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Oppression, Manifesting from a Government Mission of Positive Social Change

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Abstract

Oppression, Manifesting from a Government Mission of Positive Social Change

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Abstract

Government social interventions hold considerable power over what choices and opportunities impoverished households have available to escape the oppressive socioeconomic trappings of poverty. The U.S. Internal Revenue Service's Low Income Housing Tax Credit (LIHTC) is one such program. While there are many positive mission statements of social governance, this study focused on the regressive potential for oppressive institutional policies and practices. Theoretical frameworks guiding the study were Pierce's 1979 model of oppression and Crenshaw's 1989 intersectionality theory. The quantitative design's hypothesis and research question focused on whether significant relationships exist between LIHTC project placement and highest concentrations of six commonly recognized socioeconomically oppressive conditions, each separately defined by U.S. Census demographics and American Housing Survey (AHS) structured-interview data. Mann-Whitney U tests showed non-significant differences between the two source dataset's separate identification of socioeconomically oppressive conditions across Minnesota's Twin City metropolitan area. Spearman's rho and Cohen's standard show similarly significant results from both pairings of AHS and Census data with the LIHTC project database. Results support conclusions that LIHTC project placement most often maintains external socioeconomic oppressors in the lives of program residents. Implications for positive social change hinge on the realization that social interventions may not be entirely anti-oppressive. In such cases, these conclusions should lead policymakers to change or replace programs so that interventions are not an accessory to the subjugation of service users to oppressive circumstances.

Dedication

To my African-American son and daughter, and my lovely Jamaican wife.

Acknowledgments

My sincere thanks to faculty, colleagues, consultants, family, and friends whom helped me complete this dissertation and acquire my Doctor of Philosophy in Public Policy and Administration. This study used federal public-use datasets and other sources of information that are readily available to the general public. The findings and conclusions in this study do not reflect the position of any local, state, or federal government entity.

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Chapter 1: Introduction to the Study

Social governance is supported by sociopolitical beliefs that government has the knowledge and expertise necessary to effectively address the challenges of marginalized and disenfranchised groups (Calhoun, 1994; Pelczynski, 1974; Tucker, 1978). These alleged social powers are supported by a preponderance of literature that all but exclusively focuses on external socioeconomic oppressors that various forms of social governance programs are meant to mitigate (Ali, McFarlane, Hawkins & Udo-Inyang, 2011; Campbell, 2002; Dominelli, 2011; Fording, 2012; Furlong & Wight, 2011; Olson, 2008). A few examples of social governance interventions include Empowerment Zones, social services, and public housing—including the Low Income Housing Tax Credit (LIHTC) program. While this researcher acknowledges the many positive mission statements of social governance, this study focuses on the regressive potential for oppressive bureaucratic or institutional policies and practices. Since social governance is often professed to be founded upon principles of equity, justice, and fairness by the likes of Baines (2011), Frederickson (2010), and Stazyk, Moldavanova and Frederickson (2014), then such programs should also be open to reflective critical assessment, either internally or from external sources, to assure they are administered in an anti-oppressive manner. Using the lens of anti-oppression theory, this study examines Minnesota's allocation of the U.S. Internal Revenue Service's LIHTC. Two primary goals of this cross-sectional study were to (a) learn whether LIHTCs have been impacted by any internalized anti-empowerment or anti-emancipatory policies and practices that perpetuate commonly recognized socioeconomic oppressors in the lives of the residents it

serves; and (b) to promote positive social change by providing guidance to policymakers and administrators in ways to enhance empowerment and emancipatory social governance practices for socioeconomically marginalized and disenfranchised residents.

Background

A primary focus of anti-oppression theory and practice is to empower and emancipate those being marginalized and disenfranchised through gender, racial, economic, and Lesbian, Gay, Bisexual, and Transgender (LGBT) subjectivity. Oppression, therefore, has a long history of being an emotional, social, and political subject matter. For instance, numerous conceptions of the impoverished and exploited working poor have arguably been primary catalysts of social theory and politics since the industrial revolution of the early 1800s, most prominently in the class conflict theories of Friedrich Hegel, Karl Marx, and Friedrich Engels (Agar, 2006; Pelczynski, 1974; Tucker, 1978). These theories have focused on marginalized and disenfranchised individuals, groups, and entire populations as the unit of analysis, and typically emphasize various government interventions. For instance, many researchers, such as Strier and Binyamin (2010), Tew (2006), Van Ryzin, Ronda, and Muzzio (2001), argue that oppressive socioeconomic conditions are the consequence of an individual's or an entire group's inability to have fair, equitable access to, and participation in, society and the marketplace. Other social theorists, like Crossman (1949), Gans (1995), Hechter and Horne (2003), and Sowell (2011a) view the cause of socioeconomic plight as largely being the result of cultural values and political gerrymandering that result in unproductive behaviors supporting generational poverty. Crenshaw (1989) postulates a feminist theory

of oppression postulating that multitier manifestations of social, economic, and physical oppressors systemically interlock, and are responsible for the creating a matrix of inequities and injustices.

There is a significant list of research on the relationships between disenfranchised people and socioeconomic oppression, by some of the greatest minds in history. Unlike literature prior to the 19th century, however, modern and post-modern literature virtually neglect to address government influences over oppressive social conditions, and instead, most often focus on private sector origins of socioeconomic oppression and government intervention and solutions. This study, on the other hand, focuses on the regressive potential of a social intervention to be an accessory in maintaining socioeconomically oppressive conditions in the lives of service users. While the total elimination of poverty and oppression is beyond the reach of this study, this investigation seeks to shed light on empowering and emancipating actions that may significantly reduce the poverty rate and dependence on social benefactors. For instance, Chester Pierce's 1979 model of oppression hypothesized that in cultures where the impoverished are segregated, the result is compartmentalized social structures that create or maintain additional barriers to economic opportunities, physical resources and social networks. These forms of economic oppression might include barriers to high wages and professional opportunities through employment or the marginalization, segregation, and disenfranchisement from lucrative opportunities. Similarly, physical oppression might manifest from barriers to healthcare, housing, inadequate food or transportation. Moreover, social oppression may result from being maintained in a subgroup of contacts that creates barriers to bridging-

network connections and opportunities through middle and affluent classes. These sorts of conditions are pointed to as limiting and preventing access to the means of personal and group empowerment and emancipation from the oppressive socioeconomic conditions many social governance organizations declare as their mission to mitigate or eradicate (Bulhan, 1985; Griffith & Pierce, 1998; Pierce, Carew, Pierce-Gonzalez, & Wills, 1977). While the anti-oppression literary record is dominated by studies that have sought to better understand social and economic oppression caused by societal and private sector actions, they also have a tendency to only offer government and nonprofit interventions as the altruistic solutions. This present study questions this overwhelming trend by critically examining whether the social governance programs themselves may be implicated in the oppression of their own service users by maintaining them in the oppressive conditions necessary to sustain a national social governance sector. In other words, this study sought to determine if the subsidized poor are being maintained in the socially and economically oppressive conditions necessary to sustain a quintessential social intervention. The subject program for this exploration into the oppressive potential of social governance is the LIHTC program.

Statement of Problem

The perpetuation and growth of the anti-poverty programs in the United States is inextricably tied to a static national poverty rate. Despite the high moral intentions of anti-poverty advocates, administrators, and policymakers to help the poor out of poverty, the poverty-rate has remained within an 11-16% range over the past half-century, while the number and size of government anti-poverty programs and their influence have grown

exponentially since the *Economic Opportunity Act of 1964* (Ballard, 2003; Benabou, 2000; Fording & Smith, 2012; Fox, Garfinkel, Kaushal, etal., 2014; Heritage Foundation, 2011; Figure 1, p. 49). The general public policy and administrative problem is that instead of being freed from oppressive socioeconomic conditions, the subsidized poor have become a socially and economically underprivileged, marginalized, and disenfranchised class—conditions necessary to sustain an anti-poverty industry (Keough, 2012; Sowell, 2011b; Glieken, 1981; Gwartney & McCaleb, 1985). The specific public policy and administrative problem is in the lack of a predictive quantitative model for understanding whether there are any correlating relationships between commonly recognized socioeconomic oppressors and social governance practices.

Purpose of Study

The intent of this quantitative study was to examine whether and to what extent significant relationships were being maintained between low education attainment, high crime, high unemployment, low-income, poverty concentration, segregation, and Low Income Housing Tax Credit preservation and development practices. The independent variables were the aforementioned six commonly recognized socioeconomic oppressors. The dependent variable was the placement of LIHTC development and preservation projects. The sample population will consist of LIHTC projects within Minnesota's Twin Cities Metropolitan Area (TCMA). This population is appropriate for this study because the IRS's LIHTC program is administered by each state and the TCMA has the lion's share of Minnesota's LIHTC projects, as is the case in most states. The potential implications for positive social change include opportunities to maximize empowerment

and emancipatory practices of social governance programs by providing policymakers and administrators with a predictive model for understanding whether and to what extent any manifested policies and practices may be maintaining counterproductive relationships between oppressive socioeconomic conditions and social governance program.

Research Question and Hypotheses

This study was based on the following research question and hypotheses:

RQ. What is the probability that the LIHTC program in Minnesota's Twin Cities Metropolitan Area (TCMA) is manifesting development and preservation practices that maintain commonly recognized socioeconomic oppressors in the lives of program residents?

H_0. There is a non-significant probability that associations between the commonly recognized socioeconomic oppressors of low education attainment, crime, unemployment, low-income, poverty, segregation, and LIHTC preservation and development practices in Minnesota's TCMA are being maintained in the lives of program residents.

H_a. There is a significant probability that associations between the commonly recognized socioeconomic oppressors of low education attainment, crime, unemployment, low-income, poverty, segregation, and LIHTC preservation and development practices in Minnesota's TCMA are being maintained in the lives of program residents.

Theoretical Framework

Guiding this study are the two anti-oppression theoretical frameworks of Kimberlé Williams Crenshaw's 1989 feminist theory of intersectionality and Chester Pierce's 1979 model of oppression. Hancock (2007), Holvino (2010) Nakano and Glenn (2004) extended these theories dynamics to cast a wider net across many social, economic and physical dimensions of oppression, which also tangentially frame this study. Key theoretical constructs of intersectionality theory include physical, economic, and social measures used to illustrate relationships of subordination, inequity, and injustice (Holvino, 2010; Cho, Crenshaw, and McCall, 2013). The research is pursued on the premise that social governance programs have the potential to empower and emancipate service users from oppressive socioeconomic circumstances and the further need for their social benefactors. A social change outcome that might break the static national poverty rate sustained over the past half-century (Figure 1, p. 49).

The research question and hypothesis have been thematically aligned with the aforementioned theoretical frameworks. The independent variables are the six commonly recognized socioeconomic oppressors of low education attainment, high crime, high unemployment, low-income, poverty concentration, and segregation; the independent variable is LIHTC project placement. As employed in this present study, the researcher might expect intersections of the six commonly recognized socioeconomic oppressors to either positively or negatively influence LIHTC development and preservation practices (Guest, MacQueen, & Namey, 2012; Tiggs, Browne & Green, 1998; Bulhan, 1985). The theoretical framework, therefore, provided the foundation for this exploration into

whether LIHTC policies have led to negative preservation and development practices that maintain socioeconomically oppressive conditions in the lives of the low-income households that the LIHTC program serves.

Nature of Study

This study used a quantitative approach to examine socioeconomically oppressive conditions defined by both the American Housing Survey's (AHS) structured-interview data and U.S. Census demographics in relation to development and preservation project locations recorded in the LIHTC database. The study sought to learn whether Minnesota's LIHTC program has been perpetuating oppressive conditions in the lives of the low-income residents it serves. Crenshaw's (1989) theory of intersectionality and Pierce's six indicators of oppression were the catalyst for advocating social change in the lives of marginalized and disenfranchised households (Bulhan, 1985). The researcher selected Spearman's rho as the optimal tool with which to search for correlations between LIHTC project placement (dependent variable) and two impartial delineations of six commonly recognized socioeconomically oppressive conditions (independent variables) by AHS structured-interview data and again by U.S. Census demographics. Mann-Whitney U tests were performed to explore whether significant differences exist between "AHS structured-interview" and "U.S. Census demographic" delineations of the six independent variables.

Definition of Key Terms

Anti-oppressive practice. A performance model and goal for social interventions to recognize and mitigate the potentiality of oppressive practices in social

governance, such as the power imbalances that may be caused between service users and the advocates, agencies, institutions, and governments providing socioeconomic services and products (Baines, 2011; Dominelli, 2002; Strier, 2007; Wilson & Beresford, 2000).

Bonding and identity oppression (social oppressors). The individual's or entire group's social network is confined to a particular population, representatives, and ideology. Their identities undermined by individuals and faction that render their status as conflicting and non-compatible with others outside their group (Bulhan, 1985).

Theory of intersectionality. Lens of anti-oppression analysis for gender equality. Key concept is that oppression cannot be viewed as singular cause and effect, but instead as a combination of greater and lesser related contexts of subjugation, oppression, inequities, justice, objectification, social hierarchy, and stereotyping (Ali, 2002; Barnoff, & Moffatt, 2007; Crenshaw, 1989; Brabeck & Brown, 1997; Burg, 2014).

Household. A unit of measure that includes all related and unrelated individuals sharing a housing-unit, including: any combination of unrelated groups of people that share a dwelling-unit. Many social, economic, and government research models use this definition of "household" as the primary unit of measure (HUD-5, 2014; Iceland, 2000).

Social change. Positive and negative alteration(s) in the social patterns of and between people, companies, institutions, and government. These changes may take the form of organizational, relational, societal, cultural, legal or behavioral alterations. This term may also refer to social revolutions, such as women's rights, civil rights, Marxist, and socialist transformation. While most often thought of as a cultural and political instrument for change, this term may also refer to other catalysts such as technological,

economic, and religious influences (Agar, 2006; Bonanno, 2014; Calhoun, 1994; Sztompka, 1993).

Social contract. Implied consent as part of being a citizen, that government has certain social authorities over the individual and society. The validity and integrity of the social contract concept is questioned by many whom point to contracts as being voluntary agreements between two entities, and point to taxation as the problematic foundation of the social contract, because if anyone were to refuse to participate, then the government would force, jail, or confiscate from anyone not wishing to be party to the social contract (Rawls, 2009; Hume, 1752).

Social equity. Has numerous connotations, such as equitable access to healthy environments; equitable educational opportunities; equitable access to employment opportunities; shared social values of differing groups and individuals; fair and just management and distribution of goods, services, and policies; equitable LGBT, racial, and religious rights (Frederickson, 2010; Stazyk, Moldavanova, & Frederickson, 2014).

Social governance. Government social policy, programs, and benefits that compel desired behaviors, actions or outcomes from individuals and groups (Bochel & Daly, 2014; Bonanno, 2014; Hechter & Horne, 2003; Murray, 1984; Tew, 2006; Wilson, 2008).

Social justice. The advocating, educating, and legislating equitable access to opportunities and resources, with an emphasis given to concepts of fairness in relation to gender, race, class, and sexual orientation. The term is often used in relation to social governance institutions meant to mitigate oppressive conditions affecting the marginalized and disenfranchised (Freire, 1971; Rawls, 2009).

Social majority. Approximately 75% of U.S. population identifying themselves as being marginalized, treated inequitably, or oppressed. This population is predominantly comprised of minorities, LGBT, and women (Buso, 2014; Craig & Richeson, 2014; Feagins, 1994; Foucault, 1982; Ikuta, 2014; Margolis & Romero, 1998; Platt, 2014).

Spatial and mobility oppression (physical oppressors). The personal space of the oppressed is physically and emotionally devalued, unrecognized, segregated, or claimed by others, and their location and mobility are maintained and perpetuated (Bulhan, 1985).

Theory of intersectionality. Lens of anti-oppression analysis for gender equality. Key concept is that oppression cannot be viewed as singular cause and effect, but instead as a combination of greater and lesser related contexts of subjugation, oppression, inequities, justice, objectification, social hierarchy, and stereotyping (Ali, McFarlane, Hawkins, & Udo-Inyang, 2011; Barnoff & Moffatt, 2007; Crenshaw, 1989; Brabeck & Brown, 1997; Burg, 2014).

Time and energy oppression (economic oppressors). The oppressed has little of their own time to pursue personal improvement and recreation, their lives are exploited for other individual's or group's political, financial or personal agenda (Bulhan, 1985).

Parameters of the Study

The assumptions, limitations, scope, and delimitations are critical components in this study's exploration into the potential for oppressive social governance practices, as they will clearly delineate the research environment within which this current exploration sought to learn new knowledge (Driver & Kroeber, 1932; Fereday & Muir-Cochrane, 2006; Greene & Caracelli, 1997). The extent and limits of the population being studied

includes all LIHTC projects within Minnesota's TCMA. This landscape is defined by three federal public-use datasets: the American Housing Survey, LIHTC database, and U.S. Census data. Other publically available information are also used to supplement the research. The research question and hypotheses were framed by Crenshaw's (1989) and Pierce's (1979) theoretical lens, which guided the development and structure of this enquiry's literature review and data analysis. The following assumptions, limitations, scope, and delimitations identified the parameters within which this study's investigative journey was shaped.

Assumptions

The study was founded on the following four assumptions that are part of the current public discussion about social governance as it relates to anti-oppressive practices: (a) that reducing and eliminating social and economic inequities is a common good; (b) that perpetuating a status quo of social and economic disadvantages has a bearing on what individuals and entire groups may achieve, and therefore the achievement of economic and social affluence is necessary in order for individuals and groups to attain an emancipating measure of personal stature and wealth; (c) that equity cannot be achieved through authority over service users, and therefore the goals and measurable results of social governance programs arguably should be the economic and social independence of the vast majority of service users from their programmatic benefactors; and (d) that individuals and entire groups may have had their social and economic potential usurped by authoritative institutions, advocacy groups, and stakeholders that may be fostering barriers and limitations that hinder socioeconomic

potential (Danso, 2009; Freire, 1971; Rush & Keenan, 2013; Strier & Binyamin, 2010; Tew, 2006; Van Ryzin, Ronda, & Muzzio, 2001; Wilson & Beresford, 2000).

Limitations

The present study is confined by three public-use datasets: the AHS, the LIHTC database, and U.S. Census demographics. Each source dataset was selected to promote study generalizability to other regions and program types (Fielding & Glover, 1999; Greene & Caracelli, 1997; Hakim, 1982). The following five key study limitations apply: (a) data shortcomings arising from the AHS, U.S. Census, and LIHTC public-use datasets; (b) time and resource limitations that create study challenges and compromises; (c) potential systemic biases from study omission or control variables; (d) the present study's sample size, which was a 2012 picture of LIHTC project placement, and although the most recent available, may not fully represent current conditions; and (e) the specific program selection and locale, in comparison to the national scope and other programs and locations, could cause this study to not be generalizable to all locales and programs. The source data included all available LIHTC samples, and should therefore be well representative of Minnesota's TCMA. Another limiting factor, which is also a common limitation in primary data collection, is a low response rate to the source dataset's questionnaires, which may be due to some respondent's unwillingness or inability to answer (Hakim, 1982; Mertens, 2003). This condition, however, does not exist in this present study's secondary analysis of the AHS, U.S. Census, and LIHTC source datasets because the LIHTC survey is a condition of the federal housing subsidy program, and the AHS surveys are part of the U.S. Census Bureau's right to perform periodic data

collection. Moreover, respondent confidentiality is assured through the government's well-established data evaluation protocols prior to inclusion.

