential sources of data collection are limited only by the researcher (Leedy & Ormrod, 2010).

The plan was to hand out at least ten to twelve \$20.00 gift cards as a thank you, and maybe a few lunch boxes. Based on this expectation, the initial anticipated cost of the study was approximately \$200 to \$ 300, plus travel time and fuel. Only eight gift cards were issued. No interviews occurred during lunchtime, so no additional cost for a cup of coffee or a boxed lunch was necessary. The total cost of this study was \$180.00.

I upheld the responsibility as a facilitator by applying the same rigorous and careful methods to collect the data over the web conference as in the in-person interviews. I used the approved consent forms and Institutional Review Board (IRB) applications and followed the guided process outlined in Walden's policies. All participants' personal information was masked and securely stored.

Methods of Achieving Content Validity

A set of screening questions served as the basis for the ten semi-structured interview questions. Qualitative interviews are based on topics to be discussed in depth rather than standardized questions (Babbie, 2010). As Anderson (2010) explained, the strength of qualitative interviews is that the researcher is restricted to specific questions and can refocus their questions in real-time, allowing for a deeper probe and gathering of additional information. Various governmental databases, including HUD's, served as data collection sources.

Creswell (2014) noted that qualitative researchers collect data themselves by examining documents, observing behaviors, and interviewing participants. Since I utilized multiple sources to collect data, triangulation helped provide validity. This method is a common approach in qualitative research, where the researcher might engage in informal observations, conduct interviews, and later assess the coded themes and patterns from the collected data (Leedy & Ormrod, 2015).

Data Analysis Strategies and Coding Plan

This generic qualitative study examined factors that hinder female heads of households receiving housing assistance from leaving the programs and was framed around examining the socially constructed living experiences of female-headed households participating in public and HCV housing in one central Texas region. Various governmental databases, including HUD's, also served as data sources.

In qualitative analysis, researchers work intensively with rich data (Bazeley & Jackson, 2013). Patton (1990) stated that before collecting research data, the researcher should answer several questions to determine the kind of data needed, which in turn allows the researcher to determine the appropriate questions. Patton (1990) further explained the period after the interview or observation is critical to the rigor and validity of the inquiry and that this is the time to guarantee the quality of the data, the moment a researcher begins data analysis, any missing information will quickly become apparent, and without required data, analyzing and interpreting findings would be impossible.

Coding Plan

I employed a combination of open coding, in vivo coding, and thematic coding methods, along with deductive and inductive approaches, to analyze and identify patterns, themes, and categories. The following priori codes provided a starting point for the data analysis process and aligned with the interview questions (see Table 2).

Table 2

Preliminary Codes for Data Analysis

Preliminary Code	Interview question applicable
Acceptance	1, 2
Advantaged	5, 10
Advocate on ones' own behalf	2
Benefit	1, 3,
Burden	3, 8, 9, 10
Contender	5
Dependent	3, 4, 5, 8
Deserving	1, 3
Deviant	1, 2
Entitled	1, 3, 10
Incentives	4, 5, 6, 7, 8, 9
Lack of motivation	1, 3, 5, 6, 7, 8, 9, 10
Market-based	2
Sense of belonging	1,3
Status Quo	1,3, 6, 7, 8, 9

Corbin and Strauss (2008), as cited in Bazeley and Jackson (2013), defined a *code* as an abstract representation, a way of identifying themes in research. It is a particular step in analyzing data. It assigns meaning to the data collected to simplify and recognize patterns (Hurst, 2023).

Ethics

Ethical concerns exist in completing the analysis and reporting of qualitative research. Babbie (2010) stated that because qualitative research calls directly on subjective judgments, researchers might only see what they want to see or are looking for in the data. It is important to note that some of the most essential implications in qualitative research involve how the researcher develops narratives, provides space for participant interaction, grasps the material, and analyzes from multiple perspectives (Karagiozis, 2018). Creswell (2007) explained that regardless of the approach taken, qualitative researchers often face numerous ethical issues during the data collection process, when applying analysis, and when disseminating the reports.

I masked and protected the data and all the participants' personally identifiable information. The participants received copies of their transcripts to review for accuracy. I thoroughly examined and read the transcripts before coding. More importantly, I maintained the integrity of the data and did not change or manipulate the data in any way.

Coding and Data Analysis

After interviewing the participants at the end of the study, I coded the data. The data were analyzed using open, in vivo, and thematic coding methods. Once I completed the coding process, I interpreted the data using thematic analysis. This process allowed me to see if there were recurring or emerging codes, themes, and patterns in the participants' responses and the data collection methods.

I analyzed the data manually and used a qualitative data analysis software, specifically Delve. Bazeley and Jackson (2013) explained how using qualitative data

analysis software facilitates the management and rigorous analysis of qualitative data, enhancing the qualitative research process. The first step was to convert the data into a format suitable for interpretation. After completing the data analysis process, the next step was to code the data. I determined it was best to code the interviewees' responses immediately after the interview. Payne and Payne (2004) advised researchers to quickly transcribe all handwritten field and interview notes into legible form for easy reading and securely store them. The authors further stated that the researcher must transcribe all text and audio recordings verbatim with no corrections or injections in written format (Payne & Payne, 2004). I did not add to, inject my opinions, or correct the interviewees' responses. Payne and Payne also instructed researchers to electronically and manually secure and store all the data before and after the coding process. To ensure data safety, I stored the transcripts in an electronic file format on my computer and a portable flash drive as a backup measure, which later proved invaluable after my hard drive crashed. I also stored the interview transcripts in a secure file cabinet.

Issues of Trustworthiness

Trustworthiness in a research study refers to the credibility, dependability, and validity of the research findings (Lincoln & Guba, 1985). Lincoln and Guba (1985) determined that these core principles serve as the framework in qualitative research to establish trustworthiness. Lincoln and Guba (1985) suggested that a researcher should apply three techniques to increase the likelihood of producing credible findings and interpretations: prolonged engagement, persistent observation, and triangulation. Prolonged engagement builds trust, whereas persistent observation enhances the

significance of certain aspects within the research context (Lincoln & Guba, 1985).

Triangulation improves the probability that the findings and interpretations will be credible (Lincoln & Guba, 1985).

Stahl and King (2020) explained that researchers employ specific research procedures to create trustworthiness. Stahl and King (2020) further explained that although subjective, trustworthiness in research is a shared reality where the writer and the readers might find commonality in their respective processes of constructing meaning and interpreting the findings. Gregory (2003) stated that a researcher must never lose sight of the demands of researching and must always conduct research with integrity, adhering to certain principles, which is imperative.

Credibility

Hadi (2016) explained how triangulation confirms confirmability and credibility in qualitative research methods. Triangulating is the process of using several sources of information or procedures from the field to establish identifiable patterns (Stahl & King, 2020). Hadi (2016) further explained that triangulation should not be used to check the validity of data that produces a true or false answer, but to ensure the validity of the inferences derived from multiple data sources. A triangulation strategy on the interview responses, data recordings, field notes, and all observations was employed.

Transferability

Transferability in research is the extent to which findings are applied to other contexts (Creswell, 2007). Transferability promotes study credibility (Creswell, 2007; Hadi, 2016). Rich, thick descriptions allow readers to feel as if they are part of the

experience and make decisions regarding transferability (Creswell, 2007). Lincoln and Guba (1985) stated that the naturalist's establishment of transferability is different from that of a researcher's establishing external validity by conventional methods. Lincoln and Guba (1985) further explained that conventionalist researchers tend to stick to positivist methodologies and express precise statements about the study's external validity. On the other hand, the naturalist researcher cannot specify their findings in the same manner but must instead use a thick description to enable others looking to make a transfer to conclude whether a transfer is possible (Lincoln & Guba, 1985).

Dependability

Guba (1981), as stated in Lincoln and Guba (1985), stated that there could be no validity without reliability and, therefore, no credibility without dependability. Lincoln and Guba (1985) explained that a research study's audit trail cannot exist without data collection. To ensure dependability in this research study, I employed a proper audit trail and kept well-structured and organized records of the interviews and other data collected.

Hadi (2016) suggested that researchers create audit trails to allow readers to make their judgments about a study's quality and overall worth. For dependability, this study's audit trail of interview transcripts and secondary data were triangulated for consistency and accuracy of the findings. Another strategy to ensure trustworthiness is member checking. Hadi further explained how member checking ensures dependability and credibility (Hadi, 2016). In applying member checking, researchers allow participants to review their responses and validate that the transcript is correct.

Hadi (2016) stated that some methodologists were concerned about its usefulness and suggested that researchers carefully consider whether this technique is suitable given the nature of their data and research context. Although Haidi (2016) questioned the effectiveness of member checking, the author explained that this is mainly due in part to the fact that qualitative data consists of several sources in which some of the data analysis represents the researcher's interpretation and participants' non-verbal expressions, all of which would prove challenging for the participants to validate (Hadi, 2016). After transcribing participants' responses, I applied the member-checking technique by allowing participants to read their responses and verify the accuracy of the transcripts.

Confirmability

A fourth perspective on trustworthiness is confirmability (Stahl & King, 2020). Stahl and King (2020) explained that research needs to undergo auditing with a measure of objective reality. Patton (2002) suggested that combining multiple methods and data sources helps researchers to overcome bias in their research. To establish confirmability, I kept an observation notebook. Although I did not maintain a separate reflective journal as I had initially planned, I did place reflective thoughts and assumptions alongside the observation and research notes. I provide a detailed outline of the research steps in the audit process.

Ethical Protection of Participants

Researchers must remain ethical when conducting research. Research ethics comes from the branch of applied ethics that is concerned with ethical considerations in every stage of the research process, from planning, conducting, communicating, and

following up (Punch, 2014). When conducting research, researchers must understand that these lines should never become blurred in research or the researcher's actions called into question (Denzin & Lincoln, 2000).

Creswell (2007) explained that a qualitative researcher conveys the purpose of the research study, does not engage in deception, and protects anonymity through masking. Researchers adopt multiple measures. First, I employed all the appropriate measures throughout the study to ensure no ethical violations occurred. Punch (2014) explained that ethical challenges in research arise in all designs and approaches and at all project stages. It emphasized the importance of ethical decision-making and behavior throughout the entire research endeavor (Punch, 2014).

Secondly, I provided the consent form in advance and obtained the participants' official responses before conducting the interviews. Another element of conducting research and interviewing participants is to secure informed consent (see Appendix C). Informed consent means study participants have a right to be informed regarding the nature of experiments in which they are involved and the potential consequences (Denzin & Lincoln, 2000). More importantly, an essential aspect of obtaining informed consent is that it limits the chance of deception and minimizes participant risks or harm (Denzin & Lincoln, 2000).