Scope and Delimitations

The present study is a secondary analysis of three public-use datasets. Two of the datasets are from the U.S. Department of Housing and Urban Development's (HUD) Office of Policy Development and Research (PD&R): the 2013 AHS and 2012 LIHTC database. In addition, the U.S. Census Bureau's 2012-projections of its 2010 survey are used to corroborate perceptions of neighborhood socioeconomic conditions derived from AHS structured-interview data. The U.S. Census Bureau has conducted the AHS for the PD&R over the past 35-years. Similarly, state administrators provide the survey responses for the LIHTC database, which is updated every 2-years. All three public-use datasets are prepared by federal government agencies, and their methods and ethical practices have been deemed reliable and trustworthy by most institutions. As with any data source, a study's findings and conclusions are nevertheless most trustworthy when research questions and instrumentations are well aligned. The reason for this phenomenon is because of the need for data to focus on its specific subject matter, as defined by the research inquiries. Consequently, dataset instruments may omit information outside the scope of a targeted topic. Together, however, the AHS, U.S. Census and LIHTC public-use datasets constitute a well-represented view of the LIHTC housing sample in relation to socioeconomic conditions across the Twin Cities metropolitan area (ARRA, 2009; GAO, 1997; Khadduri, Climaco, Burnett, Gould, & Elving, 2012; LIHTC Dataset. 2011; LIHTC Basics, n.d.).

Significance of Study

Modern and post modern literatures all but exclusively focus on societal and economic oppressors that various forms of social governance are meant to mitigate (Ali, 2002; Campbell, 2002; Dominelli, 2011; Fording, 2012; Furlong & Wight, 2011; Olson, 2008). While this researcher acknowledges the abundant mission statements for positive change through social governance, the significance of this study is its focus on the regressive potential for oppressive bureaucratic or institutional policies and practices. Just as transformative–emancipatory objectives have long been forces for social change against oppressive circumstances in the United States—as exhibited by the American Revolution, abolition of slavery, suffragists, black, feminists, and LGBT civil rights movements—this study sought to explore whether and to what extent social program interventions themselves could be reinforcing and strengthening societal and economic barriers to transformative and emancipatory social change. More specifically, the investigation explored whether the LIHTC program, as the United State's principal supplier of subsidized housing, has been an accessory to the social and economic oppression of their program residents. It is hoped that significant insights from this study will guide policymakers towards strategies that measurably empower and emancipate the vast majority of marginalized and disenfranchised service-users from their social and economic benefactors.

Summary

With most peer-reviewed literature focusing on oppressive social and economic conditions that affect the marginalized and disenfranchised, little attention has been paid

to whether publicly funded social governance programs are entirely anti-oppressive. This study, while recognizing the many positive mission statements of American social programs, sought to learn whether it was possible that a quintessential social program meant to produce positive social change might be implicated in the social and economic oppression of its own service users. This study thus explored whether, despite the best intentions and ever-increasing program funding, one of the largest U.S. social programs, the LIHTC, may be perpetuating oppressive social and economic conditions in the lives of program residents. Using Crenshaw's 1989 feminist theory of intersectionality and Pierce's 1979 model of oppression as guiding frameworks, this study examined correlational relationships between Minnesota's placement of LIHTC subsidized rental units across the Twin Cities Metropolitan Area in relation to six socioeconomic oppressors commonly recognized to adversely impact the poor.

The goal of this investigation was to support or refute the study's null hypotheses and answer the research question of whether and to what extent a well-intended government social intervention, the LIHTC program, may be maintaining commonly recognized socioeconomically oppressive conditions in the lives of the poor. Towards this end, Chapter 2 presents current and historical literature addressing convergent and divergent theories and policies related to oppression, anti-oppressive practices, social governance, and subsidized housing. Chapter 3 provides the methodology used for researching what is in effect a controversial matter—questioning the anti-oppressive practices of such a well-intended and richly funded programming. Chapter 4 presents the results from the study's quantitative analyses used to determine if significant

correlational relationships exist between six commonly recognized socioeconomic oppressors and LIHTC preservation and development practices. Finally, Chapter 5 presents the research conclusions, implications for positive social change, policy recommendations, and suggestions for future research.

Chapter 2: Literature Review

National anti-poverty legislation in the United States owes much of its beginnings to Lyndon Johnson's declaration of War on Poverty and the subsequent Great Society policies and programs that emerged from the Economic Opportunity Act of 1964 (EOA). Over the past half-century, since passage of the EOA, an exponential growth of government anti-poverty policy and programs has failed at reducing the poverty rate in the United States. Intentions for a greater good notwithstanding, the poverty rate has remained at a persistent 11-16% range (Ballard, 2003; Benabou, 2000; U.S. Census-5, 2014; Fording & Smith, 2012; Fox, Garfinkel, Kaushal, etal., 2014; Heritage Foundation, 2011; Kenworthy, 1999; Keough, 2012; Figure 1, p. 49). Intentions and practices, unfortunately, do not appear to be the same. These conditions suggest that there may be a disconnect between social governance missions and actual practices that could be having an adverse impact on the impoverished, because instead of being socioeconomically empowered and emancipated, they have seemingly become the sustainable component of a growing social governance industry and the rationalization for emergent new social programming (Fording & Smith, 2012; Keough, 2012). The objective of the present study, therefore, was to explore and learn if and to what extent a quintessential social governance program may be reinforcing anti-emancipatory and anti-empowering forms of oppression. This study is unique because instead of focusing on societal oppressors, it addresses the under-researched area of whether social governance is itself in any way implicated in the socioeconomic oppression of the marginalized and disenfranchised households they are meant to serve.

Literature Search Strategy

The following review explores the literature that (a) forms the foundation of current thought on anti-oppression theory and practice as it relates to subsidized housing, (b) assesses gaps in the literature, and (c) validates the need for the present study. The key variables and concepts are divided into three overarching sections, each devoted to the emergent facets and challenges of anti-oppression theory as it relates to anti-poverty practice, specifically the Low Income Housing Tax Credit (LIHTC) program.

The literature review includes well over 250 sources, of which about 85% were from peer-reviewed publications and about 15% were from contemporary periodicals, such as recent newspaper and magazine articles that provide insights to the most current dialogue. The survey of literature draws from public electronic and on-site library sources from a broad array of subjects and fields that share a common interest in anti-oppressive practice as it relates to poverty, social services, policymaking, social justice, social equity, social change, socioeconomic oppression, advocacy, anti-emancipatory practices, feminism, followership, and obedience to authority. Literature and data sources used by the researcher included ERIC, Google Correlate, Google Scholar, JSTOR, ProQuest's Congressional and Research Library, Census.gov, GAO.gov, HUDuser.gov, IRS.gov, Sage Journals, and Thoreau. In addition, the bibliographies of articles and books were searched for related literature and as a means to evaluate the present study's literature review. Key search terms included *social equity*, *social justice*, *oppression*, *anti-oppression*, *anti-poverty*, and *empowerment*. The literature review begins with 19th century theories on anti-oppression that were largely in response to the abysmal

conditions of early industrial workers. Next, this chapter reviews the burgeoning 20th century literature on housing in relation to anti-oppression theories. Third, is a retrospective survey of early 21st first-century anti-oppression studies and the emergence of the LIHTC program as the principal supplier of subsidized rental housing. Then, a series of anti-oppression challenges specific to the LIHTC's mission and practices are presented. Finally, the chapter concludes with a summary analysis of findings.

Theoretical Framework

The theoretical framework for this study is provided by Pierce's definitive theories of oppression and Crenshaw's 1989 theory of intersectionality. Because these theories address barriers to empowerment and emancipation, Pierce and Crenshaw have been cited extensively in feminist, social policymaking, and program-practice research. Pierce contends that all oppression manifests through one, some, or all of the following six indicators of oppression: *space* and *mobility*, *time* and *energy*, and *bonding* and *identity* (Bulhan, 1985; Griffith & Pierce, 1998; Pierce, Carew, Pierce-Gonzalez, & Wills, 1977). Complementing Pierce's six commonly recognized oppressive conditions are Crenshaw's feminist theories that point to oppressive conditions being composed and derived from a complexity of intersecting socioeconomic oppressors. In many ways, the present study is analogous to feminism in that it seeks to determine whether social-service users, inside a world dominated by social-governance policymakers and administrators, may be oppressed by this same social system. Specifically, this study seeks to learn how and in what ways perpetuating oppressive practices may systemically manifest from a social governance program designed to bring about positive social

change. The site for this investigation is the housing unit and household, the smallest scale at which poor people are likely oppressed and the place at which a transformative-liberation would arguably need to occur. This model of oppression provides a typological basis to evaluate systemic indicators of the barriers, limitations, and exclusionary practices that may be preventing the emancipation of service users from their socioeconomic benefactor's defined access to opportunities, resources, services, and participatory connections to society.

Pierce's theoretical model of six oppressors provides measurable indicators necessary to explore and learn the ways Crenshaw's intersections of oppression may emerge from social policy and administrative practices (Wilson & Beresford, 2000; Rush & Keenan, 2013; Danso, 2009). For instance, an organization may, through policy or administrative practices, perpetuate *spatial and mobility* oppressors through segregatory practices that limit social and physical transferability between cultures and economic classes. *Time and energy* oppressors may be defined as a concentration of poverty, which through unfair distribution of equitable educational and personal wealth building opportunities, deprives and saps resident's access and exposure to timely opportunities for personal-empowerment. Finally, *bonding and identity* oppression may be perpetuated by placing low-income households in crime-ridden neighborhoods that may subjugate the poor to criminal spatial dominance (Bulhan, 1985). The strong peer support from Griffith and Pierce (1998), Fleurbaey (2007), and Byrd (2014) for Pierce's six-typology model of oppression provides adequate examples for the validity to test Pierce's model of oppression on social-governance missions that purport to be anti-oppressive. This present

study will offer a reflective process for social governance policymakers, advocates and administrators to search for signs of bureaucratic or institutionalized oppressive practices that may be obfuscating or blocking policy and administrative paths leading to the personal empowerment and emancipation of service users from their benefactors.

Literature Review of Related Key Variables and Concepts

This literature review explores anti-oppression theory as it relates to anti-poverty policies and programs leading up to and including the LIHTC program. Subject areas were studied through electronic and manual library searches. The assessment of previous research suggests there are gaps in the existing literature which validates the necessity for the present study. The following literature review is organized into three primary subject headings: (a) Anti-Oppression Theory and Practice; (b) Quests for a Housing Program that Counters Socioeconomic Oppressors; and, (c) Challenges Related to LIHTC Performing in a Non-Oppressive Manner.

Anti-Oppression Theory and Practice

> Where justice is denied, where poverty is enforced, where ignorance prevails, and where any one class is made to feel that society is an organized conspiracy to oppress, rob and degrade them, neither persons nor property will be safe.
>
> — Frederick Douglass, 1886

Anti-oppression advocacy near the end of the 1800s was centered on ecological theories that viewed poor sections of cities as necessary temporary zones that enabled impoverished ethnic groups to transition into the larger metropolitan area. These areas were thought of as places within which first-generation immigrants and former slaves

could live for a time and then metamorphosis from the oppressive conditions of poverty to prosperity (Park & Burgess, 1925). This idea is derived from observations of existing poor communities at a particular historical moment. However, this theory does not address the essence, contributing factors, or effects of actual poor neighborhoods over time. Instead, this ecological theory focuses on the causes and effects of poverty from a physical-forces perspective (Wirth, 1938). In hindsight, the ecological theory must be criticized for not taking into account the lasting nature of impoverished black neighborhoods that have existed for over 150-years, since Fredrick Douglas's 1886 emancipation speech at Cooper Union in New York City.

During the early 20th century, the dominant social theory pointed to a "Culture-of-Poverty" (COP), which held that the behaviors, values, and ambitions of people in poverty are what create a distinctive sub-culture, differentiated by lifestyle, worldview, and low-aspirations. Moreover, the COP was thought to be generational (Gorsky, 2008; Moynihan, 1965, March; Murray, 1984; Valentine, 1968). This hypothesis centered on studies supporting claims that the impoverished and certain ethnicities are themselves largely or entirely responsible for their own socioeconomic plight. Opponents of this theory argued that it is simply a means to divert blame from the socioeconomic forces causing the oppressive circumstances of the poor. The COP theory has also been criticized as creating identities of interest between social benefactors and those deemed inherently in need, which creates a synergistic relationship between those with the power and powerless, resulting in a cyclically sustaining COP between providers and recipients (Friedman & Friedman, 1985; Rush & Keenan, 2013; Sowell, 2011b; Sampson, 1997).

Parallel to growing theories relating to the oppressive trappings of poverty, in the latter half of the 1800s feminism also emerged as an anti-oppression movement for women. Yet even today, the literature suggests that most men as individuals are unlikely to admit that they personally oppress women, whether or not the women in question are strangers, their mothers, sisters, wives, or daughters. Similarly, individual men are equally unlikely to think they are personally responsible for empowering and emancipating women (Banoff & Moffatt, 2007; Lykke, 2010; Matsson, 2014). Men may accept their gender's actions, mistakes, wrong doings, and may even readily acknowledge areas that could be improved upon or corrected. But they are unlikely to view themselves as being personally oppressive. Instead, surveys indicate that most men of the early 21st century consider themselves supporters of women's empowerment and emancipation (Barnoff & Coleman, 2007; Ali, 2002; Morley & Macfarlane, 2012). Nevertheless, men's actions and status in society continue to be cited in the literature as the primary factors of oppression that are preventing women from being fully empowered and emancipated.

Feminist theories address relational characteristics between those with power and the powerless, which is also generally applicable to the ability of any oppressed people to gain emancipatory-authority and control over self-determinable accomplishments that will allow individuals and households to independently pursue happiness and success for themselves and families. Saul Alinsky (1946, 1972) presented a view parallel to feminism when he asserted that most political causes are expressed as moral objectives but manifested as power relationships. Similarly, despite altruistic rhetoric, social policy, and program powers remain in the hands of a few, while the service users are all but rendered

powerless in relation to the policies, administration and growth of social programs. This lop-sided power relationship may be seen as replacing one form of oppressive control with another (Busu, 2014; Calhoun, 1994; Foucault, 1982; Fricker, 1988; Gladstone, Fitzgerald & Brown, 2013; Tew, 2006). For instance, Bulhan's (1985) analysis of Frantz Fanon, points to a morality in political policymaking that invariably results in paradoxical relationships between the powerful and powerless, which in turn leads to subtle and overt forms of oppression. Bulhan's interviews with Chester Pierce shed light on Pierce's primary indicators of oppression, which he believed could be reflectively or objectively assessed to determine whether varying degrees of oppressive conditions exist or persist. Pierce's model of oppression, as suggested earlier in this chapter, is defined by universal violations of personal space, time, energy, mobility, bonding, and identity (Bulhan, 1985; Griffith & Pierce, 1998).

Anti-oppressive practice. Oppression is the use of one's superiority, power, or authority in an inequitable, unjust, or prohibiting action or inaction toward another individual or group in down-power positions. Oppressive practices may also involve the exclusion or subordination of those perceived as deviants, radicals, or threats to the status quo in an effort to make the contrarian individual or group follow the will of the social majority. Institutionalized oppression, whether intentional or not, or whether serving the desires of the "social majority," has the potential to become systemic (Buso, 2014; Craig & Richeson, 2014; Feagins, 1994; Ikuta, 2014; Margolis & Romero, 1998; Mason, 2005; Platt, 2014). Oppression is most commonly associated with juxtapositions of leadership and followership, superiority, and inferiority, the powerful and powerless. These forms of

oppression manifest between guardians and dependents, service providers and service users, schools, and their students, employers and employees, and between various social groups (Asch, 1968, 1969; Eqivideos, 2007; Milgram, 1974, 1992; Zimbardo, 2007; Zubin, 1938). Reinforcing these power juxtapositions, is how specialized knowledge in anti-oppressive practices have been developed nearly exclusively by scholars, policymakers, and practitioners on the control-side of the power relationships. For example, little to no anti-oppressive literature is written by the social service users themselves (Dominelli, 2002, 2011; Gay, 2013; Weicher, 2012). Having the definitions of oppression being determined by social benefactors instead of service users is akin to only having males defining the issues of oppression, emancipation, and empowerment of women. It's not difficult to imagine that the male experts would likely focus on societal oppressors affecting women, but would unlikely point to males themselves as being a primary instigator of female oppression, or as creating barriers to emancipatory empowerments for women. This may be a partial reason for why the primary body of literature from scholar-practitioner experts in the fields of social welfare tend to revolve around how to mitigate societal oppressors, but is virtually absent of examples of social program oppression (Fleurbaey, 2007; Rush & Keenan, 2013; Strier & Binyamin, 2010). For instance, scholar-practitioner social theories on anti-oppression typically address external issues like racism, sexism, segregation, and economic subjugation. But, mainstream theory and practice rarely examine whether service provider's policies, actions, and methods are in anyway oppressive. Anti-oppressive practice is increasingly presented as unquestionably benevolent, and promoted as an altruistic ideology in a

pantheon of public administration tenets on social equity and justice (Batsleer & Humphries, 2005; Hopton, 1997; Williams, 1997). This view aligns with Jones's (1996, 1996) observations of mutual self-admiration among social scholars, social practitioners, and social policymakers.

A review of social-program mission statements illustrates the many praiseworthy and often lofty objectives of social programs, including: transforming society, implementing social change, or fighting for social justice and equity. These missions illustrate how social-program administrators, policymakers, and scholars in various social endeavors often see their roles as political activists fighting alongside the marginalized and disenfranchised for anti-oppressive causes and the public good (Calhoun, 1994; Dominelli, 2002; Dalrymple & Burke, 1995; Wilson & Beresford, 2000; Strier & Binyamin, 2013). This may be another reason why there is no literature from scholar practitioners on how their own social governance programs, and indeed an entire social sector, may be implicated in the oppression of its own service users, despite whatever anti-oppression missions they advocate. The possibility of oppressive practices arising from anti-oppressive social missions seems instead to be considered an inconsequential small potentiality, and therefore not worthy of consideration. Instead, the argument goes, one must understand and judge a social program on its well-intended mission and purpose. This circular logic is premised on the belief that minimal negative effects are to be expected, and that is all that could occur if the positive mission of social change is being followed, because social benefactors only want what is best for their service users. This reasoning, however, may be unwittingly protecting demonstrably oppressive social

efforts as uncontestable public goods. For instance, most men of the late nineteenth and twentieth centuries were adamant that they only wanted what was best for "their" women. Yet, after centuries of this status quo, many women finally protested for equitable social and economic condition through Suffragist's and later as Feminist's movements. As seen in numerous newspapers, magazines, and television programs, it is similarly difficult for anyone to criticize the tenets and practices of social programs that are anti-oppressive by mission, because such criticism is typically seen as wrong-headed and is thus publicly scorned and summarily dismissed by many scholar practitioners, media, and social majority (Danso, 2009; Dominelli, 1992; Millar, 2008; Sowell, 2011b).

A large portion of government budget meant to promote social change, equity, fairness and justice is given to tax exempt corporations with parallel missions. In many instances, however, only 10-30% of government subsidy money reaches the intended recipients, while the other 70-90% of subsidy money is used by the social program itself to maintain its corporate headquarters, staff, organizational expenses and often large salaries, bonuses, retirement, and severance benefits of the nonprofit's CEO and board of directors. The success of social governance, therefore, may largely be attributed to scholar-practitioner's occupying the moral high ground, by claiming the expert knowledge necessary to adequately address the particular socioeconomic conditions adversely affecting the marginalized and disenfranchised. Moreover, perhaps to protect their self-interests, these same supporters of social governance become defensive when confronted by close scrutiny and questioning of their ability to empower and emancipate service users from further need of their services (Tyler, 2000; Melo, 2014, February 10,

2014; Melo 2014, February 24). This situation illustrates how centralized social systems are vulnerable to political and nonprofit corporation self-interests and the siphoning of funds away from intended recipients. Moreover, the sustained mean poverty rate of 12% over the past half-century is also suggestive that the poor have become the necessary component of demand for a sustainable social governance sector. Sustaining conditions of social and economic inferiority, however, invariably perpetuates forms of oppression by denying people the empowerments that will allow them to be emancipated from their benefactors (Hajnal, 1982). This is very similar to suffragists and feminists accusations that men are holding women back from their full potential, no matter how benevolent their intentions as husbands, fathers or coworkers. There may be a thin line, therefore, between being a benefactor and oppressor because any level of objectification of those claimed to be served is a degree of oppression. For instance, while the concepts of social change, social justice, and social equity are repeatedly presented as unquestionable common good philosophies within a pantheon of social-governance ideology, these same principles have also served as catalysts for divisive politically motivated class warfare that protects and sustains social governance interests (Calhoun, 1994; Gladstone, Fitzgerald & Brown, 2013; Strier & Binyamin, 2010; Webb, 1991; Wilson & Beresford, 2000). Consequently, there is a regressive potential for perpetuating oppressive socioeconomic conditions, despite an entire social sector's overwhelming assertions that their missions rectify and reduce various social and economic injustices and inequities (Danso, 2009; Gladstone, Fitzgerald, & Brown, 2013). It is the aforementioned paradoxes and contradictions that form the basis of need for this present study into whether and to

what extent social governance programs may themselves be implicated in the socioeconomic oppression of their own service users.

Anti-oppression as a social morality. To appreciate the social moralities that are the underpinnings of anti-oppression policymaking, particularly the research propelling government-subsidized housing, the underlying ideologies that support government redistribution of wealth must first be understood. Social philosophies that support moral arguments of the "greater good" have arguably been in modern development for over 175-years, since the beginnings of the Industrial Revolution in Europe, when Friedrich Hegel's and Karl Marx were first formulating their theories about the plight of workers and poverty. Nearly half that time ago, about 80-years back, this same social tradition arrived in the United States, with a depression-era government beginning to require mass social program participation and compel desired behaviors through economic and legal penalties. Friedrich Hegel's and Karl Marx's mid-1800s theories relating to class struggles between the affluent and the poor are foundational influences for the social moralities of "social justice," "social equity," and "social change" that have become commonplace missions for much of today's social governance programming in the United States. While Hagel may not have recognized any socio-political advantages to being poor, Marx used and inverted many of Hagel's theories and definitions as the basis for his own postulations relating to oppression, which he used to transform the poor of the 1800's Industrial Revolution into a political-social-majority which has since grown and expanded to include all forms and aspects of oppression caused by inequity, unfairness, and injustice to one and all. As a result, virtually everyone can realize some

form of burden and demand new or expanding socioeconomic entitlements (Agar, 2006; Calhoun, 1994; Hegel, 1991; Ikuta, 2014; Milram, 1992: Pelczynski, 1974; Stazyk, Moldavanova, & Fredrickson, 2014; Coleman, 2014; Gonzales & Stuart, 2014).

Those individuals who consider government the primary resource for addressing social issues do so because, to their minds, the private sector does not deal with poverty, healthcare, retirement, housing, hunger, transportation, the environment, and virtually every other concern because of its allegedly single-minded focus on the corporate bottom-line. These individuals often publicly express their belief that the recipients of social entitlements benefit from wealth redistribution through improvements in their standard of living (Bonanno, 2014; Sowell, 2011a; Olson, 2008; Friedman & Friedman, 1985). In a related argument, the upper- and middle-classes are thought to benefit from assisting those in need through lowered crime rates, decreased homelessness, and fewer medically uninsured. Moreover, since the better-off will probably not assist the poor in these ways on their own, government plays a necessary role, according to some, by forcing the wealthier citizens to do so through tax-based wealth redistribution (Fording & Smith, 2012; Hechter & Horne, 2003; Kenworthy, 199; Lowi, 2009; Sowell, 2011b). Hence, in the eyes of those who favor such social programs, government and tax-exempt corporations are the true supporters of the greater good and have produced a rising tide of subsidies that for the past half-century have, according to them, lifted all boats out of the mire of poverty. The aforementioned beliefs, however, run contrary to the physical evidence of a poverty rate that has been static for the past half century, within the 11-16% range. Likewise, over the same half-century, government social interventions have

significantly concentrated on center cities, but to date, have not changed any of these major city's overall socioeconomic trajectories (Orfield & Luce, 2013; Tanner, 2014, January 8; Wilson & Beresford, 2000).

Over 50-years ago, prior to the Johnson administration's launch of Great Society social programs, poverty was not defined by a poverty-rate but by measurable physical manifestations like hunger, inadequate clothing, or lack of shelter. Today, social governance advocates have attained the higher moral ground by alleviating many of the physical conditions of poverty through government-owned or subsidized rental housing, government subsidized cell phones, paid utilities, free groceries, free healthcare, and transportation subsidies. Many of the poorest service users also have their own car. In addition, statistically, members of impoverished households have an increased likelihood of being overweight (Sowell, 2011b; Tani, 2012; Gwartney & McCaleb, 1985). However, those who have had their quality of life raised above poverty standards, and no longer exhibit the extreme physical manifestations of poverty, are not removed from the government's poverty rolls. Government- and advocate-defined poverty lines have enabled government policymakers, program administrators, and advocates to define service users as remaining in poverty even when their own social programs have alleviated its physical consequences. Many argue that the primary reason service users remain on the poverty roles is because if social programs were to cease, the service users would immediately revert to their impoverished states. As a result, the poverty rate has remained within a static 5% range over the past half-century, and many of the first families to participate in Great Society anti-poverty subsidy programs continue to depend

on them, as do many of their children, grandchildren, and great-grandchildren (Sowell, 2011a; Glieken, 1981).

National social governance policy has replicated environments of political sameness in nearly every metropolitan center city across America. During the pre-zoning era, largely before the 1930s, the private sector created a diverse urban fabric where wealthy, middle income, and impoverished peoples all lived within close proximity. This market system of development has been supplanted by government-zoning (1930s onward) and subsidy policies (1960s onward) that separate classes of housing and people alike. Over the past half-century, government zoning and social subsidy practices have not only separated high-, middle- and low-cost housing, they have in the process also separated classes of people into metro-wide political monocultures (Astorino, 2013; Fischel, 2004; Rothwell, 2011; Sperry, 2013, December 30; Whitnall, 1931).

The government's mission to desegregate, by putting low income housing developments in areas zoned for middle- and higher-cost housing has only created conditions of micro-segregation through the juxtaposition of housing type extremes from one block to the next and from one neighborhood to the next. Thus, while Fair Housing laws have virtually eliminated overt segregation based on race, religion and national origin, government segregation through separation-zoning of housing cost types (and therefore classes of people) continues to persist. In Minnesota's Twin Cities Metropolitan Area (TCMA), for instance, minorities can live anywhere without a general all-pervasive fear of persecution or being refused housing. My own mixed-race family lives in the outskirts of the TCMA area. And yet, TCMA segregation is perpetuated through state and

federal zoning and quasi-zoning practices of Qualified Census Tracts (QCT), Qualified Allocation Plans QAP) and other geographical incentive zones for subsidized housing, which invariably segregate human classes and races (Tyler, 2000; Melo, 2014, February 10, 2014; Melo 2014, February 24; Orfield & Luce, 2013; Voborníková, 2014). In many center cities, the development of housing for middle- and upper-income residents are prevented through low-income resident and elected official protests against "gentrification," a relatively recent form of redlining meant to "keep those kinds of people out" of low-income neighborhoods (middle and upper income people). Government social policy, therefore, involve authority, power, and politics supporting social remedies that may inadvertently and purposely implicate government missions in socially oppressive acts (Dominelli, 2011, 1992; Keough, 2012; McCarty, Poole, & Rosenthal, 1997; Streir & Binyamin, 2010; Tani, 2013; Wilson & Beresford, 2000).

Anti-oppression missions for subsidized housing. From the 1930s to 1960s, public housing was built for the working-poor through the expansion of the New Deal I and II programs. In the mid-1960s, Depression-era programs were expanded into much broader Great Society and War on Poverty programs during the Johnson administration, which later opened public housing to the non-working poor. The new subsidy policies favoring non-working poor resulted in a demographic shift in households living in public housing, from predominantly working-poor households, to non-working residents dominating government-owned housing complexes. Compounding issues, was white flight, which coincided with a shift from predominantly white to mostly minority residents in center cities and government owned and subsidized rental housing. Over the

ensuing half-century, through a combination of white flight to suburban locals and the concentration of social programs and subsidized housing in center cities, entire political jurisdictions have transformed into entitlement-dependent constituencies. As the physical and social conditions of entire neighborhoods, cities, and political jurisdictions began to decline and their reputation for crime and extreme poverty escalated, rising numbers of impoverished constituencies naturally supported politics that reinforced their demand for ever-increasing subsidies (Vale, 2002; Spence, 1997; Duncan, Hood, & Neet, 1975).

In 1974, 10-years after the Johnson administration's creation of Great Society programs, in response to a growing number of studies pointing to increasing concentrations of public housing within impoverished neighborhoods as compounding the effects of poverty instead of alleviating it, Section 8 vouchers were developed. The first vouchers gave poor residents the opportunity to rent housing in the private sector. Policymakers, however, restricted most Section 8 vouchers to being used in only certain low-poverty zip codes in order to stem the tide of growing concentrations of impoverished conditions (HUD-3, 2012; HUD-4, n.d.). Similarly, in 1976 the City of Chicago implemented what was called the Gautreaux Plan, an effort to desegregate and deconcentrate poverty by moving impoverished blacks from isolated high-density public-housing projects to predominantly white-middle-class and affluent suburbs. Through the Gautreaux study and pilot program, it was discovered that the relocated adult poor showed few socioeconomic improvements from their previously oppressive employment and wage status. However, the relocated children showed an impressive rate of improvement. Children of relocated households graduated at a higher percentage, more

went onto college, and a number acquired sustainable careers (de Souza Briggs, 1998; Chase-Linsdale, et al., 1997; Coulton & Pandey, 1992; Goering & Feins, 2003; Goering, Feins, & Richardson, 2003; Joo, 2011; Khadduri, Buron, & Climaco, 2006; Rosenbaum & Harris, 2001; Sanbonmatsu, Ludwig, Katz, Gennetian, Duncan, Kessler, Adam, McDade, & Lindau, 2011). Ultimately, like many studies pointing to decentralizing social practices, Gautreaux did not become national policy.

In 1989, 25-years after the Johnson administration's creation of Great Society programs, a second attempt was made to stem growing concentrations of poverty within America's metropolitan areas, when the Republican-controlled U.S. Congress established a housing commission to evaluate the status, causes, and effects that the subsidized housing portfolio was having on its residents and surrounding communities. Three years later, the housing commission published its report recommending an immediate paradigm shift in U.S. subsidized-housing policy. The document reported that residents within subsidized housing had a severe disadvantage as compared with mainstream Americans, and faced significant limitations in the social and economic options available to them. Moreover, it was found that most impoverished residents were severely uneducated and unemployed (Spence, 1993; HUD-6, n.d.). Yet, again, national zoning policy to regulate the placement of subsidized housing did not materialize.

In 1994, 30-years after the Johnson administration's creation of its Great Society programs, HUD developed the Moving-to-Opportunities (MTO) pilot program to more thoroughly analyze the benefits and disadvantages of moving residents from poverty-saturated areas to more diverse neighborhoods. Having designated five cities for the

experiment, HUD randomly selected residents of public-housing for rent vouchers, which could only be accepted at new apartments within low-poverty areas. Then, HUD also issued control-group vouchers which could be used wherever households chose. The data showed positive effects for the group forced to move to new locals, while residents issued unrestricted vouchers typically rented units within their same impoverished neighborhood, where few meaningful changes occurred (Goering & Feins, 2003). Initially praised by many, the commission's recommendations were ultimately criticized for not addressing the need for jobs, especially when unemployment was noted as a primary obstacle to upward mobility (Edin., Da Luca, & Owens, 2012; Leventhal & Brooks-Gunn, 2003; Sanbonmatsu, Ludwig, Katz, Gennetian, Duncan, Kessler, Adam, McDade, & Lindau, 2011). And again, the findings and additional recommendations did not lead to sustained national regulations prohibiting segregatory or compounding effects of development and preservation practices in socioeconomically challenged areas already dominated by affordable housing.

Today, a half-century after the Johnson administration's creation of its Great Society programs, and the subsequent emergence and exponential growth of an anti-poverty industry, the primary methods used to mitigate oppressive socioeconomic conditions continues to be place-, system-, and program-based assistance. These interventions focus on distributing funds through government agencies and tax-exempt corporations, whom distribute subsidies and services to program participants (Bandow, 2014; Sowell, 2011a; Tanner, 2014, April 11). Despite only 10 - 30% of funds reaching intended recipients, no national policy shift has occurred that direct-funds individuals in

need. Instead, the lion's share of government funding to tax exempt corporations continues to be used to sustain operations, headquarters, and board of directors.

Subsidy realities forged from anti-oppressive missions. Since the 1960s, impoverished citizens being predominantly concentrated in center cities is not a unique phenomenon to any particular American metropolitan area (Orfield & Luce, 2013; Rothwell, 2011; Walker, 2013). However, the ability of this 11-16% of the U.S. population to dominate nearly every American center city is primarily a result of U.S. population growth from 180 million in 1960 to 313 million today (U.S. Census-5, 2014; Heritage Foundation, 2011). The U.S. population has nearly doubled over the past half-century since the War on Poverty was declared. Consequently, while the percentage of poor within the United States has continued to remain within a relatively static 5% range throughout the entire period between the mid-twentieth century and into the twenty-first century (U.S. Census-6, 2014), the United States has now amassed a population increase, where 15% of the impoverished U.S. population is sizeable enough to populate entire pre-WWII-era cities at the centers of every American metropolitan area.

Today, impoverished center cities are considered by some scholars to be centers of class-war politics that demand ever increasing social subsidies, not just from their elected representatives, but also from county, state, and newly formed regional governments (Hajal & Troustine, 2014; Park, 2014; Reynold & Evans, 2014). The steady and increasing poverty concentrations in metropolitan center cities became nationally commonplace in the 1980s as the poor migrated to where the social governance programs were predominantly made available, and reciprocally, where the quantity of social

services increased to support the growing numbers of poor. This self-reinforcing synergy supports the constant need for the increasing scale of social governance. The trend has led to predominantly impoverished and racially segregated jurisdictions that compound the oppressive impact of poverty through economic and social isolation of the poor from surrounding communities, where they are maintained in areas already dominated by high poverty, high crime, unemployment, low quality school districts, low income opportunities, and high minority segregation.

The result has been Depression-era economics, politics, and programs within center-city jurisdictions (Keough, 2012; Rush & Keenan, 2013; Tullock, 1983; Tyler, 2000). The economies within these depression-era bubbles become clearly noticeable when juxtaposed against the numerous economic boons and recoveries that have occurred from the 1960s to the present. The income growth and prosperity during periods of economic expansion did not translate into poverty abatement within the metropolitan center cities of Los Angeles, Detroit, East St. Louis, Washington D.C., New Orleans, New York, South Chicago, etc. While some center-city downtowns have seen increased racial diversity, the effects typically lack significant economic diversity, and consequently represent yet another contrast between the impoverished and prosperous sections of metropolitan areas (Danziger & Gottschalk, 1993; Friedman & Schwartz, 2008; Leonard, 2009; Orfield, 2002, 2013).

During the past 50-years, from the mid-twentieth century up to the twenty-first century, the periodic poverty-reducing trends of the economy have been juxtaposed with the concentrating effects of Depression-style bubbles of center cities. The characteristics

of such bubbles are most conspicuous along jurisdictional boundaries, where stark contrasts are more easily visible between lower-, middle-, and upper-income neighborhoods. This growing income chasm between inner and outer metropolitan political jurisdictions is increasingly being argued to be the catalyst for heightened local and national political divisiveness (Kenworthy, 1999; Keough, 2012; Leonard, 2009; Wacquant & Wilson, 1989).

Government expenditures supporting and expanding the social ethic. Over the past 80-years, ever since President Franklin Roosevelt's New Deal I and II programs in the 1930s, a succession of anti-poverty social programs has been created. Today, most anti-poverty programs owe their existence to the Johnson administration's proclamation of the War on Poverty a half century ago. At the time, the U.S. poverty rate was in sharp decline. But ever since, the mean poverty rate has been about 12%, and that is where it has remained for the past 50-years (U.S. Census-5, 2014). What hasn't remained constant for the past half-century is the increasing percentage of GDP being spent on social initiatives, and the increasing numbers of impoverished people – which has not been caused by increasing poverty rate, but by national population growth.

Since the 1964 declaration of the War on Poverty, annual GDP spending on Welfare-type programs has skyrocketed from ½% of the United States GDP to over 4.4%, which equates to about $890 billion dollars per year (CBO, 2012; OMB, 2012). Just the last 3-years' worth of anti-poverty subsidies eclipses all the U.S. bailout packages corporations have received, most of which were paid back with interest. Combined, the total amount spent on anti-poverty programs since the 1960s is nearly $20

trillion dollars, which is $7 trillion more than the United States' entire national debt (OMB, 2010). Yet there has not been any improvement in the poverty rate, which has remained within a static 5% range of 11-16% for the past half century. Moreover, despite welfare reforms, additional programs continued to be created as social governance spending continued to rise.

The 1996 Welfare reform did shift a number of people from Welfare to employment, but the policy changes did not reduce the poverty rate from its half-century 5% range of 11-16%. In fact, the '96 reforms reorganized only one of 70 federal anti-poverty programs spread across 13 Federal government agencies and representing about $890 billion in annual Federal spending (CBO, 2012; Heritage Foundation, 2011). Today, the United States spends over three-times more on social programs than on its national defense. In 1962 Medicare, anti-poverty programs, and Social Security represented about17% of federal spending. Today, the programs within these government sectors represent about 50%, or about $2 trillion dollars per year. Social spending has increased by 89% more than inflation over the past 10-years. The first time the federal government allocated more than 3% of GDP on social subsidies was during the Bush administration. President Obama's administration quickly increased that amount to the 2010 figure of 4.4% GDP (OMB, 2012).

Additionally, city, county, and state governments spend another 2% of the nation's Gross Domestic Product on social programs. It would appear, therefore, that neither of the two major political parties is very motivated to change the trends. Yet, social program successes, like those in the War on Poverty, were supposed to be

measured by reduced poverty statistics as indicated by the objective Orshansky poverty-threshold formula (SSA, 1993). Instead, social assistance programs have transformed into growing political entitlements representing about 50% of federal spending as of 2012. Since President Johnson's Administration, federal spending on social programs, as a percentage of GDP, has increased over twentyfold from ½% of GDP to 4.4% in 2010 (OMB, 2012). Since then, the Obama administration has added the Affordable Care Act health insurance subsidies, student loan forgiveness, and is also proposing free community college.