Lastly, I followed the IRB guidelines for conducting research. Babbie (2010) explained how the need for norms against harming research subjects came about because of horrendous incidents from earlier medical research (Babbie, 2010). In addition to securing consent, I rigorously upheld participants' rights to ensure ethical research

practices. Homan (1991) writes that even in instances where participants do not have the right to refuse or should not refuse to participate in a research project (I.e., Census undertakings), protection still needs to be put in place. Those involved in social science research must be aware of the general agreements shared by researchers about proper and improper conduct of social inquiry (Babbie, 2010). I ensured the participants' privacy and confidentiality remained protected.

Summary

In Chapter 3, I explained the methodology, the researchers' role, the research design and rationale, recruitment strategies, the sample size, and participants' selection for the study instrumentation, data collection and analysis strategy, and coding methods. I also presented issues of trustworthiness and the methods for achieving content validity, including the ethical protections for participants. I developed a semi-structured, ten-question instrument that aligned with the research question and was framed around social construction and targeted population theories, and received approval from Walden's IRB committee. The open-ended questions allowed participants to discuss their lived experiences and some of the barriers that prevented them from leaving housing assistance programs within a few years. The open-ended format also allowed participants to share their views on the policies, mandates, and both the FSS and Jobs Plus programs. The chapter also detailed the ethical protections taken throughout the study and the four main concepts of trustworthiness. I followed all research protocols and adhered to Walden University research polices, guidelines, and regulations. The data analysis involved

thematic coding of semi-structured qualitative interviews using specialized data analysis software, DelveTool.

Chapter 4: Results

Women and children account for more than 75% of HUD rental assistance programs, or roughly 4.2 million women and 3.2 million children (HUD, 2022). The purpose of this study was to examine lived experiences of female-headed households living in public and HCV housing, and factors associated with their dependency. The research question was: What are lived experiences of female-headed households with children participating in public and HCV housing in Central Texas and what factors prevent them from leaving programs?

This chapter includes information about the research setting, instrumentation, demographics, data collection methods, and procedures. In this chapter, I also explain how evidence of trustworthiness was established via credibility, transferability, dependability, and confirmability as outlined by Lincoln and Guba. In this chapter, I also present research findings and themes that emerged through data analysis, as well as a summary of results.

Setting

I interviewed eight total participants. Four interviews were conducted in person and four were conducted using Zoom. Three in-person interviews took place at participants' housing complexes, while a fourth was conducted at a workplace. All interviews occurred in secure spaces outside of participants' housing units and did not compromise their privacy. With in-person interviews, I observed participants' overall demeanor and listened to the tone of their voices when they responded to questions. Although I could not see four participants over Zoom, I could hear the tone of their

voices, including any hesitation and pauses. All participants appeared to want to participate and were willing to share their experiences.

Interviews for this study lasted between 32 and 60 minutes. I completed all but one interview in a single session. During that interview, the main recording stopped, and the backup device captured only one side of the conversation. Upon learning of what had happened, the participant agreed to a second interview later that same day. The second interview occurred with no further issues. One participant later provided a follow-up call regarding her housing situation and upcoming move.

Demographics

The study consisted of eight women, with five African Americans (62.5%), two Caucasians (25%), and one Asian (12.5%). Participants were part of housing authority programs in three Central Texas counties. All participants were women with children who were identified as female heads of households and had resided in public and HCV housing units for at least 1 year.

Participants reported varying lengths of residence, ranging from 1 to 20 years. Four participants were relatively new to the program, having received assistance for less than 5 years, while 4 were residents for 10 years or more. Six lived in public housing, and two participants received assistance through the HCV program.

A total of 20 children whose ages ranged from 8 months to 21 years were living with their mothers on housing assistance. Genders were equally represented, with 10 females and 10 males. One participant had three adult children no longer living with her. I did not reference adult children in this count.

Participants were not asked to provide their ages; however, during the screening process, I verified all participants were 18 or older. Their education level ranged from high school to college. Three participants completed high school, with one having earned her GED. Two reported completing high school and having some college, and two had college degrees. One participant's education level was unknown.

Data Collection

The data collection process for this study began with securing Walden University IRB approval (#12-16-24-0067210) before starting recruitment. After receiving approval, I posted recruitment flyers at three housing authority sites and a social services office primarily serving single and low-income wage-earning mothers. I also posted on three social media platforms: Facebook, a neighborhood coalition page, and Nextdoor. Recruitment also occurred via word of mouth. However, the recruitment effort resulted in only eight responses, leading me to request approval to change flyers. After obtaining IRB change approval, I reposted recruitment flyers (see Appendix A) and received a better outcome, yielding an additional 246 responses. At the end of the recruitment stage, a total of 254 potential participants had expressed interest in the study (see Appendix B).

Once potential participants were identified, I used a purposeful sampling technique, inviting 27 women to participate. From this pool, four women did not meet the study's eligibility criteria, and eight did not respond to the invitation. In the end, 15 women met eligibility criteria; two provided consent but backed out. Three women agreed but did not show up for their interviews. Two participants encountered technical problems and could not start interviews. Only eight women completed the study.

Using a semi-structured and open-ended question format, I conducted four in-person interviews and four audio-only Zoom interviews. The study's interview questions were framed in terms of social construction of the target population. They were structured for participants to discuss their lived experiences, any stigma or discrimination they faced, housing policies and mandates, FSS and Jobs Plus programs, and perceived barriers or factors that could limit their ability to leave their housing assistance program.

Denzin and Lincoln (2000) stated by asking all respondents the same series of questions, researchers can construct and interpret participants' lived experiences. Therefore, using a semi-structured and open-ended set of questions was the best approach for the study in order for participants to share their experiences openly. Questions allowed for examination of whether or not this population benefits from policies.

To ensure integrity of the data collection process, interviews were audio-recorded using two recording devices. At the start of interviews, participants had the opportunity to review consent forms and ask any clarifying questions. They then received reassurance about privacy and confidentiality and were reminded they were free to stop interviews and could exit the study at any time.

After completing interviews, I downloaded audio files and ran them through DelveTool. I then provided a copy of transcripts to participants for their review. After reviewing transcripts, participants were allowed to discuss accuracy of their interviews and ask follow-up questions. No corrections were needed, and participants who completed the study received \$20.00 Visa gift cards or e-cards. Completing interviews

was not a requirement to receive the card. If participants started interviews and decided to stop, they would have still received gift cards.

Although the study involved a controversial topic, there were minimal risks associated with this study. However, as a precaution, participants received contact information for three local psychological counseling services (see Appendix I) and the contact number of Walden University's Research Participant Advocate for additional questions. Lastly, participants were encouraged to debrief by asking questions before exiting interviews.

Using social media was not straightforward. Recruiting participants through social media platforms proved challenging, yielding a high number of responses from individuals who did not meet the study's eligibility criteria. E.g., men. Additionally, many of the email addresses appeared to be linked to automated systems, as they generated auto-replies rather than genuine expressions of interest. In addition, some responses came from outside the study area, including out-of-state. The increase in responses after the second invitation appeared to result from the inclusion of a third social media platform, Nextdoor. Those excluded from the social media recruitment efforts were based on the following criteria: 43 men responded, and 184 had to be turned away because the study pool had reached its full capacity.

I had to exclude some groups from the study. Although this study excluded men, married women, and disabled persons who were physically unable to work, this study did not discriminate against any individuals. Men and married women were excluded because the study focused on women who were most likely to be single mothers listed as female-

headed households. Because the study looked at the social construction of this targeted population, disabled mothers with mobility limitations, such as requiring a wheelchair, those who are blind or dealing with vision loss, deafness, or those with chronic or mental illness, may need government housing without limitation. Individuals with disabilities were not a good fit for the study because the research study examined factors that prevent women with children, listed as head of household, from leaving the program. It also looked at whether or not mandating self-sufficiency programs could be used as a policy tool to move this particular group off public and HCV housing programs. More importantly, HUD offers the Section 811 Supportive Housing for Persons with Disabilities and Section 811 Project Rental Assistance programs for persons with disabilities (HUD, 2022). There was no deviation from the data collection plan outlined in Chapter 3.

Data Analysis

Payne and Payne (2004) explained the coding process lies at the heart of research, and data collection, coding, and analysis often occur concurrently, emphasizing that the coding process is particularly complex. Braun and Clarke (2011) recommended that researchers apply a six-phase process to the data analysis process: familiarization, generating the initial codes, searching for and reviewing the themes, naming the themes, and lastly, allowing the themes to tell the story.

I completed three rounds of coding and used the DelveTool software to manage, organize, and code themes. In the first round, I began the coding and data analysis process by uploading the digital audio recordings of the participants' interviews into

Delve for transcription. Once transcribed, I then applied a two-step coding process, which included both manual coding and digital coding methods. During the initial coding process, I printed the transcripts and thoroughly refamiliarized myself with the interviewees' responses. Reading and familiarizing with the data set is an essential element in the coding process (Braun & Clarke, 2021). This step allowed me to identify some of the codes, themes, and patterns before using the software.

Bazeley and Jackson (2013) explained the benefits of using qualitative data analysis software, which facilitates the management and rigorous analysis of qualitative data. Whereas, Paulus et al. (2014) and Stonehouse (2019), as cited in Saldaña (2021), believed that the increased use of digital tools and data analysis software for qualitative research may have rendered some aspects of the coding process obsolete, including the potential to overlook coding some parts of the transcripts. Saldaña (2021) examined the positive outcomes associated with the use of audio-to-text translation software programs and their alleviation of the burden of manual transcription. The preliminary codes were used as a guide to connect the study's theoretical framework.

I used deductive coding. Saldaña (2021) recommends using deductive coding when the conceptual framework, research question, or design suggests that specific codes, themes, and patterns are likely to emerge. Although I utilized an a priori coding framework (see Table 2), during the first round of coding, I noticed that additional codes and patterns began to emerge, which warranted adding an inductive approach to the coding process. After manually completing the initial coding process, I added the codes into Delve and completed a second round of coding. To effectively code the interviews, a

careful examination of the participants' responses was needed; therefore, I applied the in vivo coding method, which involved directly coding words and phrases from the participants' responses (Saldaña, 2021). Saldaña (2021) explained how vivo coding is appropriate for virtually all qualitative studies and how this coding process allows the researcher to gain a deeper understanding of the participants' voices and experiences. Therefore, using in vivo coding was a suitable approach, as it provided an analysis of the participants' lived experiences, as obtained in the interviews.

Codes, Definitions, and Frequencies

Saldaña (2021) advised researchers to think of codes as more than a significant word or phrase one applies to a datum, but as a symbolic prompt for written reflections that allows the researcher to gain a profound meaning. The preliminary codes' definitions and meanings are derived from the underpinnings of social construction terminology. The definitions for the initial codes, advantaged, contenders, dependents, deviants, benefit, burden, deserving, and entitled, are based on social construction definitions derived from Schneider and Ingram (1997). The remaining preliminary codes, acceptance, advocates on one's behalf, incentives, lack of motivation, market-based, sense of belonging, and status quo definitions are based on standard definitions that are commonly understood in the general use of the word. These definitions assign meanings and explanations for the use of these codes (see Appendix F).