In 1967, when Martin Luther King criticized the U.S. government's anti-poverty spending as being unjust when compared with defense expenditures, the U.S. government was spending about 14% of the federal budget on Social Security, Medicaid, and anti-poverty programs versus 50% on defense during Vietnam. Today, federal spending in these categories has reversed itself. In 2011 the federal government spent 50% on Social Security, Medicaid, and anti-poverty programs, and only 14% on defense (OMB, 2010). Moreover, the jurisdictions that have been implementing anti-poverty subsidy programs continuously for the past 50-years have consistently been islands of economic depression, while over the same term the national economy has had numerous economic expansions. Likewise, metro cities that adopted aggressive subsidy and public-housing programs have faced decline from the 1960s onward, while neighboring cities have prospered (Iceland, 2006; Voborníková, 2014). The causal effects of these poverty-dominant center city economies are substandard education, fewer quality employment opportunities, blighted real estate, higher unemployment, higher crime rates, depressed property values, and low

median incomes. These isolated conditions magnify the economic stresses of being poor and amplify political differences, which have increased divisiveness and made class warfare a political mainstay (Massey & Denton, 1993). As a result, central metropolitan jurisdictions have also experienced population declines, extreme racial segregation, and massive relocations of middle- and upper-class blacks and whites to neighboring cities.

Compounding effects of social expansionism. Often acclaimed as the most influential theorist on poverty, Wilson (1987) in his treatise *The Truly Disadvantaged* postulated that there are two primary reasons for the severe deterioration of neighborhoods and the expansion of poverty. They include the reorganization of the American marketplace from a supplier to a consumer economy and the social structure of impoverished neighborhoods. Further, it is Wilson's position that the departure of the American manufacturing economy to overseas locations, and the resultant decline in market supply of skilled and unskilled jobs, along with the relocation of most administrative jobs to suburban locals were compounding factors in the expansion and concentration of U.S. poverty. These assertions, however, do not address the fact that despite all the allegedly causal events of socioeconomic decline and increased poverty, why instead the result has been a relatively static 11-16% poverty rate during the entire aforementioned history (U.S. Census-5, 2014; Heritage Foundation, 2011).

Coinciding with the economic exodus of American manufacturing and industrial organizations to overseas locations was a significant change in the socioeconomic composition of center metro constituents. According to Wilson's (1987) qualitative and quantitative analyses, from 1940 to 1960 inner-metropolitan communities were

comprised of a conglomerate of lower-, middle-, and upper-income households. From 1970 to 1980, however, the vast majority of the upper and middle classes moved to surrounding cities, and eventually the working class poor moved there too, leaving behind the most disadvantaged constituency whom Wilson identifies as the underclass. Compounding the transformative negative social change of metro area center cities into constituencies dominated by residents in poverty, was what Wilson argued is an inverted age structure of these communities that compounded social troubles within impoverished areas. For example, it was argued that impoverished inner cities have far more youth than their suburban counterparts. This divide between low-income and prosperous communities is also along racial lines, predominantly between whites and blacks (Wilson, 1987). Reinforcing this trend of politically polarized jurisdictions is circular support system for increasing numbers and concentration of social programs and subsidized housing between a monolithic constituency and their like-minded elected representatives. A visible byproduct of poverty-dominated political jurisdictions is the progressively increasing "anti-business" and "anti-gentrification" attitudes that advocate keeping "those types of people" out of their low-income neighborhoods. Conversely, affluent communities resist "ghettoization" allegedly caused by the expansion of social programs and subsidized housing into their communities (Wilson, 1987). As a result, all classes are increasingly being segregated and isolated from each other politically, socially and economically through the categorizing effects caused by the government's exclusionary community planning and zoning, low-income housing concentrations, and social program concentrations (Ashurst & Venn, 2014; Crossman, 1949; Rothwell, 2011;

Rothwell & Massey, 2009; Tyler, 2000). The question is whether these conditions are political motivations between elected representatives and the desires of their predominantly impoverished constituency.

In addition to Wilson's (1987) findings, many other scholars hypothesized that jurisdictional poverty has a powerful political influence over the concentration of regional anti-poverty policies and location of subsidized housing. For instance, Massey and Denton (1993) present a stark perspective on U.S. racial segregation, which dramatizes their views on how impoverished black neighborhoods were purposely created through a succession of government policies, institutional procedures, and individual networking activities by which white society was able to contain emergent black populations that were migrating from rural areas into cities. Massey and Denton also contend that white household's openly and systematically created barriers limiting black people's options for where to live and work, which all but confined blacks to impoverished neighborhoods. Massey and Denton present their qualitative and quantitative analysis on how pre-1960s government housing policy (New Deals I & II programs and the then-new FHA) were a driving force behind the divestment of black neighborhoods and center cities, while expanding investment opportunities in white neighborhoods and suburban cities.

Massey and Denton (1993) point out that local and federal governments' placement of subsidized and public housing in predominantly impoverished black neighborhoods intensified the poverty. They also assert that after the 1968 Fair Housing Act, racial segregation through poverty concentration escalated, in contrast to the

integrated cities of the pre-government-zoning era. Through government and nonprofit compounding concentrations of subsidized housing projects, by 1990, sixteen (16) metro areas were hypersegregated according to Massey and Denton's five dimensions of segregation. Hypersegregated living conditions isolate residents to the point where the impoverished and segregated minorities are unlikely to have many, if any, contacts outside their immediate areas, unless they work somewhere else. Massey and Denton point out that given black unemployment rates of about 15%, during times the national poverty is only 5%, which is physical manifested proof that households in impoverished hypersegregated areas often do not have any consequential contacts or relationships outside their impoverished networks.

Massey and Denton's (1993) and Wilson's (2003) theories, however, are criticized for giving too much weight to the contribution of racial prejudice in poverty creation. The argument being that many people simply and unconsciously congregate in neighborhoods, cities, and regions where people similar to themselves live, and that they don't necessarily do it out of spite or racism. Wilson counters, by arguing that his hypothesis cannot simply be reduced to coined terms and phrases like "racism" and "segregation;" or simply dismissed as the "politics of poverty." Wilson asserts that even though a long history of racism has greatly influenced the transformation of metropolitan center cities into poverty-centric political jurisdictions, contemporary subsidized- and public-housing policies, welfare programs, and the relocation of the American manufacturing economy to overseas locations must be factored into reasons for sustained poverty levels (p.101). Nevertheless, contrary to Wilson and Masey and Denton's

assertions of growing poverty, the percentage of poor people in America has held at a steady mean average of 12% for over the past half-century (U.S. Census-5, 2014). Only the numbers of poor people in poverty has grown because of exponential population growth. Similarly, while the scope and cost of social governance has also grown exponentially, the poverty rate has remained relatively unchanged.

Quests for a Housing Program that Counters Socioeconomic Oppressors

> It has been estimated by Senator Hartke that we spend approximately $500,000 to kill a single enemy soldier in Vietnam. And yet we spend about $53 for each impoverished American in anti-poverty programs. Congress appropriates military funds with alacrity and generosity. It appropriates poverty funds with miserliness and grudging reluctance. The government is emotionally committed to the war. It is emotionally hostile to the needs of the poor.
>
> — Martin Luther King Jr., 1967

King's condemnation of the U.S. government's inequitable spending was arguably the springboard and foundation of current advocate demands for ever-increasing anti-poverty spending (and ever-decreasing military funding) over the past half century. However, the disparity between poverty and defense spending in 1967 was entirely reversed by 2001. For example, in the 1960s, Social Security, Medicare, and anti-poverty programs represented about 16% of federal spending, while defense received about 49%. By 2001, defense spending represented only 14%, while Social Security, Medicare, and anti-poverty programs represented about 50% of federal spending (OMB, 20).

Since the Great Society programs were initiated, the historical record over the past half-century illustrates a circular reinforcing relationship between poverty concentrations, increased government subsidies and housing interventions over again in the same socioeconomically depressed areas where the social governance missions are meant to ameliorate hardship and segregation (Ashurst & Venn, 2014; Orfield, 2002 Voborníková , 2014). The difficulty, however, in acquiring sufficient conclusive evidence relating to political reinforcement of exclusive neighborhoods and cities for impoverished and low-income residents stems from sociopolitical biases towards those seen as representing "gentrification," which feeds class warfare politics, and the use of affordable housing to politically reinforce, expand, and protect constituent dominance within impoverished political jurisdictions. Complicating matters further, are the complexities of multiple participatory branches of government and a myriad of tax exempt corporations united in administering the massive amounts of federal, state, and local funding for social missions and interventions in particular locales. This complex array of organizational and advocate support reinforce and perpetuate one another, like a self-sustaining closed-loop environmental system (Keough, 2012; Klandermans, 2014; Rush & Keenan, 2013).

Today, perhaps in response to the increasingly conspicuous political juxtaposition of poverty on a jurisdictional-wide scale, and the reciprocating rise and political dominance of class-warfare-based rhetoric during elections, a Rasmussen Reports, LLC (2011) survey concluded that 45% of Americans believe that government poverty interventions encourage poverty in the United States, and 69% of Americans think more poverty exists today than a decade earlier. Less than one-quarter of those surveyed

believed anti-poverty programs actually lifted people from poverty, which is down 9% from a year earlier. The report also found that the majority of Americans doubt the efficacy of government anti-poverty interventions and suspect the government is instead compounding the very problems they are supposed to be resolving.

Supporting these survey conclusions, is the reality that while it is true that there are physically more Americans in poverty, the percentage of impoverished Americans, as mentioned earlier, has remained within a static 5% range of 11-16% for the past half century (U.S. Census-5, 2014; Heritage Foundation, 2011; Figure 1, p. 49). Stability in the percentage of poor Americans, however, is not seen as a positive by those dismayed by growing physical numbers of people in poverty, despite the best attempts of government-funded social programs. While the United States' poverty index has stayed within a consistent range, the physical number of impoverished continually increases in a directly proportional rate to the increasing U.S. population (U.S. Census-6, 2012). For example, 15% of a 180 million U.S. population in 1960 equates to 27 million in poverty, whereas 15% of 2012's 311 million population equals an impoverished population of 47 million, the year of comparison for this present study. A 50-million-person poverty figure is sizeable enough to populate every original historic major center city in United States metropolitan areas (about 275 cities), which is typically the case today. U.S. population growth is simply leading to a reciprocal percentage of poverty population growth.

Just prior to President Johnson's declaration of the "War on Poverty," there was a dramatic drop from 40% in 1940 to about a 20% poverty rate in 1960 (U.S. Census-6, 2012; Sowell, 2011b). Economists, such as Lowi (2009) and Sowell (2011b), believe that

steep decline would likely have continued had the Johnson Administration not intervened by paying people not to work, or if individuals lifted out of poverty through Great Society subsidy programs were taken off the poverty lists.

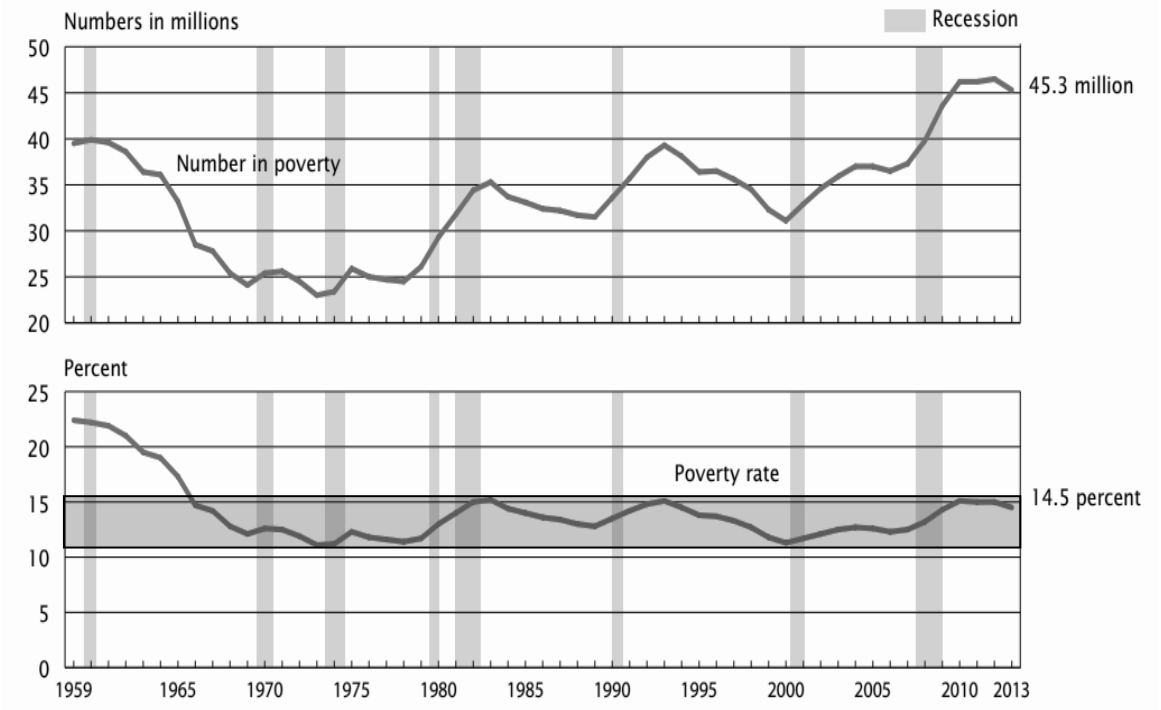

Figure 1. Poverty count vs. poverty rate: 1959 to 2013. From "Income and poverty in the United States: 2013," by U.S. Census Bureau, 2014, *Current Population Reports*, September, p. 12. Non-copyrighted public-use figure (per Title 17 U.S.C., Section 105). Retrieved from https://www.census.gov/content/dam/Census/library/publications/2014/demo/p60-249.pdf

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President Johnson's War on Poverty coincided with America's first standardized measurements of nation-wide poverty. Mollie Orshansky was a federal employee working in the Social Security Administration (SSA-1, 2008) as an economist. Coincidentally, Orshansky's views on poverty thresholds were published in an article a few months before President Johnson declared the War on Poverty. Orshansky's formula allegedly made it possible for the U.S. Government to objectively measure whether it was winning or losing the War on Poverty through a reduction in poverty statistics (Fisher, 2003). This calculation was possible because it did not rely upon events; it was an absolute measure of income and assets versus cost-of-living indexes. The then new U.S. Department of Economic Opportunity made Orsharnsky's lowest poverty line formula official U.S. policy in 1965 (SSA-2, 1992). These standardized poverty thresholds have formed the basis of U.S. poverty statistics for the past half-century. Ever since, however, there has been a refusal to remove people from the poverty statistics that have been lifted from poverty through subsidies. Reciprocally, social policymakers, administrators, and advocates have repeatedly demanded the poverty rate be increased to include more people (Klandermans, 2014; Tanner, 2014, April 11; Bandow, 2014).

The past half-century debate over poverty has consistently centered on methods of classification in an effort to expand the numbers of people eligible for government subsidies and increased earnings redistribution. Advocates of government social programs have routinely pointed to poverty and wealth disparities as constantly growing, and consequently, have argued that definitions of poverty must be broadened to include a greater percentage of Americans. Likewise, it is argued, that government subsidy

programs must also continue to expand to keep pace (Tullock, 1983; Wilson & Beresford, 2000). For instance, mainstream media repeatedly state that the U.S. poverty rate is double the current U.S. Census definitions because they include populations outside the federal poverty classifications. Moreover, federal poverty definitions include impoverished households raised above poverty through anti-poverty subsidies, each of which support the continued and growing need for subsidies (Chandler, 2008; Rahn, 2003, June 5). For example, federal and state poverty-calculation methods exclude subsidy income and any other non-cash entitlements, which would effectively move recipients off the statistical poverty list. As a result, anyone receiving federal and state subsidies for food, housing, health insurance, retirement, free cell phones, internet, utilities supplements, free access to government transportation, etc. and have consequently been successfully raised above the poverty line are not removed from the poverty rolls. This formula has created statistically static results for the War on Poverty, while social governance continues to expand at an exponential rate (Chandler, 2008; Rahn, 2003, June 5). The addition and growth of social programs continue to create a shared interest between the politicians offering increased subsidies, the programs benefiting from government financial support, and Americans receiving the entitlements. These "identities of interest" between service user constituents, tax-exempt corporations, and government has arguably created "conflict of interests" leading to an ever increasing flow of money and increasing numbers of programs and subsidies (Buchanan & Tollison, 1984; Hajnal & Trounstine, 2014; Klandemans, 2014; Tullock, 1983; McCarty, Poole, &

Rosenthal, 1997). The following nine subtitles outline some of the major subsidized housing initiatives implemented or tested at various times across the United States.

Public housing program. Up until the 1930s, government-owned housing for the poor was nonexistent (Bauman & Biles, 2000). The first public housing was opened in New York City in 1935. As multi-city metropolitan areas emerged after World War II, new government-owned housing projects were typically built in the original center cities as part of federal and state urban-renewal programs. For a little over 3-decades, from the mid-1930s through the mid-1960s, the residents of government-owned rental housing were employed. In the early 1970s, household employment as a requirement to live in government-owned housing was abolished, and at the same time racial integration was mandated (Tullock, 1983). From the 1970s onward, government-owned or government-subsidized rental housing has been built on a grand scale, which often covers many city blocks or overshadows single family neighborhoods with tall towers. Even in some of the most inconspicuous housing models, the poor have still been micro-segregated by being concentrated in singular buildings or complexes. These dedicated high density housing projects have since become symbols of extreme poverty and high crime. Despite the 1996 Federal law that allowed for the eviction of residents convicted of certain crimes, government-owned public-housing projects continue to be marred by reputations for crime, drug use, and prostitution (Griffiths & Tita, 2009).

By the 1980s, government-owned public housing suffered from a number of political debacles caused by the government's repeated concentrations of poverty into large blocks of government-owned housing. The compounding problems caused by

massive concentrations of poverty resulted in ending the building boon of government-owned housing and the eventual demolition of the most notorious projects (McClure, 2010). But while the construction of government-owned developments ceased, about 4 million government-subsidized LIHTC rental units were developed by proprietary and tax-exempt corporations. In the 28-years between 1986 and 2014, the availability of LIHTCs was responsible for developing about 40% more low-income rental units than all the prior government-owned public housing units built since the 1960s, and matched the number of such units developed since the 1930s (McClure, 2000; Murray, 1984).

Over an 11-year period from 1992 to 2003, New York City converted seven government-owned housing projects located in the Bronx into cooperatives (Rodriquez, 2009, September 13). Another notable conversion of "public" housing into cooperatives occurred in Canada's Alexander Park and Atkinson rental housing projects (Sousa & Quarter, 2004). These projects, however, represent only a few instances when low-income renters were economically empowered through home ownership equity. But, despite the few successful examples of converting government-owned housing projects into coops, LIHTC subsidized rental housing developments were embraced as the successor to public-housing. The percentage of units reserved for low- and middle-income households, however, is a contentious issue that often results in unsustainable numbers of subsidized low-income rental units within any one building or neighborhood. This situation typically turns government-subsidized buildings into mostly or entirely subsidized rental housing. A dominant mixture of low-income units has often led to stigmatized buildings and neighborhoods that cannot attract unsubsidized market-rate

tenants. This exclusionary class dominance has often led to jurisdiction-wide prejudicial intolerance of middle and upper income developments and people, in the name of "gentrification." Eventually, project owners often find it necessary to request and receive government permissions to rent all units to low-income tenants (Ashurst & Ven, 2014; Khadduri, Buron, & Climaco, 2006; Rothwell, 2011).

The financially sustainable mixture of subsidized units has been projected to be about 25% of total units. Once sustainable percentages of low-come units are exceeded, projects are stigmatized and have difficulty renting middle- and upper-income units in the same development or neighborhood (Ashurst & Ven, 2014; Rothwell, 2011). Yet, there continues to be no federal limits to the number of subsidized units per building or per neighborhood. Instead, the government continues to permit through zoning, programmatic incentive points or other policies a wide array of private and public sector subsidized housing units to be developed in areas where the vast majority of the housing stock is naturally affordable or subsidized. As illustrated over again by many the many research investigations outlined in this present study, the results of government zoning and social program preference-zones for the development of ever increasing concentrations of low-income housing classes has been found over again to compound distressed conditions of impoverished neighborhoods. Yet, government zoning and social program segregation continues.

Section 8: Project-based and tenant-based voucher programs. The predecessor to the Section 8 Program was Section 236, which was formed through the 1965 Housing Act. The Section 236 Program provided a subsidy to owners that lowered

development costs that enable tenants to receive lower rents, but these projects still needed additional subsidies to cover ongoing operational expenses. These additional subsidies, like the Rental Housing Assistance subsidy, made rental units affordable for low-income tenants while keeping the housing projects solvent by subsidizing the owner-corporation (Bauman, 1994; Dubofsky, 1969; Voborníková, 2014). By the 1970s it was argued that housing quality was no longer the primary issue; it was affordability. In response, the federal government created the Section 8 program through the Housing and Community Development Act of 1974. Initially, Section 8 was divided into three project-based certification sub-programs including new construction, substantial rehabilitation, and existing apartment buildings. In 1983, Section 8 was divided into project-based and tenant-based voucher programs (HUD-6, n.d.).

Today, the project-based and tenant-based vouchers are the two primary Section 8 programs. Depending on the state, the programs are either administered by state, county and city Public Housing Authorities (PHA), like the Minneapolis Public Housing Authority (MPHA, 2002, August 28; HUD-6, n.d.). These agencies may set aside 20% of their allocated vouchers for assignment to particular housing projects. The remaining 80% of a state's tenant-based vouchers permit tenants to rent apartments anywhere. But, while households with tenant-based vouchers may move and live wherever they choose, project-based vouchers remain with the building (Hays, 1995; Galvez, 2010, September 17). Though very few are available, Section 8 Housing Choice Vouchers may also be used towards the purchase of a home (NCSHA, 2013).

Hope VI program. Up until about 1920, there were no zoning laws and virtually no building codes. The few codes that did exist at the beginning of the early twentieth century centered on nuisance laws and fire containment, addressed through mandated building materials and fire separations between buildings. The original center cities of today's U.S. metropolitan areas were virtually unzoned and unregulated by government. Except for the planning of the urban grid of public streets and utilities, the private sector determined the placement and mixture of all varieties of building typologies and uses, and the creation and location of mass transit lines and train stations, and even the pedestrian scale of the streets, were all nearly entirely created by private-sector owners and market forces, not government (Fischel, 2004; Rothwell, 2011; Schwieterman & Caspall, 2006; Whitnall, 1931; Wolf, 2008). For instance, Grand Central Station in the center of New York City, one of the great monuments of mass transit, was located, built, and paid for by a single corporation, the New York Central Railroad. However, today, the only remaining major U.S. city that does not have zoning regulations is Houston, TX, which is also the least segregated major U.S. city. The original U.S. cities, at the center of America's metropolitan areas, have relatively recently become the admiration of the same government planning departments that are responsible for creating the antithesis of center-city mixed-use planning, the segregated-use suburb, formerly referred to as the "garden city" in early 20th Century planning. The government embraced the vision of being able to plan an "ideal city," where commercial uses and the various classes of housing were segregated by a new park-like order controlled by government planning and zoning (Gleeson, 2014; Sargisson, 2014; Wolf, 2008).

The first jurisdiction-wide government zoning policies were introduced in New York City in 1916, but were not adopted by most major cities nationwide until the mid-1940s. By then, to be sure, all the major cities had already been developed by the private-sector marketplace, and government planners were promoting the new suburban garden city developments as the antithesis to what was then seen as the negative urban environment of congestion, pollution, over-crowding, inadequate natural light, absence of green space, small living quarters, etc. (Sargisson, 2014; Wolf, 2008). Today, these same government planning agencies are now funneling trillions of dollars into recreating Disney-like replicas of center city urbanism. At the same time, government planners now point to their suburban planning mistakes as if made by the private sector, and do not attribute any blame for suburban segregation or sprawl to the government agencies responsible for authorizing where, when, and what building types could be developed. Government not only planned suburbia; it approved every street, utility and building constructed in suburbia. Similarly, the HOPE VI housing program embraced the so-called "New Urbanism" that similarly advocates the recreation of higher-density city planning of days-gone-by. Yet again, however, this alleged new planning philosophy is really a nostalgic model of the old inner-city planning that was developed by the private sector without any government zoning whatsoever, and where mass transit buses and trains were all owned and operated by numerous private entities, as opposed to today, where a government monopoly owns the mass transportation (Hays, 1995; Sargisson, 2014).

HOPE VI's embrace of New Urbanism has meant that their rental-housing projects are often ineffectively disguised to not look like single, large apartment buildings

and instead are intended to resemble large mansions that may have been converted into multiple apartments, or a row of single-family townhomes that may have been split into multiple units, or by having facades visually broken into multiple mini-facades to give the illusion of multiple buildings. This aesthetic is argued to be more connected with a streetscape that is allegedly a more socially interactive urban fabric (Kingsley, Johnson, & Pettit, 2003). Thus HOPE VI rental housing is typically very close to the sidewalk, includes porches, and carriage-house apartments over garages to create what "New Urbanist" planners refer to as "defensible space." Moreover, HOPE VI apartment buildings are argued to be a necessary government "investment" to help save failing private property in distressed urban neighborhoods, where they are argued to be a revitalizing force that increases the security of blighted areas. Instead of home ownership, however, HOPE VI promotes what is referred to as "private custodianship," which is a key component of New Urbanism's alleged creation of defensible space, where impoverished and low-income households remain renters and are assigned areas of the project to maintain. It is believed that by providing quality high-density rental apartments nearby government services and transportation, along with renter responsibility for facility upkeep, that new urbanist communities will translate into rental-tenant pride. But there has been little evidence that any of the HOPE VI physical changes have helped transform neighborhoods socially, economically or demographically (Kingsley, Johnson, & Pettit, 2003; Newman, 1976). In 2010, HOPE VI was defunded (HUD-3, 2012).

Moving-to-Opportunities program. Many studies, including those discussed above, point to many social welfare programs as having caused social stagnation and

increased poverty by rewarding people for not taking jobs (Friedman & Friedman, 1990; Murray, 1984; Tanner, 2014, March 5). Individuals justifying public support, meantime, have cited statistics showing that the number of those on Welfare has remained the same, even when Welfare stipends were lower than the minimum wage (Wilson, 2008; Sowell, 1993). Yet, this logic does not explain the phenomenon of citizens preferring to collect their government income subsidies instead of working, even if employment would bring them slightly more. This suggests that Welfare recipients are no different from middle-class citizens whom refuse to take marginally better-paying jobs requiring significantly more effort or stress. Thus two rationales emerge supporting and rejecting the social benefits of Welfare income subsidies. First, it is argued, that growing numbers of Welfare programs is because there are not enough opportunities forthcoming from private sector employment to incite Welfare recipients to make the transition to work. Conversely, it is argued that the primary reasons for the stagnant poverty rate, growing Welfare programs and increasing numbers of subsidized households is the lack of significant physical, economic, personal, and social enabling that empower and emancipate households from their benefactors (Rush & Keenen, 2013; Sowell, 2011a, 2011b). The Moving-to-Opportunities pilot program was meant to address all these issues.

Beginning in 1994, over a 10-year period, the U.S. Department of Housing and Urban Development's (HUD) Moving-to-Opportunities (MTO) pilot-program explored whether households residing in government-owned and government-subsidized rental apartments located within severely impoverished neighborhoods would exhibit social and economic improvements if moved to middle- and upper-income "high-opportunity"

neighborhoods (Rosenbaum & Harris, 2001; Edin, Da Luca, & Owens, 2012). The base-line study, which spanned a 4-year period, from 1994 to 1998, included about 4,600 households in five major cities. The subject population was randomly sampled in three groupings based on those that received a new low-poverty voucher (LPV), a traditional Section 8 voucher (TS8), and a control-group (CG) that had no vouchers whatsoever. The LPV-group were allowed to live within 1990 U.S. Census tracts that had 10% or less poverty-rate; received personalized moving-and-leasing counseling; and were allowed to relocate wherever they chose after 1-year. The TS8-group was allowed to use their vouchers anywhere, but no personalized counseling was provided for moving-and-leasing. The CG-sample was not provided any rental vouchers and was allowed to choose any government-subsidized apartments, and if normally eligible, could also receive any other available subsidies. Over a 10-year period the households in the three groups were tracked from the initial baseline 4-year relocation period through the 2-year evaluation period occurring in 2008 and 2010. This long-term evaluation included 3,273 interviews (Ludwig, etal, 2012; Pfieffer, 2009; Sanbonmatsu et al., 2011; Sidney, 2005). The study found improvements in subjective measures of "well-being" for only the LPV-group, and no improvement of economic self-sufficiency. These subjective measurable improvements in "well-being" were argued to be linked to low-income residents being relocated in low-poverty middle class neighborhoods.

Bulldoze Cities in Order to Save Them? A most prevalent response to poverty within the older historic cities of the United States has been to build the largest high-density housing developments that public money could buy. These have historically been

center-city focused policies that created ever-increasing numbers of low-income rental housing over the past 50-years. However, it has also helped to concentrate poverty to the point where there are now entire cities and political jurisdictions of poverty. Despite a half-century of successive New Deal I & II and Great Society programs, and thereafter an ever-increasing succession of government subsidized private and public programs, poverty reduction or the raising of individuals out of poverty continues to be an elusive goal (Rothwell, 2011; Khadduri, Buron, & Climaco, 2006; Wilson, 2003).

Much of the social theory embraced by local, state, and federal governments is focused on trying to mitigate symptomatic conditions of poverty caused by socioeconomic oppressors, rather than empowering households to emancipate them out of poverty and from their socioeconomic benefactors (Wilson & Beresford, 2000; Tew, 2006; Farmer, 2004; Fricker, 1998; McLaughlin, 2005). After a half-century of government working towards alleviating the symptoms of poverty, nearly every historic U.S. city is an economic shell in comparison to their former fiscal contributions to the overall GDP of the United States prior to WWII. Today, most of the original historic cities, at the centers of U.S. metropolitan areas, now have staggeringly large areas of urban poverty, decay, blight, and vacated real estate. They include Detroit, St. Louis, New Orleans, Cleveland, Baltimore, Memphis, Birmingham, Newark, Oakland, Washington (DC), East St. Louis (Missouri), Camden and Trenton (New Jersey), East Cleveland and Youngstown (Ohio), Gary (Indiana), Compton (California), Harvey (Illinois), Chester (Pennsylvania), Flint (Michigan), and the list continues (Rothwell, 2011; Tanner, 2014, April 11; Voborníková, 2014). Virtually every original center city in

U.S. metropolitan areas shares a similar status of possessing the lion's share of poverty in their metropolitan area.

In response to the seemingly irresolvable blight of many American center cities, the Obama Administration has considered funding demolition programs to shrink an initial 50 cities by turning large sections of them into nature preserves (Leonard, 2009). For many of these cities, only 60% of their original size would remain after these programs transform as much as 40% of center city urban fabrics (i.e., streets, public utilities and platted lots) into prairies, wetlands, forests, parks, and small gardens. Only a half-century ago these same cities were the industrial and manufacturing envy of the world, as well as the main source of the economic might needed to fight a two-front war in World War II and simultaneously defeat both the Japanese Empire and Nazi Germany.

Perhaps this program is echoing an unknown Vietnam soldier's infamous analogy during the Tet Offensive, that "it became necessary to destroy the town to save it" (Arnett, 1968). This proposed initiative seems to share similar sentiments that it is necessary to bulldoze American cities in order to save them from the half-century-grip of poverty. The two primary advocates of these beautification efforts in the United States are Democrats Karina Pallagst and Dan Kildee. Pallagst, is a German citizen and professor at the University of California, Berkeley, that advocates this European theory of addressing declining areas of cities by bulldozing them into natural areas. Dale Kildee (D-MI), the Genesee County, MI, Treasurer and nephew of an 18-term Congressman, was able to present their theories on converting large sections of shrinking American

cities into nature preserves to then presidential candidate Barack Obama (Hollander, Pallagst, Schwarz, & Popper, 2009; Leonard, 2009).

The counter concern to bulldozing decayed parts of many American cities is whether this extreme initiative would not in turn encourage more suburban sprawl? For instance, with the United States population projected to be over one-billion by the year 2100, why would the U.S. government encourage more suburban sprawl by eliminating massive amounts of potential development area for commercial, recreation, and residential land uses in the center of nearly every metropolitan region? Is the government's demolition and vacating of the old center cities sustainable land-use policy when the population of the United States is predicted to nearly triple in 90-years? Moreover, if the poverty rate for the past 50-years continues to remain in the same static 11-16% range for the next 100-years, the population of Americans in poverty shall grow from 45-million to over 150-million without any increase in the actual poverty rate. Even if we maintain the past half-century's historic poverty rate, in the year 2100 the United States would have nearly as many poor people as its entire population in the 1960s, when the Great Society anti-poverty programs first began (Benabou, 2000; U.S. Census-5, 2014; Heritage Foundation, 2011). Thus, a 15% poverty rate in the year 2100 would equate into impoverished-dominated region encompassing the entire area within the Interstate freeway ring that encircles nearly every metropolitan area, not just within the old center cities as is the case today. In Minnesota's TCMA, that impoverished population would be sizeable enough to occupy the entire area within the Interstate-freeway-ring circling around the TCMA.

Affirmatively furthering fair housing (AFFH): Federal policing of local zoning practices. A key premise behind HUD's policing of local zoning policies is that segregatory use and building type zoning is responsible for undesirable socioeconomic segregation (Astorino, 2013; Flock, 2013; Ganga, 2014; Gonzalez, 2013, July 19; NARA, 2013; Sperry, 2013, December 30). If so, then it is government that is segregating, because up until the early 20th Century, zoning has been a government-controlled domain, while all the currently admired historic center cities across the U.S. were developed in a zoning-free marketplace over the first 150-years of United States. Government-zoning was first introduced in the early 1900s, relatively parallel to the emergence of the "garden city" movement that morphed into sub-urban planning standard (Fischel, 2004; Whitnall, 1931; Schwieterman & Caspall, 2006; Voborníková, 2014). A negative component of this central planning authority was local and federal government involvement in "redline" zoning and lending practices that became a major housing barrier for minorities from the 1950s to the 80s. The Fair Housing Act of 1968 led to an eventual demise of discriminatory zoning and redlining practices. But, the 1970s continued to see a number of court decisions like New York City's Berenson case, which further defined the prohibition on exclusionary zoning. Nevertheless, segregatory zoning of housing cost and type classes emerged and has remained a lingering problem (Altfeld, 1977; Duncan, Hood, & Neet, 1975; Hernandez, 2009). Today, government zoning laws continue to restrict what building type may be developed where. Despite not being able to regulate who is allowed to own or rent what properties where, government segregation of housing cost types has led to class segregation, which invariably is also along racial lines.

Likewise, the federal government's recent initiative to Affirmatively Further Fair Housing (AFFH) by building place-based subsidized multifamily rental housing in suburban locales can only occur if the federal government forces local governments to change their zoning, which thus far has been pursued through coercive threats of rescinding federal aid (Applebome, 2013, April 23; Astorino, 2013; Ganga, 2014).

Counter to the federal government's recent AFFH policy direction, are "affordable" housing advocates that continue to argue for greater concentrations of government-subsidized low-income rental housing in center cities. The self-fulfilling support for more government-subsidized rental housing in center cities is that most government social services are concentrated in the center cities, the government's concentration of public transportation is also there, that the government's job training services are clustered in city centers, and that the government's zoning-created suburban cities are pedestrian-unfriendly. The federal government, nevertheless, plans to police local jurisdiction's zoning practices through GPS demographic mapping that will be used to measure and evaluate the diversity of urban neighborhoods throughout the United States (Astorino, 2013; Gonzalez, 2013, July 19; Gonzalez & Stuart, 2014). This data would be collected so that HUD can require modifications to local, regional, and state zoning laws as a prerequisite for those jurisdictions to continue receiving federal subsidies, similar to the federal government's use of interstate freeway money to compel state governments into compliance with additional federal mandates.

The Federal Register does not yet define specific policies and enforcement practices relating to AFFH (NARA, 2013). A key component, however, is the federal

government's vision to diversify entire metropolitan areas by building subsidized multi-family rental developments in suburban areas zoned for single-family homes (Applebome, 2013, Astorino, 2013, Flock, 2013; Ganga, 2014; Gonzalez, 2013, July 19). As seen in Westchester's legal battle with HUD, the county's refusal to rezone single-family areas was met by the federal government's refusal to pay over $17 million in subsidies to the county. This subsidy ironically also includes grants for neighborhood-renewal projects, play areas, homeless assistance, and affordable housing. HUD's withholding of subsidies is also seen as paradoxical because Westchester's level of Hispanic and Black diversity is already ranked fourth in a long list of 3,144 U.S. counties (Applebome, 2013, April 23; Astorino, 2013; Ganga, 2014). In addition, many point to HUD's and many other subsidized housing programs' past and current practices of concentrating the poor for the past half century as the reason that the federal government is incapable of policing diversity fairly (Hernandez, 2009; Horn & O'Regan, 2011; Massey, Gross, & Eggers, 1991). Others point to the failures of fixed-in-place housing's micro-segregation of the poor, because those buildings typically far exceed metro, state and national poverty rates, and often stigmatize the buildings. Concentration of the poor, whether on a development scale, neighborhood level or on a jurisdictional dimension, is segregation (Duncan, Hood, & Neet, 1975; Gould, O'Regan, & Voicu, 2009; Voborníková, 2014). Thus the literature shows growing skepticism about whether HUD's AFFH efforts can in actuality create greater diversity through place-based subsidized housing that they claim then now want to put into middle income areas.

Federal QCT and state QAP incentive zones: Affirmatively furthering fair housing? LIHTC apartment units represent nearly 30% of all private and public multi-family apartment buildings nationwide, a sizeable share that has continued to grow since the program began in 1986 (Gustafson & Walker, 2002; Buron, Nolden, Heintz, & Stewart, 2000). LIHTC projects are also now part of federal social governance efforts to Affirmatively Further Fair Housing (AFFH) (Ganga, 2014; Gonzalez, 2013, July 19; Sperry, 2013, December 30). However, AFFH standards only apply to property owners and zoning authorities. There are no AFFH standards requiring federal, state and local authorities to fully comply in their administration of federal housing programs. For instance, "preference-zoning" through LIHTC Qualified Allocation Plans (QAP) and Qualified Census Tracts (QCT) preference LIHTC application with extra points for LIHTC development and preservation proposal in preferred locations, which are by definition difficult areas to develop because of higher rates of poverty, crime, poor performing schools, and high unemployment.

LIHTC allocating jurisdictions have claimed that the reasons for the concentration of LIHTC projects in segregated areas is simply because the Internal Revenue Service's LIHTC program requires states to place projects in areas specified by federal Qualified Census Tracts (QCTs) that delineate areas with high-minority and high-poverty areas (Melo, 2014, February 24). These QCTs, which were established 3-years after the creation of the LIHTC program in 1986, are meant to focus low-income housing development in areas with low Area Median Incomes (AMI)—neighborhoods that might not otherwise support an unsubsidized project's debt and operating expenses. In essence,

the QCT is incentivized-zoning that provides financial enticements for projects to be located in federally designated areas (Hollar & Usowski, 2007). QCT preferencing of LIHTC development and preservation locations can often be in neighborhoods with poverty rates over 25%, and consequently the AMI is so low that projects are unable to set rents at the maximum LIHTC limit. The market rent capability in these QCT zones will not provide workable rent levels that provide sufficient income to support the expenses of newly constructed or substantially renovated unsubsidized apartment buildings. To offset this situation, instead of beginning to place the lion's share of LIHTC projects in high-opportunity areas, Congress passed LIHTC amendments through the American Recovery and Reinvestment Act of 2009, which gave eligible QCTs up to a 30% increase in tax credits. The Act also required states to incorporate into their Qualified Allocation Plans (QAPs) the caveat that this incentive is only allowed within qualified HUD QCTs that have a community-revitalization master plan. Thereby solidifying continued incentive-zoning of LIHTC projects in areas already dominated by naturally affordable, subsidized, and public housing (Gustafson & Walker, 2002; HUD-2, 2002; HUDuser, n.d.; Shelburne, 2008).