The preliminary codes' frequencies from the data analysis provided some insight into the research study's aim of examining the social construction of female-headed households and their experiences living in federally funded housing (see Table 3).

Table 3*Code Frequency after Data Analysis*

Code	Definition in context to the study	Frequencies
Benefit	Benefit from policy	71
Burden	Feel pressured from policy	60
Dependent	Dependent upon the program	52
Status Quo	Same standards and operations	35
Sense of belonging	Feels included, part of the community	23
Market-based	Rent in the private housing market	16
Contender	Holds some influence	13
Entitled	Believes she has a right to the program	10
Lack of motivation	Not motivated to leave the program	10
Incentives	Housing Programs Incentives	9
Deserving	Believes she has earned the services	6
Advocate on ones' own behalf	Advocate for what she wants	5
Advantaged	Viewed positively	4
Acceptance	Accepted without stigma	2
Deviant	Negatively portrayed actor	0
Total		316

Emerging Subcodes and Categories

In the third coding cycle, I employed a more intensive and scrutinized coding approach to facilitate a deeper analysis of the data. From there, using Braun and Clarke's outlined approach, I identified emerging subcodes and grouped them into categories.

Afterwards, I identified and outlined the themes that emerged. I used the Delve tool and AI features to label, manage, tier, and apply the codes.

The study's interview questions were structured to connect the theory and were part of the coding process. Embedding social construction concepts into the interview questions provided an opportunity to explore whether policies designed to aid the target population of this study are degenerative and also contribute to their social construction and dependency on housing programs (see Appendix E). The process also provided an

opportunity to gauge participants' views on whether they consider HUD's housing programs as an entitlement or a burden. When applied to the participants' responses through data analysis, these codes represent the participants' lived experiences and perceptions regarding the positive or negative impact of the current federally funded housing program in which they participate. This third coding cycle produced a large number of emerging subcodes (see Table 4).

Table 4*Categories, Emerging Subcodes, and Frequencies*

Categories	Emerging Subcodes	Frequency Across the Data
Category	Lived Experiences	-
Sub-code	Employment (discussed employment or willing to work)	20
Sub-code	Discussed lived experiences	17
Sub-code	Making ends meet	17
Sub-code	Reason for seeking out housing assistance	11
Sub-code	Experienced racism and discrimination	10
Sub-code	Limited or decreased chances to gain financial stability	9
Sub-code	Childcare - (plus HA paid childcare for one participant)	9
Sub-code	Improve their quality of life	9
Sub-code	Life before housing assistance	7
Sub-code	Needing a place to stay	7
Sub-code	Privacy and having a bedroom for their kids	6
Sub-code	Discussed Education	5
Sub-code	Discussed housing experiences based on race	4
Sub-code	Experienced domestic violence	4
Sub-code	Dealing with illness or medical expenses	3
Sub-code	Poverty, Building or reestablishing credit	2
Sub-code	Understands a need to save money to move out	2
Sub-code	No support system	1
Sub-code	Single mom	1
Category	Life as a resident in subsidized housing units	-
Sub-code	Negative experiences as a resident	22
Sub-code	Encountered good experiences as a resident	21
Sub-code	Wanting to feel safe or had safety concerns	14
Sub-code	Feel judged by others because of living in PH	5
Sub-code	Feel the need to report or discuss other residents	3
Sub-code	Kids feel ashamed of living in public housing	1
Category	Avoiding Homelessness	-
Sub-code	Discussed experiences of being or almost homeless	18
Sub-code	Feeling stressed or overwhelmed by living situation	15
Sub-code	Stability or looking for stability	10
Sub-code	See public housing as a needed resource	4

Category	Views on Housing Rental Assistance	-
Sub-code	Enjoy the guaranteed rent or low rent perk	14
Sub-code	Affordability	9
Category	Staying put or Leaving Soon	
Sub-code	Complacency	18
Sub-code	Plan to stay on housing assistance indefinitely	13
Sub-code	Length of time on assistance	9
Sub-code	Not sure how long she will use or need assistance	4
Sub-code	Ready to move out	2
Sub-code	Has to move out	1
Category	HUD's Programs and Policy Mandates	-
Sub-code	See a need for FSS and Job training programs	15
Sub-code	Believe five years is not enough time to leave assistance	11
Sub-code	HUD have not discussed FSS or Jobs Plus with her	9
Sub-code	Discussed housing voucher	9
Sub-code	Not familiar with or lack of knowledge	8
Sub-code	HUD does not promote its programs to residents	6
Sub-code	Would consider HA if 5-year mandate existed	6
Sub-code	Have heard of other programs	5
Sub-code	Believe housing programs should be temporary	5
Sub-code	HUD promotes its programs to its residents	4
Sub-code	Feel pressured to participate in FSS and Jobs Plus	4
Sub-code	Feel indifferent about the programs and requirements	4
Sub-code	Believe a time limited is not needed	4
Sub-code	Familiar with FSS	3
Sub-code	Familiar with Jobs Plus	3
Sub-code	Discussed public housing waitlist and 30% Rule	3
Sub-code	Somewhat familiar with HUD's programs	2
Sub-code	Would consider HA if FSS mandate existed	2
Sub-code	Would not consider HA if 5-year mandate existed	2
Sub-code	Would consider HA if job training mandate existed	1
Sub-code	Does not see a need to participate in mandated programs	1
Sub-code	Would not consider if HA if mandates existed	0
Category:	Willingness	-
Sub-code	Willing to participate in Jobs Plus training programs	20
Sub-code	Willingness (positive response)	16
Sub-code	Willing to participate in FSS programs	9
Sub-code	Not willing to participate in FSS program	1
Sub-code	Not willing to participate in Jobs Plus training programs	2
Total		482

Evidence of Trustworthiness

To demonstrate the trustworthiness of this generic qualitative study on female-headed households' lived experiences in subsidized housing, I applied the four principles as outlined by Lincoln and Guba (1985) and discussed in Chapter 3. I aligned the research process to the research problem. An approved instrument, designed with a semi-structured, open-ended set of questions, was used to obtain rich, detailed responses from the participants and produce an accurate set of findings during the data collection phase. Conducting in-depth, open-ended interview questions, direct observations, and written documents are ways to establish trustworthiness in research (Patton, 1990). Denzin and Lincoln (2000) explained the benefit of using open-ended questions to yield open and detailed responses.

Credibility

To establish credibility, triangulation was applied to the observation notes, the participants' responses and interview scripts, HUD's program reports, and member checking. Stahl and King (2020) explained that the importance of triangulation in research is that it enhances the credibility and trustworthiness of the study's findings. Performing prescreening calls allowed a measure of trust to be established before the interviews. To further demonstrate trust, all interview sessions occurred within the IRB-approved timeframe. The participants received assurance that their interview and any identifiable information they provided would be masked. Creswell (2007) explained the importance of avoiding deception and maintaining anonymity through masking. When interviewing the participants, I withheld judgment and avoided introducing bias into the

data. No unethical practices or situations that would question the integrity of the data occurred. To further support credibility, I applied member checking. This process allowed the participants to review and verify the accuracy of interpretations of their interview, ensuring none of their responses were changed (Hadi, 2016).

Transferability

Creswell (2007) explained how transferability promotes the study's credibility. To establish transferability, this study provides thick descriptions of the interview responses from the data collection process. The sample consisted of eight women listed as female heads of households living in public or HCV housing units who met the research inclusion criteria. The study explains the rationale for the chosen methodology. Lincoln and Guba (1985) stated that transferability is the responsibility of the reader to make their own decision on whether or not the findings apply to their context. To further establish transferability, the coding and analysis of the participants' responses provide a thick description, enabling readers to assess the transferability of the findings to similar settings.

Dependability

To establish dependability, I kept a proper audit trail. I maintained well-structured and organized records of the interview transcripts, observation notes, other data collected, coding decisions, and data analysis process, which allowed an examination and comparison of the themes and patterns that emerged from data analysis. Lincoln and Guba (1985) explained dependability, emphasizing the need for the research process to be documented and logical. As noted in Chapter 3, the audit trail of interview transcripts

and secondary data were later used in the triangulation process to ensure consistency and accuracy of the findings.

Confirmability

Confirmability helps establish trustworthiness (Lincoln & Guba, 1985; Stahl & King, 2020). The observation and field notes were used to record the research process and provide support for interpretations of the findings, thus contributing to confirmability by providing transparency.

Results

This generic qualitative study examined the experiences of female-headed households living in subsidized housing units and factors that prevent them from leaving the programs within a few years. The research question guided the study, and the study framed the data analysis according to the Social Construction of Target Populations theory. As a result, five central themes emerged that anchored the participants' responses to the research question: What are lived experiences of female-headed households with children participating in public and HCV housing in Central Texas, and what factors prevent them from leaving programs?

The preliminary coding analysis resulted in a total of 316 codes from across all participants' responses. Several preliminary codes emerged during the coding and data analysis process from the outset. However, one preliminary code, reflective of one of the research study's core social construction concepts, namely 'deviant,' was misaligned with part of the research aim and fell outside the scope of three of the interview questions. From the 15 preliminary codes, several subdivided codes emerged. E.g., benefit from

policy, benefit from housing assistance. However, it was not necessary to present the subdivided codes separately. Therefore, I combined them into the overall tally of the preliminary codes. The emerging codes provided insight into the benefits and burdens of current policies, and to what extent participants were willing to accept the rules and guidelines to have housing and stability. They also provided insight into the participants' experiences with two of HUD's housing assistance rental programs, and how current policy might be a contributing factor to the length of time residents stay in government housing.

Emerging Themes

The thematic coding process resulted in ($f = 482$) subcode frequencies from the participants' responses. The codes suggest the five following themes: overall lived experiences, complacency, HUD program burdens and benefits, willingness to comply, and status quo of HUD programs.

These themes revealed participants' views on housing assistance, mandates, and policies, and provided insight into their lived experiences and familiarity with FSS and Jobs Plus programs. Total frequencies resulted in 798 codes, subcodes, themes, and categories. **Note:** To preserve the authentic voice of participants, their discussions are captured in raw responses verbatim.

Theme 1: Lived Experiences as Recipients

This theme captures the study's target population's experiences they encounter while living in public and HCV housing units. It incorporates dozens of subcodes to provide a synthesized understanding of the population's lived experiences, such as

discrimination, reason for seeking housing assistance, making ends meet, length of time on assistance, rent codes, social construct codes, and other related living experiences codes.

Through sharing their lived experiences ($f = 17$), participants voiced their concerns and provided insight into their overall experiences, from the application process to moving into their units. Their interviews allowed for interpretations of findings to be applied using the lens of the social construction of target populations. The first question sought to gain insight into the reasons the population in this study sought government assistance to meet their housing needs ($f = 11$). Although the public perception often argues that this group wants free rent, the fact is public housing residents pay rent. Here, the participants had an opportunity to discuss issues that concern them, from personnel and residential issues to policy mandates. All eight participants provided responses relating to needing housing for their child or children.

Three of the participants discussed leaving a domestic violence situation. One participant stated unequivocally it was for her kids, "To give me and my kids a better chance at having somewhere to stay and somewhere for us to live." P3 discussed being pregnant and not having much money, but wanting her own place.

P2 explained that she was unaware of subsidized housing and had often wondered how teen mothers could afford their own housing. She said,

Because I worked so long before I had a child, I paid for everyone else to get assistance. So, when I had my child and went through hard times, I decided to get assistance, too. I didn't know of assistance to be available until after I had my son

at 25 and that's when I learned that there was assistance, and I had friends that had moved out on their own that were teen mothers at, um, you know, 17, 18, but I didn't understand how they were able to. I didn't, so I didn't learn about Section 8 or housing vouchers until later in life.

Two participants discussed being single moms, the high cost of living, and needing help, which led them to apply for public housing. P6 stated she sought housing assistance for safety reasons, "We were in a domestic violence situation and this was the quickest, easiest, and most affordable way for us to get back on our feet." Another participant discussed the benefits associated with public housing and the easy access to places she needs to get to. P7 stated,

I think one of the reasons that drew me to seek public housing was because of the benefits. You know, there are certain benefits that I get to, you know, enjoy. And it involves accessibility, you know, and the location. You know, most of these government institutions have proper locations where you can have access to refined things, and you can easily have access to things you need without going through a lot of stress, and then limited income, you know?

P8 discussed several reasons that led her to seek assistance, mainly domestic violence, her desperation on trying to leave, and her financial struggle. She further discussed working a low-wage job, facing eviction, and struggling to make ends meet. While discussing her living situation, P1 expressed her overall frustration with the entire program and management. P5 discussed her recent introduction to public housing and the

fear factor associated with taking such a step. She talked about the adjustments her children had to make,

I told them we gotta get used to this. It's gonna only be us here. And so they were confused and, like I said, nervous at the same time. And then, you know, sometimes they didn't wanna sleep in their room. They came, slept me in the bed just 'cause they were used to sleeping in the same room as me, you know?

At the onset of the coding process, one code immediately came to the surface: that of racism. Half of the participants said they had experienced racism and discrimination associated with being on housing assistance or living in public housing ($f = 10$). Three participants discussed how race affected their housing services ($f = 4$). Participants 002 and 004 alleged intentional racism and spoke of extreme actions inflicted on them because they are African American. P2 stated that she experienced discrimination and price gouging based on her name and voice over the phone, "Once they hear my name, voice, and learn that I have a housing voucher, I immediately get priced out."

Surprisingly, needing a place to stay ($f = 7$) did not appear as a primary reason for seeking out subsidized housing. The participants discussed not having money, wanting to secure housing for their children, and having a place of their own, but did not indicate securing basic shelter as an urgent need. Participants 002, 004, and 007 discussed the importance of having a bedroom for their kids ($f = 3$). Participants 002, 005, and 007 discussed the need for privacy ($f = 3$).

All of the participants discussed their daily struggles and some of the challenges they face as single moms, mostly their financial burdens. One participant discussed her

life choice of picking the wrong man as a contributing factor to what she has endured as a single mom and needing housing assistance. Although most participants encountered negative experiences with their housing assistance, P2 had the highest occurrence of negative experiences with her housing program ($f = 9$). She provided insight into her experiences, mostly related to porting her voucher. Three participants commented on feeling judged by others because of living in public housing. Only one participant felt that her kids were ashamed of having to live in public housing. Seven of the eight participants expressed safety concerns or a need to feel safe ($f = 14$).

Rent and Affordability

The participants were willing to talk about rent, affordability, and rising housing costs. Each participant openly discussed the cost of rent and the challenges of affording rent in the private housing sector. The code, showing that they could not afford rent ($f = 8$), represents the participants' answers to why they first signed up for housing assistance. Whereas, the code, affordability ($f = 9$), discusses the participants' responses of not being able to afford rent in today's rental market.

P1 discussed in great detail her challenges of affording rent over the past ten years, her unemployment status, and being homeless. "At seventeen, I thought paying \$100.00 for rent was a lot of money, until one of my friends told me how much she pays in rent and told me I needed to stop complaining," she stated. One participant explained that she could have afforded a one-bedroom if it were just her. P2 explained a challenge she encountered when she applied for a more upscale housing unit, stating,

It's hard to get in there. How did you, how were you able to get in there? Good credit score and a good rental history like everybody else. And literally. In the middle of my lease, the city of (masked) sent out rent hikes. And so, when I went in for the meeting, how are you increasing my rent in the middle of my lease?

She did not say whether the comments came from family and friends or other residents. P3 expressed gratitude for the help, as she was a young mother and could not afford an apartment at market value. Three participants shared that their housing situation hasn't changed much and that affordable rent was out of reach for them when they first applied for assistance and remains so today. The overall discussions reflect the participants' views on their inability to afford rent in the private housing market and their need to stay on assistance.

The subcode, making ends meet ($f = 17$), provided some additional insight into the participants' views on rent and savings. Six of the participants discussed the challenges of making ends meet, even with housing assistance. When it came to finances and savings, P4 discussed needing to save money, dealing with medical expenses, and being in the process of reestablishing her credit. She commented on not having enough hours at work, and that she only worked part-time at 20 hours a week. She stated, "These days, finding something that pays \$16 or \$17 an hour feels like a win, especially if I get lucky." Two participants discussed wanting to save money. None of the other participants discussed savings or wanting to develop a savings plan.

Life as Residents in Subsidized Housing Units

To dive deeper into their lived experiences, question two asked the participants to share their experiences since moving into public or Section 8 housing. When discussing their experiences as residents, the good experiences ($f = 21$) and negative experiences ($f = 22$) allowed the study to look at the broader picture of the themes and patterns taking place. Three participants stated that they have had good experiences living in their apartment complex. One participant discussed the ease of porting her housing voucher from one city to city. P3 stated,

Some of the challenges that other participants have experienced—I wouldn't say they were complaints—but I think a lot of it had to do with where they started out. For me, I began in a location with fewer people in (masked location). The population in this city is a lot bigger. Other places in this state or a place such as Chicago are huge cities, but you don't have to wait when you have a lower population. Not like here, in this town.

In contrast, P2 reported having a positive experience with reasonable rent prices, but encountered the opposite when it came to porting her voucher. P5 commented that she has only had experiences with management. She stated,

The managers here, they're very nice and helpful. They come in and do an inspection. They did an inspection this year, one time already. Last year they did two inspections. They're here to, you know, to, like I said, you email them, anything broken in your unit, they'll come out and try and fix it. They'll reach out

to you. Um, she's very nice, the lady, and I don't have no any problems with the neighbors.

The data yielded few results about bad experiences when the participants responded directly to the question. However, ($f = 13$) code frequencies occurred across the data. Four participants commented that they felt mistreated by the housing authority personnel. P1's experiences are the opposite of P5's positive experiences. P1 alleged theft and unlawful discarding of residents' items, and stated, "We've also had different items thrown away by maintenance. They come in and sometimes judge us. I've heard quite a lot about our maintenance people stealing from residents or doing things they have no business doing." Although one participant shared in-depth regarding personnel's mistreatment, she also discussed being threatened at having authorities called on her.

Life Before Housing Assistance

Seven participants discussed life before government housing, but the majority of their interview responses focused on their current housing. P5 shared that she had lived with her common-law husband and his mom until she moved out a little over a year ago. P5 determined it was too difficult to live alone, "I know by living by myself, as a single mom with no help, I'm not gonna be able to afford to be in a regular place. So, I ended up signing up for public housing." P6 discussed started working at the age of 16. P8 stated, "At the time, I was working a low-wage job and struggling to make ends meet, and I was finding it difficult to afford a safe and decent place to live for my children."

Sense of Belonging

This code represents acceptance among other residents. As social beings, we need to feel a sense of belonging and of being valued, appreciated, loved, and understood (Powers, 2015). Most participants confessed to not knowing their neighbors personally, but still felt as if there was a sense of community. P4 felt her apartment complex was too big to get to know her neighbors. P5 discussed having a sense of community through her children's interactions with other kids in the complex.

Although the privacy subcode yielded few frequencies, some of the responses alluded to privacy. Two participants emphasized the importance of having personal space, bedrooms, and the emotional weight of ensuring their complexes provided a sense of security and safety. Some of the participants spoke about having a sense of community and safety. While the participants living in HCV units did not report close interactions with their neighbors, most of the participants living in public housing knew several of their neighbors personally, and their interview responses suggested that their children had some level of interaction with other children in the community. P8 especially discussed having a strong sense of community, expressed the desire to stay in her current living situation primarily due to the safety it provides, and her relationship with their neighbors.

Avoiding Homelessness

Avoiding homelessness-related codes ($f = 18$) emerged from the participants' responses when discussing being homeless, living with family, and the fear of becoming homeless. This theme provided the narrative as to why participants sought housing and are looking to stay in housing.

Two participants discussed the trauma their children encountered as a result of their relationships and domestic violence. P8 discussed a willingness to endure the demands from the housing authority, even if it means risking losing her public housing unit. Six participants expressed feeling stressed over their housing situation and stated that they lived in constant fear of losing their assistance ($f = 15$). P2 was coded five times as feeling stressed. P8 discussed coming from homelessness and explained that she does not have a support system, which left her desperate for stability. The fear of homelessness remains a constant in the participants' minds. One participant discussed having to move on short notice, needing to pack, and finding a new place to port her housing voucher. P1 stated,

Because we've come, me and my children have come from being homeless, living from couch to couch. So, me being able to stay in my housing was something that was viable. And at the time I was not working and. Not able to keep a steady job because I didn't have anywhere stable to live, or I would have to deal with being put out of like our next place of where we were staying.

Theme 2: Complacency

This theme examines complacency through participants' actions and attitudes. In this study, the term complacency refers to the accepted definition commonly understood in the general use of the word, at a standstill. The target population in this study provided information regarding their current living experience in public or Section 8 housing. From the interviews, the theme of complacency ($f = 18$) emerged through several subcodes: the length of time on assistance ($f = 8$), uncertainty of how she will remain in

the program ($f = 4$), ready to move ($f = 1$), and plan to stay on housing assistance indefinitely ($f = 13$).

P1 explained that although she has lived in public housing for ten years, she wasn't sure she could continue much longer. She further discussed the low-rent perk and the benefit of guaranteed rent. P2 has been on the HCV program for 18 years and discussed the convenience of having guaranteed rent payment as a way to eliminate some of the stress of paying market value rent prices. One participant stated that she had been receiving HCV rental assistance for 20 years and had no plans to move or give up her voucher. When asked how they plan to stay on assistance, seven of the eight participants indicated that they need their housing program and plan to stay several more years. One participant answered that she intended to stay until she became stable again. P5 discussed staying on housing another four to five years because of her baby and childcare situation.