Confounding the capability of the LIHTC to provide new housing options in high opportunity areas, is that states are able to reserve certain amounts of LIHTCs for the preservation of previously subsidized projects. In 2012, some of the largest of these set-asides ranged from 25 - 50% in Delaware, Florida, Michigan, Ohio, Oregon, and Georgia. The increasing prioritization for recapitalizing existing projects has crowded out positive changes and new directions in the use of LIHTCs. As a result, the vast majority

of existing government-subsidized housing is already located in low-rent areas where new subsidized housing only creates higher densities of an already saturated supply of affordable housing product in those areas (Khadduri, Buron, & Climaco, 2006). In other words, the older government-built projects are in household areas where vouchers can just as easily be used to rent an abundance of similar types of properties. These LIHTC practices negate the strength of new-construction LIHTC projects to provide low-income housing opportunities in areas the poor could not normally afford. Since the advent of federal QCT incentive zoning of LIHTC project placement, only 3-years after the inception of the LIHTC program, a reversal of providing LIHTC housing in high opportunity to instead placing LIHTC development and preservation project proposals in areas that offer few, if any, socioeconomic changes in crime rate, poverty rate, poor performing schools, unemployment or income potential for impoverished households

A State Qualified Allocation Plan (QAP) is federally mandated to include "Concerted Community Revitalization Plans" (MHFA-1, 2012; Shelburne, 2008). However, most states simply designate neighborhoods needing revitalization without any regulatory master planning whatsoever. Moreover, community-revitalization plans typically do not provide the breadth and diversity of rental and owned housing types so that lower- and upper-income residents might jointly have a better chance of turning economically depressed center cities into diversified cosmopolitan economies. Diversifying neighborhoods with middle- and upper-income developments in low-income areas is often rejected though anti-gentrification rhetoric. As a consequence, there are no substantive examples where neighborhoods dominated by government-subsidized

housing and social programs have been sent into a different economic and social trajectory (Keogh, 2012; Orfield, 2013; Tyler, 2000). Local TCMA examples include the 145-acre Heritage Park redevelopment along Hwy 55 in North Minneapolis, which replaced the much-lower-density Sumner Field government-owned housing project on the same site; or, the 1503-unit Riverside Plaza renovation in South Minneapolis' Cedar Riverside Neighborhood, where beneficial tax incentives, development earnings, and the elimination of physically blighting urban decay are obvious, but the economic and social empowerment of low-income minority households is less clear (MPHA, 2002, August 28; Metropolitan Council, 2014; Melo, 2014, February 24; Torres, 2002; Cassidy, Inglis, Wiysonge, & Matzopoulos, 2014).

The past 30-years of LIHTC anti-poverty housing has shown that it's not enough to focus on the quality of housing, visual amenities, spatial attributes of the urban fabric, the geographical locations of residents, the amounts of subsidies, the nearness of local employment centers, the proximity to social services, or even the convenient access to public transportation and schools. The government's past half-century track record illustrates a focus on trying to alleviate socioeconomic oppressors has instead shown a pattern of providing material goods without any household financial equity, little self-determination and few emancipated from their social benefactors. LIHTC and other subsidized housing efforts across the United States have not transformationally changed the economic or social course of impoverished and low-income households and neighborhoods, as illustrated by the static poverty rates in center cities across the U.S. In both large and small-scale affordable-housing projects, similarly discouraging

socioeconomic outcomes have occurred. Examples include static or increasing poverty levels; no significant increase in household net worth; no meaningful reduction social service users; and continuing lack social networks between affluent, middle and impoverished peoples (Benabou, 2000; Berg, 2014; Melo, 2014, February 24; Orfield, 2002; Souisa & Quarter, 2004; Sowell, 2011a).

According to Khadduri et al. (2006), an analysis of LIHTC-development locations indicates that QAP and QCT incentive-zones inhibit project placement in middle- and upper-income locations. Likewise, the QAP and QCT incentive policies reinforce anti-development rhetoric and policies that often discourage middle- and upper-income development in low-income neighborhoods through anti-gentrification politics of intolerance (Ashurst & Venn, 2014; Ballard, 2003; Berg, 2014; Rothwell, 2011). These sorts of incentive-zoning practices are accused of promoting political, social and economic spatial dominance through LIHTC application-selection-points, some of which are supposed to be given for projects that might otherwise provide affordable housing in higher-opportunity neighborhoods. Instead, LIHTC application points that would preference high-opportunity areas, are often offset by QCT and QAP incentive-zone points that ultimately preference selection of projects within impoverished areas, where the substantial majority of housing opportunities is affordable (Gould, O'Regen, & Voicu, 2009; Horn & O'Regan, 2011; Shelburne, 2008; Orfield & Luce, 2013).

Fair Housing law requires LIHTC programs to affirmatively support diversity. While the Fair Housing Act protects equal opportunity to housing, it does not mandate a mixture of economic classes. Nevertheless, the Fair Housing Act was supposed to result

in a number of natural consequences, like integrating low-income children into higher-performing schools. But, over the past half-century, fixed-in-place social programs like the LIHTC have been unable to achieve the Fair Housing Acts goals of diversity and desegregation, where housing- and school-vouchers have succeeded (Ellen & Horn, 2012; Melo, 2014, February 24). Complicating matters is that even when LIHTC buildings are placed in areas with very little poverty, the project itself is often an economic and racial island unto itself (Khadduri, Buron, & Climaco, 2006). The problem appears to be that there simply is not a policing and penalty system in place that punishes segregatory or exclusionary practices of government agencies. Instead, government policies and practices often reflect the political desires of local constituencies, which has invariably meant excluding undesirable developments and peoples representing "gentrification" in poor neighborhoods or "ghettoization" in middle- and upper-income neighborhoods. Alternatively, institutional and bureaucratic practices often implement services and products that ensure their program's long-term sustainability and longevity (Hajnal & Trounstine, 2014; Klandermans, 2014). The result is that barriers to affirmative action have only been effectively challenged through private court action against federal, state, and local government policies and practices (Ellen & Horn, 2012; Khadduri, et al., 2012; Rothwell, 2011; Tanner, 2014, April 11; Tew, 2006).

Sale of public housing to private corporations. The Rental Assistance Demonstration (RAD) pilot-program uses the IRS's LIHTC to convert from government-owned public housing to privately owned project-based Section 8 subsidized rental housing. Initially, about 340 buildings with approximately 60,000 units of government-

owned rental housing will be sold to private corporations (Econometrica, 2014). For instance, the Baltimore and San Francisco RAD pilot programs will sell their government-owned buildings to private owners by providing financing and subsidies to cover needed renovation work. Tenants that pay a percentage of their income for rent would not see a rent increase after the sale of public housing to private corporations, because the project-based Section 8 and Voucher rent subsidies would preserve their rent structure. Tenants paying a flat rent, however, would likely see rent increases over a period of 3-years, up to 30% of their income. Each state's housing authority will select the team of private developers and owners making application to purchase and receive a LIHTC subsidy to offset their renovation costs (Chanoff, 2014; Simmons, 2014, April 1).

A network of federal, state, county, and city subsidy sources will make the privatization of government-owned housing a very lucrative opportunity for developers, investors, and 501(c) corporations alike. An example of the list of companies benefiting from the privatization of public housing can be seen in San Francisco's RAD program, where 501(c) corporations such as Bridge Housing Corporation, John Steward Company, and Tenderloin Neighborhood Corporation will benefit from equity growth through their acquisition of public housing assets (Chanoff, 2014). As developer's interests commingle with the patchwork of local, state, and federal government monetary influence, some have expressed concerns that the gaps between the powerful and the powerless, and the rich and poor, are being worsened by RAD. The sale of public housing to corporations may also lead to tenant law suits that reject empowering corporations through asset equity in favor of empowering and emancipating tenants through equity gained through

household ownership of their apartment (Chanoff, 2014). Moreover, thousands of government employees nationwide are complaining that their jobs are in jeopardy as government-owned housing projects are sold to private tax exempt corporations (Simmons, 2014, April 1). Ultimately, for the RAD program dissenters, it's about the fundamental question of who is really being socioeconomically empowered and emancipated through subsidized rental housing – the landlord/owner or rental tenant?

Emergence of the LIHTC program. The LIHTC subsidizes the development and preservation of low-income rental apartments. The program represents the largest segment in the government's overall efforts to build and maintain subsidized low-income rental housing. Since 1986, LIHTCs have been used to leverage private financing for more than 4 million rental units, or about 20% of all government-subsidized rental housing in the country. Fifteen-year participation periods, however, threaten conversion of LIHTC-subsidized rental units into market-rate apartments at the end of the contract and have resulted in tax-credit renewals that conceivably may be continued in perpetuity, but detract from new development (Khadduri et al., 2012). Likewise, LIHTC developments are often supported by a portfolio of subsidies from a number of other government agency grants and below-market loans, and government bonds that may represent up to 40% of project subsidies. Many of the low-income tenants living in LIHTC-designated units, moreover, are also receiving other forms of rent discounts including Section 8 vouchers or project-based subsidies, which together raised total annual LIHTC program costs by about $15 billion in 2012 (Ballard, 2003; Bulhan, 1985; Deng & Xiaodi, 2013; FCREUP, 2012; GAO. 1997).

Minnesota's LIHTC is under the general administration of the Minnesota Housing Finance Agency (MHFA). The MHFA distributes the state's allocation from the national supply of LIHTCs to four county and city political jurisdictions within the TCMA, having allocating authority within their particular jurisdictions. Total LIHTCs that Minnesota receives is based on annual stipends of Federal LIHTCs to each state per a census-based population formula. The Federal Housing Finance Agency (FHFA) gives states discretionary authority to select recipients and LIHTC award amounts per the allocating entity's federally mandated Qualified Allocation Plan (QAP). Additionally, the LIHTC program requires that private investors who purchase the tax credits from developers and assume full financial responsibility for unsuccessful rental-housing developments. The private sector's contribution of economic discipline to LIHTC-subsidized rental housing projects has resulted in an extremely low (0.1%) foreclosure rate. According to the permanent State and Federal tax codes, LIHTCs require public and private synergy, which has resulted in about $100 billion worth of private-sector equity investments in government-subsidized rental housing nationwide (Ballard, 2003; Deng & Xiaodi, 2013; McCarty, Poole & Rosenthal, 1997; Tullock, 1983).

The amount of LIHTCs an organization or consortium is eligible to receive is based on the cost to build or renovate the structure(s). These development costs exclude the value of the land and any costs associated with financing and selling (syndicating) the tax credits to investors. In addition, LIHTC are also reduced by the amount of federal grants involved in a project. Finally, the quantity of rental units reserved for residents with annual income lower than 50% or 60% of an Area's Median Income (AMI) is

calculated to determine the project's qualified basis points. Both new construction and renovations of existing buildings may receive tax credits that typically represent 9% of the project's eligibility basis (total development and construction costs), and said 9% of development cost is translated into a dollar-for-dollar reduction in the individual's or corporation's tax liability (ARRA, 2009; Burge, 2011; FCREUP, 2012).

Optional prerequisite conditions for rental housing projects to receive LIHTCs require that either 20% of apartments are set aside for households with incomes less than 50% AMI, or minimally, that 40% of project units are reserved for renters earning annual incomes below 60% AMI. Selecting which shall be the controlling factor typically takes place just before the building is given its certificate of occupancy and begins renting units. By its first anniversary, the affordable-housing project must meet all the stipulated requirements of its LIHTC agreement. The reason for this requirement is that the syndicated investors receive their dollar-for-dollar tax credits on only the occupied low-income units; therefore, the developer must achieve 100% occupancy of the low-income units within the first year to receive 100% of the available LIHTC. Otherwise, the federal tax credit would be permanently reduced in direct proportion to the smaller number of units rented to low-income tenants by the end of year-one. At the same time, after the first year, residents become ineligible to occupy their rental unit if their income increases above their original eligibility level. By the same token, the investors will no longer receive the tax credit for that unit when the renter's income is verified during an annual review and it exceeds the maximum allowable. This stipulation could have a potentially adverse effect on investors, because specific units receive the LIHTCs and dedicated rent

restrictions, which are based on the quantity of bedrooms and the AMI levels. Actual rent paid by the household must not exceed 30% of the AMI to qualify (either 50% or 60% AMI). The rent also includes all utilities, but not phone or cable-TV service. While unit-income requirements are based on a formula, the tenant's own income is used to determine if they continue to qualify for living in their reserved low-income unit (ARRA, 2009; LIHTC Basics, n.d.; Novogradac & Company LLP, 2011). This study's exploration into whether the LIHTC program is implicated in maintaining oppressive socioeconomic conditions in the lives of its own service users, is also inversely an exploration into whether the federal government has learned the lessons from its own many past studies outlined in this literature review, which point to moving households dependent upon subsidies into high opportunity areas.

Challenges Related to LIHTC Performing in a Non-Oppressive Manner

> The assumption that spending more of the taxpayer's money will make things better has survived all kinds of evidence that it has made things worse. The black family, which survived slavery, discrimination, poverty, wars, and depression, began to come apart as the federal government moved in with its well-financed programs to help.
>
> — Thomas Sowell, 1993

Government-owned public housing projects often bring to mind images of massive dilapidated high-rise apartment complexes scarred by graffiti and inundated with unemployment, segregation, and high crime rates. In response, recent developments of LIHTC housing have been designed to present a less coldly commercial and more

residential aesthetic and incorporation of some market rate units. This architectural metamorphosis paralleled the decentralizing of subsidized housing production from government-owned-and-operated housing, to a network of advocates and tax-exempt corporations and agencies that produce subsidized rent-controlled housing that is predominantly developed though the LIHTC program. Since 1979, HUD has all but ceased building government-owned housing. Current housing policy seems to shun government-owned solutions in favor of subsidizing largely tax-exempt corporate development efforts partnered with a consortium of government agencies lobbyists, advocates (Gustafson & Walker, 2002; Mulllaly, 2010; Orfield, Luce, Finn, & Gumus-Dawes, 2010). Low-income-affordable rental housing is now developed by local network, where each party is reliant upon the other(s) for successful performance outcomes (Ballard, 2003). Coupled with the LIHTC approach to developing affordable rental housing, local agencies and advocacy groups are incorporating a variety of social-service presences into project designs for neighborhood residents who require more than simply an apartment. These collaborative efforts within the government-advocate-investor network now work to inspire and create entire urban master plans encompassing and spanning urban renewal, economic development, housing, schools, recreation, and social services (Dowie, 1997, November 23; Keough, 2012; McClure, 2000).

Prior to Lyndon Johnson's (D) War on Poverty and Great Society interventions in 1965, construction of government-owned rental housing units reached its pinnacle in 1954 with over 70,000 units constructed. After 1965, construction of government-owned public housing exploded to about a half-million rental units annually. After nearly a

decade of mass-producing government-owned housing, President Richard Nixon (R) suspended construction of new public-housing units because of growing knowledge that the government's housing programs were creating instant slums by concentrating the poor into what were exclusive high-density developments. Nevertheless, one last surge in the construction of government-owned rental housing for the poor occurred under President Jimmy Carter (D). Subsequently, however, the development of government-owned rental housing has been negligible (Griffith & Tita, 2009).

As HUD's construction of government-owned rental housing was declining, the Internal Revenue Service's LIHTC started increasing production of its subsidized rental units. When LIHTCs began in 1986, the program initially produced only a modest number of subsidized rental units, far fewer than the peak production of government-owned housing. By 2006, however, the LIHTC program was producing about 125,000 subsidized rental units annually. Even though these figures are substantially less than the half-million units during the 1960 peak year of government-owned housing construction, The LIHTC program has arguably redefined the affordable-housing industry over the past three-decades, by socially and economically empowering many thousands of financial institutions, developers, investors, neighborhood organizations, and Community Development Corporations (CDCs) nationwide, while low-income tenants remain renters. Over the LIHTC's 30-year history, more subsidized rental units have been built than government-owned public housing, over 3 million units to date (Ballard, 2003; Gould, O'Regan, & Voico, 2009; Hays, 1995). This outcome was possible because the tenure of

privately owned LIHTC subsidized housing has thus far been about three-times longer than the "public" development of government-developed and –owned projects.

President Reagan's (R) tenure in the 1980s saw LIHTC support increased and funding for government-owned rental housing cut. LIHTC developers and C-Corporations were offered generous long-term income streams and lowered development costs to build privately owned rental complexes providing subsidized low-income rental units (Ballard, 2003; Gay, 2013). This programmatic transformation from government-owned rental housing developments towards subsidizing privately owned rental housing has led to the emergence of an incentive-based network of developers, investors, advocates, institutions, and governments seeking ongoing revenue streams, grant funding, and political networking strengths. An example is the network in Minnesota, which includes such organizations as HUD, the MHFA, Dakota County Community Development Agency, Project for Pride in Living, Alliance Housing, Common Bond, Sands Companies, and the Twin Cities Housing Development Corporation, to name just a few (Ballard, 2003; Gay, 2013). Like the LIHTC program itself, emergent participation was small at first but steadily grew into an industry network of lenders, syndicators, stakeholder advocates, state agencies, investors, and contractors that collaborated on the financial opportunities created by LIHTC. Even local banks are required to purchase LIHTCs, because the Community Reinvestment Act of 2009 requires them to do so in areas where they have a business presence (ARRA, 2009). Over the past three-decades, the LIHTC network has continued to grow in scope, complexity, and exclusivity as developers, 501(c) corporations, and government agencies have proposed increasing

numbers and sizes of projects while lobbying for ever-increasing funding and jurisdictional preferences. And since there is no definitive measure of what is enough affordable housing in any particular area, neighborhoods dominated by subsidized and naturally affordable rental housing have become a politically popular mainstay for growing numbers of subsidized projects in cities politically dominated by low-income and impoverished constituents. The sustainable continuance of anti-poverty programs, like LIHTCs, is predicated on such program policies as application "bonus points" for housing proposals within IRS-required Qualified Census Tracts (QCT), which are zones where half of residents earn less than 60% of an Area's Median Income (AMI), or areas defined as having a poverty rate of more than 25%. This policy, unfortunately, has proved to preserve neighborhoods of middle- and upper-income housing while concentrating large complexes of low-income rental housing in already predominantly impoverished neighborhoods (Burge, 2011; Hajnal & Trounstine, 2014).

Government social programs, like LIHTCs, work to achieve social change through subsidies, such as those programs that raise income, increase access to food, and provide low-cost housing to presumably raise the standard of living of the poor above poverty levels. But, similar to the LIHTC program, any measureable financial success that social governance programs have in raising service users above the poverty line, does not remove those households from state and national poverty rates. Conversely, any success that a household may have had in raising themselves out of poverty threatens their eligibility for continued food, income, or housing subsidies (Burge, 2011). Thus it has been argued that those making real social and economic gains in personal wealth and

self-determination are not the recipients of social assistance, but instead are those in the network of tax-exempt corporations, financiers, and government taxing entities comprising the anti-poverty network (Hajnal & Trounstine, 2014; Klandermans, 2014).