In discussing welfare reform and its five-year mandate, one follow-up question led me to ask whether or not it was a good idea for the Clinton Administration to have implemented such a policy. P6 discussed her opinion on the topic, stating,

I do. I really do. The complacency there -you know, some people tend to become complacent, thinking, 'Why should I work for it if I can get it for free?' That kind of mentality some people have. And it's always baffled me, like, why don't you want a little bit more? Why settle for the bare minimum? But I also realize that not everyone thinks the same way. So yes, I think it encourages complacency and it was a good thing that they did the mandate for that.

On the topic of complacency, most of the participants were willing to share their opinions completely, including sharing their views on neighbors. P1 commented on other residents in her complex, feeling the need not to work. When I asked if she worked and whether she needed more hours, she shared how she intentionally works part-time to stay in public housing.

The argument could be made that complacency brings with it a sense of entitlement. Schnider and Ingram (2005) place the concept of entitlement as part of benefit distribution. However, the subcode on entitlement appeared ($f = 10$) across the interview responses, many of the participants' responses to some of the questions border on being entitled to assistance. For example, P2 stated, "Because I worked so long before I had a child, I paid for everyone else to get assistance, so when I had my child and went through hard times, I decided to get assistance, too."

Another slant towards entitlement appeared when I asked participants to share their views on whether or not HUD should place a time limit on their housing assistance programs. Questions 9 and 10 attempt to assess the participants' responses to determine if an element of entitlement exists in their perceptions of housing assistance. Question 9 asked, would you have considered moving into public or Section 8 housing if there was a maximum five-year time limit, after which you would have to move after 5 years? P1 was opened to the idea of leaving within five years, as she stated,

Yes, it would give me time to get settled, but also prepare me for the real world because I would also have to start preparing like, Hey, I gotta save money now. This is the time that I have to leave. Then I need to be prepared or well

established with a job and money put away for whenever I move or leave or any of that.

When asked to respond to Question 10, regarding a mandated five-year time limit in public housing, P1's response came across as being indifferent, "I don't really feel any type of way with it. I feel like for some people - they need it more than others, and then I think other people just use it just so they don't have to work it."

However, P2 found this to be heavy question as she went on to explain her answer, stating,

That's a heavy question. I would probably not, because for myself—and I'm going to be open and honest right now—I'm going on my fifth year in this apartment, and I really feel stunted because I always make goals for myself, and I feel like I should be able to. Being in an apartment for five years is something I've never done before, so I really feel stunted.

When asked to respond to Question 10 regarding a five-year time limit, P2 did not think that was enough time and commented that she would rather live years with family and friends, rather than be put on a time limit. P2 went on to say,

To be honest, I guess it would depend on how many children you have. I chose to have only one child, but I believe you need to wait until your children are old enough to be more independent and understand right from wrong. I'd say roughly 12 or 13 years—when they can go to school, come home, and safely stay by themselves for three or four hours and are a little bit more responsible.

There appeared to be a consensus with the responses. Most of the participants would have still signed up for housing assistance, but were not in favor of a mandated time limit. P3 found such a mandate to be challenging and beneficial. She stated,

I think that policy is pretty tough, but I can see the reason why they would do a five-year limit. It could be to give other people a chance to access housing and more. Still, if the goal is to help people get on their feet, it really shouldn't take five years for that to happen—especially if the right support and resources are in place. So, I get the intention, but it still feels like a lot of pressure.

P4 is against HUD placing a time limit on their assistance programs and discussed the stress that comes with moving.

P6 commented,

There's probably going to be a mix of reactions. Some will just say, "Okay, this is what I have to do—let's get it done." But others are going to say, "Excuse me? I've lived here for 25 years, and you're changing things now?"

When asked if she would have still considered public housing had there been a time limit, one participant stated no without hesitation. In responding to Question 10, P7 explain why she found the time limit too restrictive,

You know, I'm a black person, so it's very difficult to create bonds with people.

So I think that would be one of the features that would, I don't think I would take it. I really don't think I would take it.

P8 responded that she found five years in a housing program to be a sufficient time that would allow one to become stable, and the time limit to be fair.

One of the central themes of Schnieder and Ingram's (1997, 2005) works is that if policies are reinforced with passivity, then dependency is likely to occur, and that recipients of the policies may internalize the benefits as permanent entitlements. In such instances, an argument could be made that the status quo contributes to the outcomes.

Theme 3: HUD Programs Burdens and Benefits

This theme captures participants' views on HUD's programs and policy mandates. When discussing housing authority personnel and program practices, this topic produced more negative responses than positive ones. Because most participants have been on housing assistance for years, and plan to stay on their program indefinitely ($f = 13$), these code frequencies may reflect how policy has created dependency rather than support. Schneider and Ingram's (1997) concept of degenerative policies is a key element of the social construction of target populations theory and serves as a component in this study.

Although the subdivided benefit codes resulted in a combined ($f = 42$) occurrence, the burden codes also resulted in a high frequency of codes ($f = 44$). Schneider and Ingram (1997) stated that public policies can confer either a benefit factor or produce a burden, or both, for the intended target group. Schneider and Ingram (1997) explained that some policies are punitive and that the benefit and burden concepts are established in the policy-making process and developed according to the targeted group.

Theme 4: Willingness to Comply in Theory

This theme represents the participants' willingness to comply with HUD's housing policies, rules, and regulations that keep them and their children housed. The theme comprises five subcodes with ($f = 48$) frequencies across the participants' responses.

They are in response to two questions asking if participants were willing to participate in the FSS or the Jobs Plus training program.

P1 was not willing to participate, stating,

No, mainly because I've opened my horizon on my own, and that's just from past experiences with the Job Plus program and dealing with that. I've opened my horizon to work in different jobs and doing different stuff. So, it's definitely opened my, my horizon to a lot of jobs. But it's also told me I can go after whatever job I would want. Well, depending on the training.

P1 felt that participating in either program was somewhat intrusive, "I feel like they are a little invasive with people's privacy, a little bit. Um, they're definitely considerate sometimes, but they're definitely very invasive." Participants 002, 003, 004, 005, 007 and 008 said yes to such mandates. Participants 002, 003, 004, 005, 007, and 008 said yes to such mandates. These participants felt these actions would significantly improve their lives. In the end, two participants confessed that they would not consider either program if mandates were incorporated into the HUD's public and Section 8 housing policies. Participants 001, 004, 006 discussed their willingness to work ($f = 4$). The incentives ($f = 9$) subcodes contribute to the theme. P5 said,

Um, yes, I would still move into public housing even if we had to do a requirement-mandated program. And why? Because being in the program means I have my own unit. I have my own place to live. So why not do that little volunteer work for them? As much as they're helping me with my rent, why not do them a little favor as well, too? So, if they're helping me by covering part of my rent, I

don't mind giving back by volunteering a little in return—it's the least I can do.

That's how I see it. You know.

P7 was willing to accept incentives, especially if they included free rent. She stated:

Well, if they provided me with free rent for a month, that would be a big one. You know, that would be a big one for me. And I would sincerely consider it. I would really, you know, consider it. Yeah, because that's a good one. You know, it helps to cut down the expense.

Obeying Rules

The participants expressed the willingness to follow the rules. According to Participants 002, although she dislikes the rules, she is willing to obey,

When it comes to Section 8 in housing, it's overwhelming. I mean, I appreciate it, but I really don't like it because you have to go by your landlord's rules. It's their property, so you have to go by Section 8 rules.

P4 discussed her previous public housing complex, and felt they had too many rules and stated they were under constant threats of being put out. She explained her views on following rules,

All-in-all, the program I'm in here doesn't have too many strict rules, and the ones they do have are pretty reasonable. It's mostly just basic things like maintaining your home, no bullying, and keeping your yard clean. The fact it is housing could kick you out in the blink of an eye for not listening or following that certain rule.

Like I said, I wouldn't want to lose my housing just because I didn't want to follow a certain rule.

P7 stated,

I said, you know, there's lots of those rules that my kids sometimes see as flimsy, you know, but personally, I really don't have a problem with any of those rules, smoking or not smoking, pets, or anything inside the complex because I think that is mostly.

An incentive is a type of inducement. Schneider and Ingram (2005) explained how policymakers use the policy tool, inducements and sanctions to influence people's behavior, and these are distributed depending on how groups are socially constructed. The authors stated that these tools apply the assumption that the target population is rational and is motivated to act in their own best interest.

Theme 5: Status Quo of HUD Programs

This theme represents the housing authority's daily operations and management of HUD's subsidized housing programs, FSS, and Jobs Plus. It captures the participants' responses to interactions with housing authority personnel and whether the management of the housing programs operates in a state of status quo. The general public often perceives public housing residents as living in substandard housing, run-down housing complexes, in underserved and marginalized communities. When it comes to receiving services, maintenance, and repairs promptly, seven participants shared their experiences. P1 commented that she thought maintenance delays were due in part to the crew being busy, but soon noticed a pattern, stating they were just slow. P2 expressed similar

comments to the first participant, regarding delayed services. P4 said she hasn't encountered problems with maintenance; however, P4 also commented that housing personnel place minorities on the back burner. P7 voiced her concerns over a large number of residents all seeking services at the same time, which pushes some onto a waiting list. P7 stated,

Things breaking down, not being repaired no matter what it is. I've had to endure is, you know, um, I had to endure a long, a long, long list waiting list. I think that was one of the biggest problems I had. The waiting list, you know, there's gonna be a troop of people coming in to, you know, apply for public housing service and the rest of that.

One consistent theme is that of maintenance delays. P8 also commented on the delays she has experienced, stating, "They keep promising it's gonna be better and they're gonna fix it, but I haven't really seen much." There was also an element of status quo with the property upkeep. The observation of poor upkeep of the property is hard to ignore and does bring an element of concern to the forefront of public discourse, and supports the status quo narrative. Policy change may be needed. If the aim is to influence changes to federally funded housing policies, then implementing policy mandates could change the status quo (Gerston, 2002).

The backbone of qualitative research is the extensive collection of data (Creswell, 2007). Creswell (2007) advised researchers to develop a good observation protocol, which allows the researcher to take notes during the interview about the response and organize their thoughts on items and information obtained from the reactions. Although a

formal observation was not part of this study, I did note the appearance of the interview environments. Three of the public housing complexes have a typical housing project appearance. One complex had trash in front of residents' homes, in the parking lots, and in the green spaces. There were torn window screens and a generally dirty appearance around the complex. All three participants voiced safety concerns. One public housing complex recently underwent renovations and no longer resembles a typical public housing complex; however, the participant expressed concerns over ongoing personnel issues and conflicts.

The appearance of the mixed housing units presented a significant contrast to the traditional public housing projects. From two interviews that occurred over Zoom, the participants' member checking occurred in person, which allowed me to see their apartment complexes and their surroundings. Noting these environments provided an essential perspective for the study, allowing for a more meaningful interpretation of participants within the context of their day-to-day living situations. Such observations of this target population reveal how they navigate their social environment and federal housing assistance policies. Moreover, these types of observations are a key factor in understanding the social determinants of health related to living in public and HCV housing. They could lead to suggestions for future studies. None of the participants' in-person interviews were conducted at their residency. I did note their mannerisms and responses to the questions, which were critical to part of the study.