Challenges related to LIHTC empowering and emancipating resident's through their own spatial and mobility self-determination. Development of LIHTC projects is the networking product of tax-exempt corporations, government, and stakeholder advocates; each having their own financial and political interests in promoting and sustaining ongoing anti-poverty subsidies and program growth. The associations between tax-exempt corporations, developers, investors, government, and political advocates have become a LIHTC development network. Moreover, the social policy decisions made by or between Washington DC, the States, stakeholder advocates, or inside nonprofit corporate board rooms, represent a convergent and congruent political and economic network that empowers contractors, owners, and bankers (Ballard, 2003; Berg, 2013; Deng & Xiaodi, 2003; Gay; 2013). The socioeconomically marginalized and disenfranchised population has seemingly become the necessary component to sustaining national and regional social industry.

Networking relationships and preferential selection of LIHTC projects based on federally zoned areas defined by Qualified Census Tracts (QCT) and state Qualified Allocation Plans (QAP) often places LIHTC projects in already affordable neighborhoods where the majority of rental housing is already low-cost, which simply creates higher densities of the same housing type. In addition, contractors, owners, bankers, and government are each empowered by the wealth-building opportunities provided by the

LIHTC program, while those living in the LIHTC rental housing do not gain any wealth-building asset equity whatsoever (Khadduri, Climaco, Burnett, Gould, & Elving, 2012; McClure, 2010). Moreover, the housing that surrounds LIHTC projects is often rental property in areas with higher poverty rates than is most representative of the metropolitan area's composition. These locations typically have fewer upward mobility opportunities for low-income households to gain personal wealth through asset equity; whether through an ownership share of the apartment building (coop housing) or unit ownership (condominium housing) in the neighborhood. As a result, LIHTCs are often only raising the numbers of low-income units within low-income areas, where the majority of the housing stock is already composed of affordable rental units. The primary arguments supporting this "place-based" social governance practices is the general belief that there is never enough affordable housing within impoverished neighborhoods, or that subsidized place-based projects help neighborhoods in ways that trickle down or lift all boats. This spatial conception of place-based assistance, however, runs contrary to the many studies pointing to the compounding effects of numerous place-based programs that continue increasing the concentrations of socioeconomically marginalized and disenfranchised households in socioeconomically oppressive conditions (Gustafson & Walker, 2002; HUD-12, n.d..; HUDuser, n.d.; Shelburne, 2008).

Despite repeated acknowledgements, law-suit settlements and court decisions reaffirming that spatially concentrated poverty is counter to the Fair Housing Act, QCT, QAP and state policies and practices related to the Internal Revenue Service's LIHTC program continue to develop ever-increasing numbers of geographically fixed, high-

density, and growing concentrations of subsidized rental apartments in socioeconomically distressed neighborhoods, which has repeatedly proved not to change the socio-economic direction of impoverished areas (Melo, 2014; Orfield, 2013; Sowell, 2011a). In addition, the review of the literature finds no compelling correlational evidence indicating how new or old forms of urban revitalization have created upward mobility for low-income residents in impoverished areas that have led to significant upward mobility. Some of these measures of anti-poverty successes might include significantly improved college entry rates, substantially increased median incomes, unemployment, and crime rates aligned with the larger metropolitan area community, and a reintroduction of middle- and upper-income households into impoverished areas that is more representative of metro area demographics.

Challenges related to LIHTC empowering and emancipating resident control over their own time and energy resources. High-poverty neighborhoods with limited employment opportunities can severely limit a household's socioeconomic self-determination. Children are even more susceptible to life-changing affects by being placed in poor performing school districts because it undercuts the child's early years to build-up the necessary foundation and inertia towards their future emancipation from socioeconomically oppressive conditions (Chase-Linsdale, et al., 1997; McKoy & Vincent, 2005; Vincent, 2006). State and federal agencies with the authority to influence policies determining the placement LIHTC projects are the key decision-makers on whether program residents live in areas with the highest levels of socioeconomically oppressive conditions. Federal influence over place-based incentive zones, such as the

LIHTC's Qualified Census Tracts (QCT) and state Qualified Allocation Plans (QAP) has a direct impact on whether oppressive socioeconomic factors remain in the lives of impoverished households, and if these external conditions remain a perpetuating source of generational inequity for children of these households.

Inferior educational services have also been linked to school segregation, where poor schools, poor academic performance, and fewer students going to college leads to lower earnings potential for future generations (Chase-Linsdale, et el., 1997; Pfeiffer, 2009; Khadduri, Buron, & Climaco, 2006). Ellen and Horn's (2012) quantitative research shows that the majority of LIHTC rental housing is located within incentivized zones, referred to as QCTs, where poverty levels exceed 10%, often upwards of 30%. These same neighborhoods are also typically in the most dismally performing school districts (Pfeiffer, 2009; and Khadduri, Buron, & Climaco, 2006). Thus the most susceptible households, with an immediate need for housing that they can afford, are often only provided housing where they either must move into or continue living within low-performing school districts. These two options represent government policy choices that limit paths to alternative futures for impoverished households with children.

Minnesota's Qualified Allocation Plan (QAP) does not give any points to LIHTC applications for new and existing buildings located in areas that are predominantly white, have high rental costs, low poverty rates, or are in superior school districts (MHFA-1, 2012). Instead, developers' applications to Minnesota's LIHTC emphasize preferential selection criteria relating to a project's proximity to government transit systems, social services, community centers, etc. But, LIHTC application points that are the major

determinant over which projects are awarded tax credits, are those given to projects located within QCT zones, which are typically high-poverty areas dominated by an already high ratio of low-cost housing (Gould, Horn, & O'Regan, 2011; MHFA-1, 2012; Nathaniel & Marion, 2009). This suggest that state LIHTC allocating agencies tend to select the proposed LIHTC projects that are within neighborhoods with highest metro area levels of socioeconomically oppressed conditions, which numerous research studies have shown that such practices create substantial future barriers to socioeconomic empowerment and emancipatory opportunities.

Challenges related to LIHTC empowering and emancipating resident control over their own social identity and bonding. Social programs and policies are often attacked for segregatory practices, discouraging work, and not providing ownership equity in what is the vast majority of low-income rental housing. Residents also must keep their income and assets low enough to continue receiving subsidies (Fischel, 2004; Spence, 1993; Schwieterman & Caspall, 2006; Burge, 2011; Joo, 2011; McCarty, Poole, & Rosenthal, 1997). For these reasons, social programs have been criticized for excluding the poor from participation in the housing project's financial equity wealth building opportunities that might raise them out of poverty.

Studies conducted by Wacquant and Wilson (1989) established that impoverished African Americans residing in predominantly low-income cities had few relationships with middle-income and affluent blacks living outside the former's underprivileged areas. This finding reinforces Tiggs' et al's (1998) theories that the lack of collective efficacy and social capital is compounded through social deprivation and isolation from the larger

metropolitan community and barriers to equitable economic participation. Tiggs argues that the severe reduction in the size and variety of personal networks within impoverished communities severely diminished black residents' chances of having any contacts, much less relationships, with employed or college-educated people. Likewise, de Souza Briggs' (1998) research findings contend that even though impoverished communities may have a robust social network, these connections usually only supply an internal support system. The critical missing component appears to be a bridging-network of connections to middle and affluent classes, which may be leveraged for personal gain (Ferguson, Carr, & Snitman, 2014). Surprising, in relation to the government's continued allegiance to place-based social programming, Granovetter (1974) had long ago recognized the barriers and limitations of exclusive low-income neighborhoods by suggesting that jobs are most often acquired through weak connections, not through close relationships, because casual acquaintances are more abundant and therefore offer more chances for upward mobility. Yet, these findings continue to be unincorporated in current social programming. The LIHTCs preferential selection of new construction and preservation projects within QAP and QCT zones is a case in point, which may be responsible for limiting or blocking many of the sorts of integrative networking opportunities cited by Granovetter.

Summary

Three major themes were discovered, explained and analyzed within the contextual space of related literature: (a) anti-oppression theories and practices from the 19th century to the present, (b) various quests for solutions to socioeconomic oppressive conditions in the United States, and (c) the challenges related to manifestations of LIHTC

policies that maintain low-income residents in socioeconmically oppression conditions. Practices, it should be noted, that are the basis of the federal government's premier anti-poverty housing intervention since 1986, and is therefore a housing-placement model for many other subsidized housing programs. In the pursuit of this literature review, the researcher made use of all appropriate publically available resources from the Walden University Library, EBSCO, ERIC, ProQuest, Minnesota's Hennepin County Library System, Google Scholar, and government public-use research and databases.

Among the main themes found in the literature were that (a) the modern root theory that poverty is a consequence of inequitable or unjust socioeconomic arrangements goes back to early-nineteenth-century Germany and the works of Friedrich Hegel and especially Karl Marx, (b) this underlying framework of social theory has remained in the ascendant up to the present day in the United States and globally, whether the countries in question are predominantly social or capital in orientation, (c) despite all efforts to the contrary, the percentage of poor Americans has remained steady at 11-16% of the U.S. population for the past half-century, and (d) the percentage of federal funds used for social programs versus defense has skyrocketed: in 1967, at the height of the Vietnam War, defense received approximately 50% of all federal spending versus 14% for social programs, while in 2012 these percentages had inverted themselves. Despite the burgeoning money spent by governments at all levels, federal through local, the literature suggests they have had no statistical impact on reducing the percentage of Americans living in poverty. Perhaps more importantly, there were numerous federal studies and pilot programs that took a critical look at the lackluster

performance of anti-poverty programs and why an increase of subsidy inputs was not matched by a comparable increase in anti-poverty outcomes. Yet, despite numerous federal studies over the past half-century pointing to the adverse effects of poverty concentration, segregation, lack of employment and lack of quality educational institutions, metropolitan center cities continue to remain economically isolated and depressed regions with higher shares of poverty, unemployment, low graduation rates, higher crime and segregation than metropolitan and national averages. The present study explores this gap between literature and facts, by looking at potential disconnections between the empowering and emancipatory intentions of a U.S. Government social program and actual actions. Specifically, this present study looks at the LIHTC, the primary subsidized housing program in the United States, and seeks to learn whether the federal government may be knowingly doing the opposite of its own studies into anti-oppressive housing development practices, by maintaining socioeconomically oppressive conditions in the lives of low-income households through LIHTC development and preservation practices. In the next chapter, the methodology for researching what is in effect a controversial matter—questioning the impact of such a well-intended and richly funded programming—will be presented. Moreover, the three federal databases will also be outlined, which were the source data for exploring and learning whether oppressive anti-empowering and anti-emancipatory social governance practices exist.

Chapter 3: Research Method

The catalyst for this explorative enquiry was a desire to know if and how oppression might manifest from a government mission of positive social change. Since social governance assistance for the marginalized and disenfranchised is often premised on social justice, equity, and fairness, then policymakers and administrators should equally support the necessity to periodically determine if, and to what extent, there may be a regressive potential for social governance itself to be an accessory to the oppression of its own service users. To answer this question, this study develops a model to account for Low Income Housing Tax Credit (LIHTC) development and preservation practices in relation to six commonly recognized socioeconomic oppressors.

The body of literature, however, does little to shed light on whether social governance programs, whose primary missions are often to foster equity, fairness, and justice, are themselves an accessory to perpetuating and reinforcing commonly recognized social and economic oppressors in the lives of the people they serve. A goal of the research methodology was to fill this gap in the literature by using Crenshaw's (1989) theory of intersectionality and Pierces (1977) six indicators of oppression, whom postulate that numerous convergent socioeconomic oppressors are made to impact marginalized and disenfranchised people (Bulhan, 1985). Guided by this theoretical framework, this study sought to learn whether there is any evidence that a quintessential social governance program might be perpetuating commonly recognized social, physical, and economic oppressors in the lives of its own service users.

Setting

The setting for this present study was defined by all active LIHTC projects within Minnesota's seven-county Twin Cities Metropolitan Area (TCMA) as of 2012. Defining this theater of investigation are U.S. Census Bureau demographic data, the 2012 LIHTC database, and 2013 American Housing Survey (AHS) public-use datasets, each the most recent available. As large national datasets, the LIHTC and AHS datasets were the products of sizeable government expenditures and have been used for many important studies assessing government-housing program performance, and continue to contribute to the public discussion relating to positive social governance (U.S. Census-2, 2014; Ballard, 2003; Deng & Xiaodi, 2013; FCREUP, 2012). However, unlike U.S. Census demographic data that covers small statistical areas that can be grouped to represent large and small regions, the AHS dataset is divided into predesignated metropolitan map zones. One of these AHS map zones, map-109, is a large multi-county rural area surrounding the TCMA, which includes parts of eastern Wisconsin and greater Minnesota (see Appendix G). Because this map area crosses state lines and LIHTC allocation authority, the researcher excluded map 109 from the study. As a result, Scott and Carver Counties were excluded from the analysis and reduced the TCMA from seven to five counties for purposes of this study.

The reasons for selecting the TCMA as the context for this study was that its poverty rate has historically been below the national average, and the area has an above-average representation of socially and economically diverse cities and neighborhoods. Similar to other metro-areas across the United States, the TCMA is comprised of multiple

cities and political jurisdictions (Orfield & Luce, 2013). This relatively healthy social and economic environment helps minimize other influences of oppression that might otherwise dilute this study's focus on whether LIHTC practices may be reinforcing unjust barriers to opportunities, resources, and personal choices that inhibit personal empowerment. This study's setting in the TCMA, therefore, is believed to provide an optimal environment to assess the LIHTC program.

The State of Minnesota has divided its authority over LIHTC distribution in the TCMA between five allocators of LIHTCs, namely: MHFA, Dakota County, Washington County, City of St. Paul, and City of Minneapolis. The TCMA is the only large metropolitan area in the state of Minnesota with over a one-million population. Reciprocally, it also has the largest share of LIHTC projects in the state. The 2012 population of the TCMA was about 3.4 million, and had a poverty rate of about 10.7%, in comparison with the U.S. national average of 15.9% (U.S. Census-4, n.d.; Melo, 2014, February 10, 2014; Melo 2014, February 24). Among U.S. states, Minnesota used about $11,000,000 of LIHTC in 2012, which is above the average for all states (U.S. Census-8, 2012; Novogradec, 2011). The present study included all active LIHTC projects in the TCMA as of December 31, 2012.

Research Design and Rational

Of the many defining relationships between anti-poverty advocacies, social governance administrators, elected policy makers, and service users, anti-oppressive practice is arguably a key underlying mission-defining principle (Baines, 2011; de Montigny, 2012; Gladstone, Fitzgerald, & Brown, 2013; Wilson & Beresford, 2000;

Fricker, 1998; McLaughlin, 2005; Rush & Keenan, 2013). Anti-oppressive literature, however, typically focuses on social governance efforts aimed at mitigating societal and private sector oppressors, and is all but silent on potential oppressive practices of social programs themselves (McLaughlin, 2005; Sakamoto & Pitner, 2005). Reinforcing this present study's assessment of whether the LIHTC housing program is implicated in the social and economic oppression of those it serves, are three Federal government dataset's grounded in housing, tenant, and neighborhood data collection protocols that have been developed collaboratively with participants, researchers, and state administrators over many decades. Supporting this study further, is a quantitative research plan designed to maximally explore the topic area and aforementioned source dataset.

The research plan incorporates the theoretical frameworks of Crenshaw's (1989) intersectionality theory and Pierce's (1977) six indicators of oppression, which were used as thematic guidance for identifying the present study's six commonly recognized socioeconomic oppressors of (a) poverty, (b) segregation, (c) high crime (d) poor education, (e) unemployment, and (f) low-income. To answer the present study's research question and test its hypothesis, Spearman's rho was selected as the best approach to analyzing associational relationships of this study's 13 map sample of the TCMA (Gibbons, 1997; Guest, MacQueen, & Namey, 2012; Myers, Well, & Lorch, 2010). Structured-interview responses, from the 2013 AHS dataset, were analyzed for links between LIHTC development and preservation practices with resident perceptions of socioeconomically oppressive conditions. Similarly, U.S. Census demographics were compared to LIHTC object space to see if and what extent there were any corresponding

relationships. Corroboration of AHS structured-interviews and U.S. Census demographic data were used to validate any correlational findings.

The researcher selected Spearman's rho (r_s) was chosen as the optimal analytical tool because it offers a number of advantages in performing associational assessments (Gibbons, 1997; Myers, Well, & Lorch, 2010; Spearman, 1904, 1906; Xu, Hou, Hung, & Zou, 2010). Particularly, relationships, which may shed light on whether and to what extent any manifested LIHTC development and preservation practices may be maintaining commonly recognized socioeconomically oppressive conditions in the lives of program residents (Ballard, 2003; Tiggs, Browne, & Green, 1998; Wilson & Beresford, 2000). The researcher's use of interview and demographic datasets also allows for corroborating findings between datasets. If only interview or demographic data were used, then the results might be less conclusive than when parallels are compared between perceived and demographic conditions (Mertens, 2009; Fox, Garfinkel, Kaushal, Waldfogel, & Wimer, 2014).

Role of the Researcher

As an emergent scholar practitioner in later years of life, this researcher seeks to dedicate himself to the investigation of a seemingly ubiquitous condition of all governments – oppression. Today, however, to question whether various social governance mission statements of positive social change are manifesting oppression is typically seen as wrong-headed, publicly scorned, and summarily dismissed by the social majority (Danso, 2009; Dominelli, 1992; Millar, 2008; Sowell, 2011b). This researcher, nevertheless, seeks to fill this investigatory gap through an exploration into how and to

what extent the perpetuation of oppressive conditions, as defined by Crenshaw's (1989) intersectionality theory and Pierce's (1977; Bulhan, 1985) six indicators of oppression, may manifest from a government mission of positive social change. More importantly, this researcher hopes to provide insights into how to mitigate actions and policies that may be seeding and perpetuating a culture of socioeconomic dominance over constituents and service users alike (Hajnal & Trounstine, 2014). It is not the researcher's desire, therefore, to hamper or obstruct anti-poverty, anti-sexism, LGBT, civil rights or other social missions in their roles to identify and oppose socioeconomic inequities and injustices. Instead, this researcher seeks to enhance empowerment and emancipatory practices, by exploring what may be mitigated in order counter any persistent manifestations of segregation, subordination, inequitable education and any other socioeconomic barriers to civil liberties (Voborníková, 2014). Barriers or subordinations that may ironically be perpetuated by the policies and missions of the social governance programs meant to create and reinforce equity, fairness, and justice. The legitimacy and reliability of this researcher's efforts are founded upon a quintessential government social program (i.e. LIHTC program), publically available facts and public-use datasets.

The researcher's reliance on secondary AHS interview and U.S. Census demographic data stemmed from the controversial nature of this present study in relation to social governance stakeholders. Based on recent periodical articles, it is likely that LIHTC administrators, real estate developers, investors, local taxing entities, and the IRS would likely be hostile and non-cooperative to a study of whether or not they themselves are oppressing the poor (Barnoff & Moffatt, 2007; Long-Sutehall, Sque, & Addington-

Hall, 2010; Tew, 2006; Wilson & Beresford, 2000). In addition, the researcher's employment with HUD injects potential conflicts of interest that may arise if the study were to deviate away from public information and public-use data. Public-use datasets help government employees exercise their free speech rights to investigate related issues within their expertise by eliminating potential data collection conflicts of interest. A secondary analysis of public-use datasets is also beneficial where the study's subject matter is sensitive or controversial to the sample population under study, where stakeholders may be elusive or hostile to a researcher's efforts that they may deem are counter to their best interests (Fielding & Grover, 1999; Hakim, 1982; Long-Sutehall, Sque, & Addington, 2010). This is the context for this present investigation, where the researcher's focus is on whether government programs of positive social change are themselves in any way implicated in the oppression of the people they serve. A controversial topic that makes the prospect of data collection a slow to nonexistent proposition in the context of an elusive and hostile sample population as illustrated by many staunch and vigorous defenses presented in periodicals (Farmer, 2004; McLaughlin, 2005; Rush & Keenan, 2013). Thus, the secondary analysis of U.S. Census, LIHTC and AHS data provide the means to explore this present study's sensitive topic.