I anticipated awkwardness, but the four women I interviewed in person welcomed the interview and spoke freely. One participant whom I interviewed over Zoom was

challenging. I could not get the participant to elaborate in her response. However, toward the end, when I did a follow-up, asking if she would have been homeless without housing assistance, she began to talk about past endeavors and jobs. During this time, she was the most enthusiastic she had been during the entire interview. P1 was extremely quiet, but came across as angry at the housing authority personnel when giving her responses. P2 noted the importance of the study and wanted to talk and share her story. Both P1 and P2 were unhappy with the program and services they had received over the years. Participants 003 and 006 did not elaborate much. Participants 002 and 008 discussed race throughout their interviews. P5 came across as happy and grateful for the opportunity. None of the participants acted ashamed of living in public housing or being on housing assistance.

Summary

Framed around the theory of social construction of a targeted population, the study examined the lived experiences and challenges of women listed as the head of household living in government-funded housing, and whether they would benefit from participating in two of HUD's self-sufficiency programs. The study's research data were collected through interviews from eight female households who met the eligibility criteria. When applying Schneider and Ingram's (1993) Social Construction of Target Populations theory, the academic argument is that public and Section 8 housing residents are likely to become socially constructed as dependents because of policies. Data analysis presented five key themes: the participants' overall lived experiences, complacency, HUD's Programs: Burden or Benefit, willingness to comply, and the status quo of HUD's

programs. Data analysis also highlighted a policy gap on the time limit needed for HUD's federally funded public and HVC housing programs. By asking the participants how long they plan to stay on housing assistance, question three focused explicitly on the current policy structure. When discussing social constructs to a targeted group, Schneider and Ingram (1993) discussed how policies are created with social meanings (see Figure 1). Schneider and Ingram (1997) explained that those grouped as dependents may be positively constructed, but they lack power and are considered weak. The population of this study may benefit from policies, but they lack influence and are required to accept rules and regulations without question, to maintain their assistance. Additional information and outcomes will be provided in the next chapter.

In Chapter 4, I presented the study's methodology, the recruitment, research setting, the data collection and analysis procedures, the codes and themes that emerged, and the results. Chapter 5 addressed the interpretation of the findings, identifiable gaps, the study's limitations, recommendations for future research, Social Determinants of Health (SDOH), implications for social change, and the conclusion.

Chapter 5: Discussion, Conclusions, and Recommendations

The purpose of this generic qualitative study was to examine experiences of female-headed households living in subsidized housing units and factors that prevent them from leaving programs. Most policymakers and housing advocates view public housing programs as needed, but some housing policies might punish their recipients. Because of their design and social construction, those in academia could view public housing programs and policies as degenerative. Schneider and Ingram (1997) defined a degenerative policy as a public policy that often punishes, stigmatizes, and leaves a targeted group politically powerless. The general public may lack knowledge and understanding regarding the topic, and are therefore less likely to argue for policy equality.

Public policies can produce benefits and burdens. Interview questions were used to assess preliminary codes via the target population theory. The data analysis process was used to provide insights regarding policy design structures and unintended consequences of HUD subsidized housing policies. The thematic coding process resulted in five prominent themes involving the population's lived experiences, views, and understanding of programs that serve them.

Interpretation of Findings

I employed an interpretive approach to gain insight into the participants' lived experiences and the role their living environment plays in their views of public and HCV housing programs. As stated in Chapter 1, many individuals and families in the United States struggle to attain this fundamental human right, including housing. The study

sought to determine that in seeking public housing, this population has become an untended, marginalized group. Schnieder and Ingram (1997) argued that unless challenged by social movements and countervailing public policies, a group of marginalized and disadvantaged people tends to emerge. From this, social constructions of deservingness and entitlement also emerge, which then lead the groups to be viewed as undeserving and incapable.

The five themes that emerged from the data analysis provided a perspective on the residents' views on receiving and living on government housing assistance. The first theme, the overall lived experiences, grouped 31 subcodes and 4 categories to provide measurable insight into the research topic. Allowing participants to discuss their experiences with public or Section 8 housing provided them with an opportunity to share both their positive and negative experiences with their housing program. In discussing some of their lived experiences, the subcode, rent emerged. For almost a century, there has been a broad consensus that American families should spend no more than 30% of their income on housing, allowing enough money for other necessities, such as food and transportation (Desmond, 2018). Housing assistance programs also follow this concept. Utilizing the 30% rule, low-income families and individuals must have the ability to pay 30-40% of their income towards rent (HUD, 2023). During the initial implementation of the public housing system, certain citizens encountered discrimination and exclusion from residing in public housing units. At the turn of the 20th century, government officials and city planners devised strategies such as redlining and other restrictive covenants to keep Black families out of White neighborhoods (Metzger et al., 2019).

It was necessary to discuss rent-related topics and housing in the private market. The findings allowed consideration to be given to the topics of affordability and homelessness. Participants openly discussed rent and their inability to pay in the regular housing market. In discussing rent, it allowed the participants to share honestly, since it was for a research study and there would be no fallout. For instance, one participant equated receiving rental assistance to that of a guaranteed partner you could count on to be there on time, every month. P4 discussed paying 30% of rent based on her income, but found it to be more than she wanted to pay after leaving a program where she only paid fifty dollars monthly. P3 stated, “And, it helps my rent, you know, I don’t have to pay the full amount.” P7 stated that low rent was the very reason she enjoyed public housing. Discussing their concerns and inability to afford housing in the private sector, allowed a measure of fear and vulnerability to surface. Their responses focused on keeping their children housed and not becoming homeless.

The second theme to emerge, complacency, allows one to examine the participants' actions and attitudes staying put or whether they plan to leave the program any time soon. The subcodes, a) length of assistance, b) not sure how long she will use or need assistance, c) plan to stay on housing assistance indefinitely, d) ready to move out, and e) has to move out, emerged from question three, “How long do you plan to stay on housing assistance?” Interview questions 4, 5, and 6 laid the ground work for discovering the participants’ view on utilizing FSS and other programs as tools and resources that could help them come off assistance. The majority of participants were willing to discuss complacency as it relates to their friends and neighbors receiving housing assistance. Not

one participant discussed the possibility that she, herself, have become complacent. In looking at the participants' time on housing assistance and their views on getting off their programs, one could build a strong argument from the data that most of the participants have become comfortable and complacent.

The third theme to emerge was HUD's Programs: Burden or Benefit? This theme captured participants' views on the public and HCV housing programs and policy mandates. As a researcher, the goal was to gain insight into the participants' views on whether housing programs should be temporary, with a 5-year time limit similar to the PRWORA of 1996. As a researcher, the goal was to gain insight into the participants' views on whether housing programs should be temporary, with a 5-year time limit similar to the PRWORA of 1996. To what degree do the participants benefit from the HUD's housing assistance and policies? One participant discussed the benefit of being placed on a priority list because of domestic violence. P6 discussed how she benefited from the program as a whole, stating, "I wouldn't be able to afford necessities such as keeping the lights on or groceries."

The participants discussed the benefit of having a place to stay and its affordability. As a result of housing assistance, three of the participants discussed feeling less stressed at not having to produce rent out of pocket. P8 discussed the positive impact the program has had on her family. One participant discussed the benefit of acceptance and equality. P5 discussed the advantage of having maintenance issues addressed at no cost to them. On the flip side of the coin, Participants 001, 006, and 008 discussed the delays in getting maintenance and repairs taken care of.

The fourth theme, the willingness to comply, at least in theory, allowed the participants to discuss their desire to comply with HUD's housing policies and their willingness to participate in the FSS and Jobs Plus programs. Because the FSS and Jobs Plus Initiative are part of the study, five of the interview questions focused on these two topics. The study asked five semi-structured questions on the topic: a) to help determine if the residents were aware of the programs, b) if the housing authority representatives discussed or promoted them to their residents, and if so, to what degree, and c) whether or not the residents were willing to participate.

To gain insight into the participants' lived experiences, part of this study was to examine whether or not participants feel indifferent or pressured about the programs and their requirements. Understandably, people sometimes provide answers they think others want to hear. However, there was no way for me to judge if the participants were expressing their sincere views on policy mandates or if they were providing their answers by saying whatever it takes to stay in the program. Some of the participants' responses that came across as, I have better say, "Yes." **Note:** Themes 3 and 4 overlapped. While performing data analysis, I noticed many of the subcodes for Themes 3 and 4 fell into the same responses.

The fifth theme, the status quo of housing assistance programs, represents whether or not participants receive the same old program and services. The underlying question asked whether there is a measure of complacency in HUD's housing authorities' daily operations and management of their subsidized housing assistance, FSS, and Jobs Plus programs. Do the programs operate in a state of status quo?

When analyzing the data, the following subcodes emerged: poor management, poor or bad property upkeep, delayed maintenance and repairs, and hostile attitudes from housing personnel. Are residents made to feel small or ashamed? Are residents mistreated because they receive housing assistance? One participant discussed the lengthy process she had to endure before receiving approval. Another participant discussed management as being the cause of the deterioration of the properties.

Relationship to the Theory

The study employed the social construction of the target population and applied this approach to the interview questions. Some emerging themes, such as complacency and entitlement, suggest that participants become dependent on housing assistance and, unless they are forced away from it through housing reform, are likely to remain on housing assistance indefinitely.

There is a tendency to lump women receiving government assistance into one group, as someone looking for a handout. Schneider and Ingram (1997) stated that African Americans are more likely than any other group to be perceived as lazy, and that African American women are likely to be socially constructed and stereotyped as Jezebels and welfare queens. When aligned with Schneider and Ingram (1993), the social construction of the target population group model (see Figure 1), the participants appear to have been negatively constructed and viewed as undeserving. Schneider and Ingram's (1993) model outlined four categories of the constructions of target populations. The social construction of this target population outlines why some groups are advantaged and others are disadvantaged by policies.

Literature Gap

One of the identifiable gaps is the literature. Since there is a gap in the literature on the topic of female-headed households staying too long on housing assistance or the need to implement a time-limit, it is challenging to compare prior studies. By sharing their lived experiences, participants get to have their voices heard. Those on the outside, such as policymakers, housing authority representatives, and researchers gain insight into their reality as housing assistance recipients.

Limitations of the Study

This generic qualitative study interviewed eight women listed as female heads of households living in public or HCV housing units across three counties in Central Texas. Although the study permitted a rich description and understanding of the lived experiences of this study's population, transferability might not extend to a broader target population. Because this is a qualitative study, using a small sample size was an intentional choice. As a result, the findings may not be an accurate representation of most female heads of households living in public housing or receiving housing vouchers. Another limitation was that the study's data collection locations may not have represented a sufficient portion of the population. Finally, the research excluded elderly and disabled women receiving federally funded housing assistance, which may not have captured enough data on why residents, other than the population in this study, spend years living in government housing.

Recommendations

There are several recommendations for future studies. I recommend that the study include other populations, such as married women and residents receiving or participating in other subsidized housing programs. A second recommendation is that further research on public and Section 8 housing programs should consider a longitudinal study. Conducting a longitudinal study could reveal underlying factors not discovered during short, one-time interviews. A third recommendation would be to extend the study across a larger area that includes more than three counties. A fourth recommendation is that future study designs should consider a focus group, which would allow an open discussion to explore whether there are opportunities where this study's population can advocate on their behalf when unwelcome situations arise, as part of their residential experience. Finally, I recommend a study that focuses on placing a time limit on federally funded housing programs, providing support for policy changes. The potential of adding time limits could reduce residents' longevity on housing programs, reduce waitlist times, and provide improved public discourse on the subject and the recipients.

Implications for Social Change

The social change component of this study focused on promoting policies and initiatives that could assist local housing authorities in facilitating self-sufficiency programs. HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all (HUD, 2013). HUD federal housing assistance programs aim to reduce unmet housing needs by subsidizing rental costs for safe and affordable housing units to those in need (Garrison et al, 2024). Garrison et al (2024) research found

that although public rental assistance programs seek to alleviate housing affordability issues for households with lower incomes, the need for housing assistance greatly outweighs the demand.

SDOH

The World Health Organization (WHO) defines SDOHs as the nonmedical conditions, such as where people are born, grow, live, work, and their access to resources, which influence health outcomes (WHO, n.d.). Suglia et al. (2015) described how in literature and research, several housing-related constructs have been defined and examined for their relation to mental health, such as housing deterioration or quality, structural characteristics of the home, housing instability or insecurity, home ownership, affordability, and homelessness. Anciaes (2024) explained how one's social environment could have a negative or positive influence on one's health, which shapes lifestyles and living conditions. Much of the existing research focuses on housing instability and poor housing quality as determinants of mental health (Langheim, Shim, & Druss, 2015). Anciaes (2024) and Garrison et al. (2024) further explained how academic research has begun to underscore a linkage between housing stability attributable to federal housing assistance programs and health outcomes, including psychological distress.

There are many disparities and socioeconomic factors related to public housing and HCV programs, including several SDOHs from economic stability to physical environments. Tilburg, (2017) explained how many citizens face housing challenges, and how inadequate and unhealthy housing disproportionately impacts vulnerable

populations, including ethnic and racial minorities, persons with disabilities, and low-income households.

Understanding these SDOH brings awareness; thus, providing opportunities to address them. HUD is increasingly committed to better understanding the health and social needs of women and children living in public and assisted housing (Garrison et al., 2024). SDOH are fundamental social and structural factors that touch people's lives and impact their wellness and longevity (Whitman et al., 2022). Because social determinants of health play a significant role in every individual's health and health outcomes, it is necessary to address SDOHs in public and the physical environment of HCV housing research studies.

Through many social services and safety net programs, the SDOHs associated with this target population continue to receive attention and intervention. HUD has addressed some health concerns in its housing units. One of the most significant changes was the 2018 Smoke-Free policy implemented across all PHAs across the country (HUD, 2023). In addition, through their lead grant and rental assistance programs, HUD has taken steps to address lead paint hazards and implemented new tools and processes to monitor how public housing agencies comply with lead paint regulations (GAO, 2018). There are opportunities through the FSS, Jobs Plus, incentives, and other HUD self-sufficiency programs to address SDOH through education and preventive measures. Such measures could reduce some of the disparities and improve the quality of life for female heads of households living in public housing.

Conclusion

The purpose of this generic qualitative study was to examine the experiences of female-headed households living in subsidized housing units, and factors that prevent them from leaving. The study occurred with women living in public and HCV housing units from three counties in Central Texas. The research question and the interview questions were structured to aligned with the research theory.

The data collection came from eight women who completed the study, in which roughly 798 codes and subcodes, seven categories, and five themes emerged from the data analysis. There are indications from the data analysis that overall lived experiences of the women in this study have been plagued with fear, acceptance, and complacency. As single mothers, who rely on assistance, the running conversation focused on not losing their assistance or getting kicked off the program. The group receiving assistance less than five years discussed wanting to leave the program; whereas, the group receiving assistance for more than ten years came across as never wanting to leave.

At the core of benefits and burdens is the knowledge that some groups benefit from policies, while other groups are burdened by the very policy put in place to help (Schneider & Ingram, 1993). From the data analysis, the following preliminary codes resulted fell in the top four categories, Benefit ($f = 70$), Burden ($f = 60$), Dependent ($f = 52$), and Status Quo ($f = 52$). These results present the picture that although the women in this study stated there were a lot of policy burden associated being on the program, they believed the benefits outweigh the burden. However, when combine, the burden, dependency indicator, and the status quo results are twice that of the benefit ($f = 164$).

Some of the findings in this study suggest that the very policies designed to help the target population are not effective in helping. This suggests policy failure. Has this target population become socially constructed? One of the aims of this study was to examine the willingness of the participants to explore opportunities to return to the private housing market for their housing needs. The current policy structure appears to have produced complacency, entitlement, and dependency. The women are socially constructed. Hamilton et al. (2019) explained how, throughout American history, social welfare has bounced between local, state, and federal governments, but has since shifted away from the federal government. The overall conclusion from this study suggests that more research is needed, but so are policy changes to public housing and HCV housing programs.

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Appendix A: Recruitment Flyers

Social Media Invitation



Bing Clipart 2024

Interview study seeks women living in public housing, receiving housing vouchers, or those who have recently left the program.

A new study seeks insight into the social challenges women with children receiving housing assistance in Central Texas encounter while on the program.

You are invited to describe your experiences living in public or voucher housing units.

About the study:

- One 30-60 minutes face-to-face, over-the-phone, or Zoom interview that will be audio-recorded (no videorecording).
- You would receive a **\$20 Visa gift card** as a thank you.
- Your privacy will be fully protected. We will **NOT** share or publish any names or details that identify you.

Volunteers must meet these requirements:

- Be at least 18 years or older.
- Currently living in public housing or receiving voucher payment assistance.
- Or have recently left a housing assistance program within the last two years.
- Listed as female head of household.
- Participants must have lived in public or HCV housing for at least one year.
- Have a child or children in the home under 21 attached to your housing assistance.

NOTE: Participants no longer receiving housing assistance must have had a child or children attached to their assistance when participating in the program.

This interview is part of the doctoral study for Emma Forks, a Ph.D. student at Walden University. Interviews will take place during TBD.

Please email emma.forks@waldenu.edu or call 512-814-6427 to let her know of your interest.

Public Housing Premises



Interview study seeks women living in public housing, receiving housing vouchers, or those who have recently left the program.

A new study seeks insight into the social challenges women with children receiving housing assistance in Central Texas encounter while on the program. You are invited to describe your experiences living in public or voucher housing units.

About the study

- One 30-60 minutes face-to-face, over-the-phone, or Zoom interview that will be audio-recorded (no videorecording).
- You would receive a **\$20 Visa gift card** as a thank you.
- Your privacy will be fully protected. We will **NOT** share or publish any names or details that identify you.

Volunteers must meet these requirements

- Be at least 18 years or older.
- Currently living in public housing or receiving voucher payment assistance.
- Or have recently left a housing assistance program within the last two years.
- Listed as female head of household.
- Participants must have lived in public or HCV housing for at least one year.
- Have a child or children in the home under 21 attached to your housing assistance.

NOTE: Participants no longer receiving housing assistance must have had a child or children attached to their assistance when participating in the program.

This interview is part of the doctoral study for Emma Forks, a Ph.D. student at Walden University. Interviews will take place during TBD .

To confidentially volunteer, contact the researcher: Emma Forks
emma.forks@waldenu.edu
512-814-6427

Appendix B: Recruitment Strategies and Interview Protocol

To recruit for this study, I used the following strategies:

1. The data collection began with securing Walden University IRB Approval (#12-16-24-0067210)
2. Posted recruitment flyers at housing authority sites and familiar public places where the target population of this study is likely to visit and see the flyers.
3. Posted to social media platforms.
4. Encouraged recruitment through word of mouth.
5. Once a potential participant responded, they received a follow-up call or email that provided the necessary information and invited them to participate in the study.
6. Potential participants were screened via an initial phone call to verify their eligibility for the study. Only a few potential participants required a second email with additional information.
7. At the start of the interview, the participants had the opportunity to review the consent form and ask any clarifying questions, received reassurance about the privacy and confidentiality components, and were reminded that they were free to stop the interview and could exit the study at any time.
8. At the interview staged, I used a semi-structured, open-ended question format.
9. Conducted four in-person interviews and four audio-only Zoom interviews.
10. Interviews were audio-recorded using two recording devices to ensure integrity.

11. I used a digital recorder with a 64GB capacity and an MP3 format, a Samsung Voice Recorder app, which also supported MP3 format for Speech-to-Text transcription, and the web conferencing platform's built-in audio recorder.
 12. The interviews for this study lasted between 32 and 42 minutes, with two of the interviews lasting one hour each. In total, I spent approximately 6 hours and 30 minutes interviewing the participants.
- I adhered to all IRB-approved protocols throughout the process.

Appendix C: Informed Consent Form

You are invited to take part in a research study about women with children living in public and voucher housing in Central Texas. This form is part of a process called “informed consent” to allow you to understand this study before deciding whether to take part.

This study seeks 10 to 12 volunteers who are:

- Living in public housing or receiving voucher payment assistance.
- Or have recently left a housing assistance program within the last two years.
- Listed as female head of household.
- Participants must have lived in public or HCV housing for at least one year.
- Have children in the home under the age of 21.

NOTE: Participants no longer receiving housing assistance must have had a child or children attached to their assistance when participating in the program.

This study is being conducted by a researcher named Emma Forks who is a doctoral student at Walden University.

Study Purpose:

This study aims to examine the experiences and challenges of women living in public and HCV housing in Central Texas or who recently left the housing assistance program.

Procedures:

This study will involve you completing the following steps:

- Give a personal interview lasting approximately 30 to 60 minutes.
- A potential follow-up interview for additional information., which could last 20 to 30 minutes.
- The interview will be audio recorded.

Here are some sample questions:

1. What led you to seek housing assistance through the federal government public housing or housing choice voucher program?
2. Would you consider participating in an employment partnership program to improve your job skills and financial status if one was available?

Voluntary Nature of the Study:

The interview will occur in one of three ways: face-to-face, over the phone, or via Zoom. For in-person interviews, I will secure a private space to conduct the interview, such as your housing or apartment complex, a library, or a church. Afterward, I will provide you

with a copy of your interview transcript to review via a secured document shared file. Once you review the document, you will return it using the secured file method.

Research will only be done with those who freely volunteer. You will not be harassed, manipulated, or forced to participate. Everyone involved will respect your decision to join or not.

If you decide to join the study now, you can still change your mind later. You may stop at any time.

Reporting of Violations:

Please be aware that I must report housing violations, fraud, or any criminal activities you confess to and/or report to me.

Risks and Benefits of Being in the Study:

Being in this study could involve some risk of minor discomforts one often encounters in daily life when sharing sensitive information. With the protections in place, this study will not pose a risk to your safety or well-being. This study offers no direct benefits to individual volunteers or participants. The aim of this study is to benefit society and public housing programs public administrators by expanding the body of knowledge on the subject and providing insight into female-headed households' lengthy stays on federally-funded housing assistance programs. Once the analysis is complete, the researcher will share the overall results by email to the participants.

Psychological Counseling

If participants feel the need for counseling after completing the study, they can contact one of the following services below:

- National Substance Abuse and Mental Health Services Administration (SAMHSA) number, 1.800.662.4357.
- Free short-term counseling at Blackland Neighborhood Center.
2005 Salina, Austin, Texas 78722
512-972-5790; Fax 512-494-0434
- Free short-term counseling at St. John Community Center.
7500 Blessing Ave., Austin, Texas 78752
512-972-5159; Fax 512-972-5172

These are free services.

Payment:

\$20.00 Visa's gift cards will be provided as a thank-you to the participants. The gift card will be mailed within 1-2 days after you complete the interview.

Privacy:

The researcher is required to protect your privacy. Your identity will be kept confidential within the limits of the law. The researcher is only allowed to share your identity or contact information as needed with Walden University supervisors (who are required to protect your privacy).

The researcher will not use your personal information for any purposes outside of this research project. Also, the researcher will not include your name or anything else that could identify you in the study. If the researcher were to share this dataset with another researcher in the future, the dataset would contain no identifiers so this would not involve another round of obtaining informed consent.

The researcher will secure your information, including the interview transcript(s). All files will be password protected, and paper copies will be locked in a secured locked file cabinet. Data will be kept for a period of at least 5 years, as required by the university.

Contacts and Questions:

You can ask questions of the researcher by email at emma.forks@waldenu.edu. If you want to talk privately about your rights as a participant or any negative parts of the study, you can call Walden University's Research Participant Advocate at 612-312-1210. Walden University's approval number for this study is **IRB will enter approval number here**. It expires on **IRB will enter expiration date**.

You might wish to retain this consent form for your records. You may ask the researcher or Walden University for a copy at any time using the contact info above.

Obtaining Your Consent

If you feel you understand the study and wish to volunteer, please reply to my email with the following words, "I Consent."

In-person sign below.

Printed Name of Participant	_____
Date of Consent	_____
Participant's Signature	_____
Researcher's Signature	_____

Appendix D: Screening and Interview Questions

Doctoral Research Screening and Interview Questions. The participants' personal information was masked and all responses (verbal or written) kept confidential.

Screening Questions Survey:

1. Do you currently live in public housing or HCV Section 8 housing?
2. How long have you lived in public housing or HCV Section 8 housing?
3. How many children under the age of 21 live in the home?

Demographic Data Collection Questions: These questions will be asked at the start of the interview.

1. Are you currently employed? Yes/No
2. Do you work overtime on your job and if so, how many hours per week?
3. Do you work more than one job? Yes/No
4. If you are not employed at present time, how long have you been unemployed?
5. What is the highest grade level of high school you completed?

Interview Questions:

1. What led you to seek housing through the federal government housing program?
2. What are some of the experiences you have encountered since moving into your public housing apartment or Section 8 Voucher housing?
3. How long do you plan to stay on housing assistance?
4. To what extent are you familiar with HUD's Family Self-Sufficiency or Jobs Plus Initiative employment partnership program?

5. Has your local housing authority representative informed you of any of their self-sufficiency programs or provided you with an opportunity to participate in a job enhancement training or employment partnership program?
6. Would you consider participating in an employment partnership program to improve your job skills and financial status if one was available?
7. Would you have considered public housing if there was a self-sufficiency requirement? For example, you had to participate in a mandated program as a requirement to live in public housing.
8. Would you consider participating in an employment partnership program if your local housing authority provided you with a financial incentive? For instance, they gave you cash payments to participate.
9. Would you have considered moving into public or Section 8 housing if there was a maximum five-year time limit, after which you would have to move after 5 years?
10. What do you think of a mandated five-year time limit in public or Section 8 voucher housing?

Appendix E: Interview Questions Aligned to Theory and Codes

The interview questions were developed to reflect key concepts from social construction theory and aligned with the preliminary codes.

Question 1 asked what led the participants to seek housing through the federal government housing program, which allows participants to explain their reasons for turning to the government for help and the benefits of having rent assistance. The question sought to align the following preliminary codes: acceptance, benefit, deserving, deviant, entitled, lack of motivation, sense of belonging, and status quo.

Question 2 asked what experiences the participants had encountered since moving into public or Section 8 housing. The question allowed the participants to share their positive and negative experiences associated with their housing program. The question sought to align the following preliminary codes: acceptance, advocate on one's behalf, deviant, and market-based.

Question 3 asked the participant how long they planned to stay on housing assistance. The aim was to assess whether women living in public and Section 8 housing viewed their acceptance into the program as deserving, and if the current policy structure contributes to complacency. The question sought to align the following preliminary codes: acceptance, benefit, burden, dependency, deserving, deviant, entitled, lack of motivation, sense of belonging, and status quo.

Question 4 asked to what extent the participants were familiar with HUD's Family Self-Sufficiency or Jobs Plus Initiative employment partnership program. Asking this question was twofold: to determine if participants were aware of the programs and gauge

their views on them. The question sought to align the following preliminary codes: dependency and incentives.

Question 5 asked if participants' local housing authority representative had informed them of any of their self-sufficiency programs or provided them with an opportunity to participate in a job enhancement training or employment partnership program. This question builds on the previous one. Because HUD offers several job training and training development programs, it allows participants to discuss other opportunities available to them. The question sought to align the following preliminary codes: advantaged, contender, dependency, incentives, and lack of motivation.

Question 6 asked the participants if they would consider participating in an employment partnership program to improve their job skills and financial status if such a program were available. This question provided an opportunity not only to gauge the participants' willingness and motivation to move away from government housing, but also to gain insight into the degree of their complacency, if it existed. The question sought to align the following preliminary codes: incentives, lack of motivation, and status quo.

Question 7 asked the participants if they would have considered public housing if there was a self-sufficiency requirement. For example, they had to participate in a mandated self-sufficiency program as a requirement to live in public housing. This question provided an opportunity to gauge the participants' willingness to seek out and participate in HUD's rental assistance programs if it came with a mandate. The question

sought to align the following preliminary codes: incentives, lack of motivation, and status quo.

Question 8 asked participants if they would consider participating in an employment partnership program if their local housing authority provided a cash financial incentive. This question examines the degree to which cash payments positively affect participation in job training and development programs. The question sought to align the following preliminary codes: burden, dependency, incentives, lack of motivation, sense of belonging, and status quo.

Question 9 asked if the participant would have considered moving into public or Section 8 housing if there was a maximum five-year time limit, after which she would have to move. Asking this question provided an opportunity to gain insight into the participants' views regarding time limits and whether they would feel pressured to become financially self-sufficient and move away from their housing assistance. The question sought to align the following preliminary codes: burden, incentives, lack of motivation, and status quo.

Question 10 asked the participants' thoughts on a mandated five-year time limit in public or Section 8 voucher housing. Asking this question was two-fold: it provided an opportunity to hear the participants' views on time limits and gain insight into whether considerations should be given to implementing time limits in federally funded housing programs, similar to that of the 1996 welfare reform act, known as the PRWORA. The question sought to align the following preliminary codes: advantaged, burden, entitled, and lack of motivation.

Appendix F: Definitions and Meanings

Definitions and Meanings

<u>Definitions and Meanings</u>				
<u>Acceptance</u> Accepted without stigma from living in subsidized housing.	<u>Advantaged</u> Viewed positively. Have resources to influence policy.	<u>Contenders</u> Negatively portrayed but still politically powerful.	<u>Dependents</u> Often positively portrayed but hold no power.	<u>Deviants</u> Negatively portrayed and powerless. Considered undeserving.
<u>Benefit</u> Benefit from housing programs and policies.	<u>Burden</u> Feel pressured by the programs' rules and mandates.	<u>Deserving</u> Believes they are deserving of government assistance.	<u>Entitled</u> Believe they are entitled to assistance and perks.	<u>Incentives</u> Use the incentives that come with the programs, such as FSS.
<u>Advocates on one's behalf</u> Self-advocate for what she believes is right.	<u>Lack of motivation</u> Not motivated to leave housing assistance programs.	<u>Market-based</u> Refers to rent in the private housing sector.	<u>Sense of belonging</u> Feel valued in their housing community without shame.	<u>Status Quo</u> Refers to the same programs standard rules, policies, and operations.

Note: Derived from Schneider and Ingram (1997, 2005).

Appendix G: Cross-Reference List

Doctoral Research Study Cross-Reference. Participants recruited into the study personal information is masked.

1. P1 lives in public housing. She was interviewed in person.
2. P2 receives a housing voucher. She was interviewed over Zoom.
3. P3 receives a housing voucher. She was interviewed over Zoom.
4. P4 lives in public housing. She was interviewed in person.
5. P5 lives in public housing. She was interviewed in person.
6. P6 lives in public housing. She was interviewed in person.
7. P7 lives in public housing. She was interviewed over Zoom.
8. P8 lives in public housing. She was interviewed over Zoom.
9. Participant 009 lives in public housing. Her Zoom interview ended before getting started because she could not get Zoom to come up.
10. Participant 010 lives in public housing. She encountered technical difficulties and could not log onto Zoom.

Appendix H: Masked Housing Authorities in Study Area

1. Housing Authority (HACA) - 001 County
2. Housing Authority (HATC) - 001 County
3. Housing Authority (TDHCA) - 001 County
4. Housing Authority (BHA) - 002 County
5. Housing Authority (LHA) - 003 County

Appendix I: List of Authority Contact Numbers

Doctoral Research Study's List of Authorities to contact information to provide psychological help, report federally-funded subsidized housing fraud and violations, or suspected child abuse.

1. National Substance Abuse and Mental Health Services Administration (SAMHSA) number, 1.800.662.4357.
2. Free short-term counseling at Blackland Neighborhood Center.
2005 Salina, Austin, Texas 78722
512-972-5790; Fax 512-494-0434
3. Free short-term counseling at St. John Community Center.
7500 Blessing Ave., Austin, Texas 78752
512-972-5159; Fax 512-972-5172
4. HUD's Office of Inspector General (OIG)
HUDOIG.gov
General Hotline, 1.800.347.3735
5. Local Police Department (911).
Main Contact Number, 512.974.5000
6. Childhelp National Child Abuse Hotline
1.800.422.4453
7. Texas Department of Family and Protective Services (DFPS)
1.800.252.5400