Methodology

This study uses Crenshaw's (1989) intersectionality theory and Pierce's (1979) model of oppression to frame literature-supported socioeconomic oppressors in relation to LIHTC preservation and development practices (Bulhan, 1985; Tiggs, Browne, & Green, 1998). The fundamental emphasis is on categorical relationships and

corroboration between and among phenomena, not subordinate relationships. Correlations will personify emergent relationships as opposed to arrangements of hierarchy (Capecchi, 1968; Cattell, 1943). This research design is intended for future generalized evaluation of national LIHTC conditions and other social programs.

Sampling and Population Size

The "theoretical population" for this present study includes all LIHTC programs across the entire United States. The "accessible population" includes six commonly recognized socioeconomic oppressors that may be found in varying degrees in most communities. To ensure statistical power, such that the quantitative tests employed have fair chances of detecting a real effect or difference, the researcher has considered factors relating to the effects of alpha level, effect size, and sample size. Determining an adequate sample size is essential to establishing a sufficiently representative population (Cohen, 1988; McGraw & Wong, 1992). With these concerns in mind, the researcher selected Tabachnick's (2012) minimum sample size formula of

$$50 + 8(m)$$

In the above formula, *m* equals the number of independent or dependent variables. This present study has 6 independent variables of commonly recognized socioeconomic oppressors, and 1 dependent variable—LIHTC projects. Thus, 50 + 8(6) = 98 minimum sample size for the independent variables; and, 50 + 8(1) = 58 minimum sample size for the dependent variables. However, Lehmann and D'Abrera (2006) point out that the nonparametric nature of the Spearman's correlation requires that sample populations be increased 15% to assure empirical validity, which yields a minimum 113 sample size for

the independent variable (n_1); and, a minimum 67 sample size for the dependent variable (n_2). Two sample populations define the independent variables is defined twice—AHS structured-interview data and U.S. Census demographics. The sample population for the AHS structured-interview dataset is n_{1a} = 2,332. The sample population for the U.S. Census demographics dataset is n_{1b}= 122. The 122 census statistical samples, however, are in reality a composite of many tens-of-thousands of census interviews. The singular dependent variable is defined by the 2012 LIHTC database, the most recent available. The LIHTC database includes all projects in Minnesota's TCMA, with a sample population of n_2 = 290. The study's three sample populations were translated composite ratios for each of the 13 AHS map areas defining the TCMA. Thus, the study's sample populations derived from three source datasets greatly exceeds the minimum requirements.

Procedures for Recruitment, Participation, and Data Collection

While this study's research question and hypothesis could have also been addressed by collecting data and conducting interviews directly with LIHTC stakeholders, administrators and residents about policies, their experiences, views, and quality of life. However, due to the controversial nature of this present study, and based on recent periodical articles attacking others questioning the LIHTC program, it is likely that administrators, real estate developers, investors, local taxing entities, and the IRS would be hostile and non-cooperative to a study of whether or not they themselves are oppressing the poor (Barnoff & Moffatt, 2007; Long-Sutehall, Sque, & Addington, 2010; Tew, 2006; Wilson & Beresford, 2000). In light that the study would likely create a

hostile research environment, an alternative path using secondary data was selected via U.S. Census data, AHS and LIHTC database.

This study uses 2012 projections of 2010 U.S. Census demographics, the 2012 LIHTC Database, and the 2013 American Housing Survey (AHS) database from Department of Policy Research and Development, the latest available. The data have been collected and audited by three federal agencies, namely the US Census Bureau, US Department of Housing and Urban Development and the Department of Policy Development and Research. In each secondary dataset, the agencies used accepted data selection, collection principles, methods, and auditing. Data precision, therefore, was centered on ensuring that the selected data would target the present study's question and hypothesis. The AHS structured-interview data and U.S. Census demographics have been analyzed and carefully grouped based on their relationships with each other and the socioeconomic conditions being analyzed.

An important consideration for this secondary analysis of three government data sources was the selection of an appropriate data analysis method. Since this present study is an analysis of correlations between commonly recognized socioeconomically oppressive conditions and LIHTC preservation and development practices, the hundreds of data-point responses from the AHS's structured-interview data and U.S. Census demographics have been consolidated into 13 map area samples defining most of the Twin Cities Metropolitan Area. The samples composite ratios, therefore, represent hundreds of AHS, U.S. Census, and LIHTC data. Spearman's rho was selected for its design specificity to assess small samples, the relationships between two variables, and

gauge correlations (Spearman, 1904, 1906). Spearman's rho provides a useful summary of the degree by which two variables are related (Gibbons, 1997; Myers, Well, & Lorch, 2010; Xu, Hou, Hung, & Zou, 2010). The resulting calculations, correlational scatter diagrams, and paired histograms allow the researcher to develop descriptive analysis and findings that shed light on whether and to what extent correlating relationships exist between the six paired sets of dependent and independent variables for both AHS and U.S. Census data, and the strength of said relationships.

LIHTC Public-Use Dataset. In May 2014, the LIHTC dataset was updated to include new construction and preservation projects through 2012. This is the only source dataset relating to the units and locations of all LIHTC structures. The national LIHTC database includes about 40,000 new construction and preservation projects that were developed between 1987 and 2012, and which house approximately 2.5 million subsidized units (LIHTC Dataset, 2012). Many research investigations have used the LIHTC database for policy evaluation (Ballard, 2003; Deng & Xiaodi, 2013; FCREUP, 2012). For instance, the database has been useful in research that depends upon accurate quantities and locations of subsidized units in certain geographical areas. The LIHTC database has also been used in combination with other demographic data to study quantities and types of subsidized units in relation to how poverty, housing values, crime rates, and many other demographics impact a neighborhood's ability to sustain social and economic diversity (Berg, 2000; FCREUP, 2012; Fereday & Muir-Cochrane, 2006). Alone, the LIHTC database is insufficient for many multi-criteria studies. Therefore, to

cover the present study's entire research enquiry, the LIHTC database is coupled with the AHS dataset.

LIHTC dataset participant selection logic. The sample population in the 2012 LIHTC database is participants in the LIHTC program, either through Minnesota's Housing finance agency (MHFA), or one of its four sub-allocators, and include 290 LIHTC projects across the TCMA. The project-based data are a product of completed surveys by the administrators and owners of LIHTC projects. The 2012 LIHTC database-update was organized through the following 8 step process: (a) the primary contact was assigned within the tax-credit-allocating-agency; (b) data requests and survey instruments were mailed to each agency; (c) follow-up agency coordination was performed; (d) data received by the agencies was processed and omitted data re-requested; (e) data was entered into the LIHTC database; (g) addresses were geocoded; (f) state data was verified and updated with corrections and additional information; (h) secondary data elements and definitions were merged into the dataset, such as Qualified Census Tracts, Metropolitan Statistical Areas, U.S. Census data, market rent rates, building permit data, and project-based Section 8 data. High response rates are a result of the aforementioned transparent process, from which data provides a more complete and detailed representation of LIHTC portfolio and, at the same time, minimizes concerns over data validity and trustworthiness.

LIHTC dataset instrumentation. Minnesota's LIHTC dataset contains a state-wide sample population of approximately 715 buildings, of which, 290 buildings comprise this present study's TCMA sample. LIHTC data is collected by each project

administrator or owner by way of standardized survey forms sent to each allocating agency, which are in turn cleaned, verified, and de-identified for inclusion in the LIHTC database (LIHTC Dataset, 2012).The project survey was last updated in January, 2014, with 2012 data. The owner-focused survey instrument collects information related to target population(s), tax credit allocation, other project- or renter-based subsidies, locations, unit composition, number of low-income units, and percentages of elected set-aside units with rents based on household incomes of 50% or 60% of the Area's Median Income (AMI). Additionally, the LIHTC dataset also provides the amounts and loan numbers for Community Development Block Group (CDBG), FHA, HOME, and HOPE VI programs.

The LIHTC dataset instruments gather information on each new construction and preservation project participating in the program. It is the only comprehensive source of LIHTC project-level data. The LIHTC dataset includes projects created between 1987 to 2012, and provides project locations, quantities of market rate and subsidized units, unit types, allocation year for each tax credit, financing sources, first occupancy, and specifications on if the structure was a new construction or preservation LIHTC project. The national LIHTC database includes about 40,000 structures and nearly 2.5 million housing units. Minnesota's state-wide LIHTC dataset includes about 1,400 projects and 105,000 units (HUD-4, n.d.; LIHTC Database, n.d.). The online database may be used to analyze LIHTC project variables by region, State, county, city or prescribed radius. Alternatively, the LIHTC website can also be used to focus on projects having unique or

shared sets of characteristics. This present study will analyze a downloaded copy of the public-use LIHTC dataset.

AHS Public-Use Dataset. In 1974, the first AHS was completed. The past 40 years' worth of AHS data collection has amassed enough information to infer the causes and effects of many social conditions and their characteristics. The most recent AHS for the TCMA was conducted in 2013, with a sample size of 3,308 housing units. Production of the dataset is contracted to the U.S. Census Bureau through the department of Policy Development and Research (PD&R), a subdivision within HUD. It is by far the largest periodic survey of U.S. housing conditions. As such, the AHS's structured interviews boast the broadest qualitative and quantitative information on resident perspectives and housing data than all other housing databases (U.S. Census-2, 2014). As a consequence, it is also the costliest public-use dataset made available by the PD&R. The AHS provides such in-depth qualitative and quantitative data, that many fields of study have used it as their source data for a broad variety of policy and administrative investigations relating to housing, or other tertiary and tangential topics. Over the past 40-year history of the AHS, data collection methods and the instrumentation's phrasing of questions have been modified, and its codebook expanded to over 1,400-pages. The AHS, therefore, supplies a broad array of qualitative and quantitative information relating to housing, neighborhoods, crime, blight, income and expenses covering 29 metro-areas, and a macro-dataset representative of the entire United States (U.S. Census-2, 2014).

AHS dataset participant selection logic. The AHS public-use data file includes interviews of households within the same individual housing units every survey period.

The participant pool for this study is comprised of 2,250 of the AHS's structured-interviews performed within the 13 AHS map areas evaluated in the study, by way of Computer-Assisted Interviewing (CAI, Current Housing Reports, 2009). AHS survey instruments collect qualitative data relating to householder citizenship, residency duration, number of adults and children, age of householder(s), subfamily, years of school completed by each householder, housing costs, reasons for occupying current unit, reasons for their being at their current location, householder's previous residence, householder's previous residence owned or rented, householder reasons for leaving previous residence, householder comparison of current and previous residence, householder comparison of current and previous neighborhood, type of residential structure at previous address, whether current structure is new construction, year built, whether it has an elevator, number of stories, ages of structures within 300-feet of subject, whether there are bars on windows to prevent crimes, perceptions, and general descriptions of surrounding area within 300-feet of subject, whether nearby buildings are abandoned or vandalized, overall opinion of the building they live within, overall opinion of the neighborhood, any severe physical problems, trash or junk on government streets or private properties, food stamp recipients, and poverty status. Since the constant within the AHS is the individual housing unit, not the residents, a key comparative aspect of the AHS's survey-instrument is in the responses from different households occupying the same AHS-surveyed-units over time. Participant confidentiality is protected through the U.S. Census Bureau's exclusion of personally identifying information in AHS survey-instruments, and by excluding all participants in areas having a population of less than a

100,000. The AHS codebook provides the coding-values and data processing practices relating to dataset's imputing, specification editing, and standard practices for top-coding. This allows researchers to either use the source dataset's existing coding or create customized tabulations for specific needs (U.S. Census-2, 2014).

AHS dataset instrumentation. The AHS survey instrument was developed by the U.S. Census Bureau and is available online for public-use (U.S. Census-2, 2014). Seventeen AHS structured-interview questions were selected in relation to the study's six commonly recognized socioeconomic oppressors, as identified in the literature and which include: crime, unemployment, poverty, low-income, segregation, and low education attainment. The AHS survey responses were analyzed in 13 AHS metropolitan map zones defining Minnesota's TCMA (Appendix G). The data was then tested for correlations with LIHTC project placement within the same AHS map areas.

U.S. Census demographic data. The study's analysis of U.S. Census data measures the dynamics of socioeconomic demographic conditions across the TCMA in relation to LIHTC preservation and development practices. Demographic analysis is used to explore the number of LIHTC projects in relation to six commonly recognized socioeconomically oppressive conditions identified in the literature (Bulhan, 1985; Tiggs, Browne, & Green, 1998; Fleurbaey, 2007; Holvino, 2010; Mullaly, 2010). To test the present study's hypothesis, LIHTC development and preservation practices are grouped by AHS map areas defining the TCMA. While MHFA can allocate LIHTC to any region, for purposes of this study, overlapping responsibility for development and preservation within the City of Minneapolis, City of St. Paul, Dakota County, and Washington County

were attributed to those allocator regions. Within each of the AHS map regions, the present study's six commonly recognized socioeconomically oppressive conditions were evaluated in relation to LIHTC development and preservation practices across the TCMA. This analysis is a parallel evaluation to the aforementioned AHS interview data analysis. The two enquiries are used to corroborate any findings pointing to significant correlations between LIHTC development and preservation practices that may be maintaining commonly recognized socioeconomically oppressive conditions in the lives of the low-income residents the LIHTC program serves.

Software Used for This Study

An exploration and discovery of significant correlations requires the use of sophisticated analytical software capable of analyzing both descriptive and statistical information within the three source datasets selected for this study (i.e. U.S. Census demographics, LIHTC database, and AHS dataset). The study's uses Spearman's rho (r_s) and *p*-tests as the primary means to determining whether there are significant relationships between socioeconomically oppressive conditions and LIHTC project placement. Outliers can limit the sensitivity of an analysis, which is a strength of r_s (Gibbons, 1997; Lehmann & D'Abrera, 2006; Myers, Well, & Lorch, 2010; Xu, Hou, Hung, & Zou, 2010). Supporting the selected quantitative tests, are a number of software programs with highly evolved programming (Capecchi, 1968). Based on the aforementioned study needs and parameters, the researcher determined that the SPSS (n.d.) software was the best fit for this quantitative study, and if necessary, the researcher may also supplement this software with Excel on a Windows 8 operating system.

Data Analysis Plan

Data was analyzed using SPSS version 21.0 for Windows. To explore trends in the independent and dependent variables, frequencies, and percentiles were evaluated. To examine continuous data, the descriptive statistics of the data's "mean" and "standard deviation" were considered (Howell, 2010). Any patterns derived from structured-interviews and demographical data were visually presented through figures and tables.

Accuracy of information, outliers, and missing data were addressed through careful inventory, review, and refinement of all records. Outliers were evaluated via calculations of *z*-scores to determine the number of standard deviations from which data diverges from the mean. Any data points falling outside the range $z = \pm 3.29$ standard deviations was considered an outlier and excluded from subsequent analyses (Tabachnick & Fidell, 2012). Likewise, if the three source datasets used in this present study have significant portions of absent or non-random cells, then these sorts of incongruous data will also be excluded from further examination.

Research Question and Hypothesis Testing

The research question for this study was: What is the probability that the LIHTC program in Minnesota's TCMA is manifesting development and preservation practices that perpetuate commonly recognized socioeconomic oppressors in the lives of low-income households it serves? Additionally, this study's null hypothesis postulated: There is a non-significant probability that correlational relationships between the commonly recognized socioeconomic oppressors of poor education, crime, unemployment, low-income, poverty, segregation, and LIHTC preservation and development practices in

Minnesota's TCMA, are being perpetuated in the lives of the low-income residents the LIHTC program serves. This single postulation has been divided into the following six pairs of hypotheses to test each of the six independent variables of commonly recognized socioeconomic oppressors in relation to LIHTC preservation and placement:

$H_0$1. There is a non–significant association between Twin City metro areas with the highest levels of low education attainment and highest concentrations of LIHTC project placement.

H_a1. There is a significant association between Twin City metro areas with the highest levels of low education attainment and areas with the highest concentration of LIHTC project placement.

$H_0$2. There is a non–significant association between Twin City metro areas with the highest levels of crime and areas with the highest concentration of LIHTC project placement.

H_a2. There is a significant association between Twin City metro areas with the highest levels of crime and areas with the highest concentration of LIHTC project placement.

$H_0$3. There is a non–significant association between Twin City metro areas with the highest levels of unemployment and areas with the highest concentration of LIHTC project placement.

H_a3. There is a significant association between Twin City metro areas with the highest levels of unemployment and areas with the highest concentration of LIHTC project placement.

$H_0$4. There is a non–significant association between Twin City metro areas with the lowest levels of income and areas with the highest concentration of LIHTC project placement.

H_a4. There is a significant association between Twin City metro areas with the lowest levels of income and areas with the highest concentration of LIHTC project placement.

$H_0$5. There is a non–significant association between Twin City metro areas with the highest levels of poverty and areas with the highest concentration of LIHTC project placement.

H_a5. There is a significant association between Twin City metro areas with the highest levels of poverty and areas with the highest concentration of LIHTC project placement.

$H_0$6. There is a non–significant association between Twin City metro areas with the highest levels of segregation and areas with the highest concentration of LIHTC project placement.

H_a6. There is a significant association between Twin City metro areas with the highest levels of segregation and areas with the highest concentration of LIHTC project placement.

Empirical ratios were used to explore and learn whether a significant amount of LIHTC projects are being placed or preserved in areas where socioeconomically oppressive conditions are highest. Each null hypothesis presumes that the LIHTC program has been providing most of its housing opportunities in areas with minimal

amounts of socioeconomically oppressive conditions. The study performs six Spearman rho correlational analyses for each of the study's two source datasets: (a) AHS structured-interview responses; and (b) U.S. Census demographic data. Any significant correlations were analyzed for patterns that in turn were corroborated between to the two datasets through Mann-Whitney U tests.

Spearman Correlations

To address the research question and hypotheses, a Spearman correlation (r_s) analysis was performed. Six pairs of r_s correlations were conducted on the study's AHS structured-interview dataset and the same six r_s correlational analyses were conducted using the U.S. Census demographic data. A total of 12 Spearman's rho correlations were performed in order to corroborate findings between AHS and U.S. Census data. In each of the two datasets, the AHS map areas define the cases on each data row, and seven columns of variables define the LIHTC dependent variable and six socioeconomic independent variables. The Spearman correlation is an appropriate statistical analysis to use when one or both of the variables are measured on an ordinal scale (Pagano, 2009). All variables in this present study are ordinal data. To avoid Type-I errors in the use of Spearman's rho, by inappropriately rejecting any of the study's null hypotheses, the researcher seeks to corroborate results with 99% confidence that findings are significant and not a result of random chance. Thus, an alpha of .01 was selected for the *p*-value (Cohen, 1988; Kokoska & Nevison, 2012). Spearman's rho was used to explore whether and to what extent any correlational relationships exist between the independent variable of historical LIHTC development and preservation practices as of 2012 and the following

six independent variables of commonly recognized socioeconomic oppressors: (a) High school graduation rate, (b) crime rate, (c) unemployment rate, (d) income level, (e) poverty rate, and (f) minority concentration rate. Figure 2 illustrates the relationships between the six independent variables of commonly recognized socioeconomic oppressors and the dependent variable of LIHTC preservation and development practices.

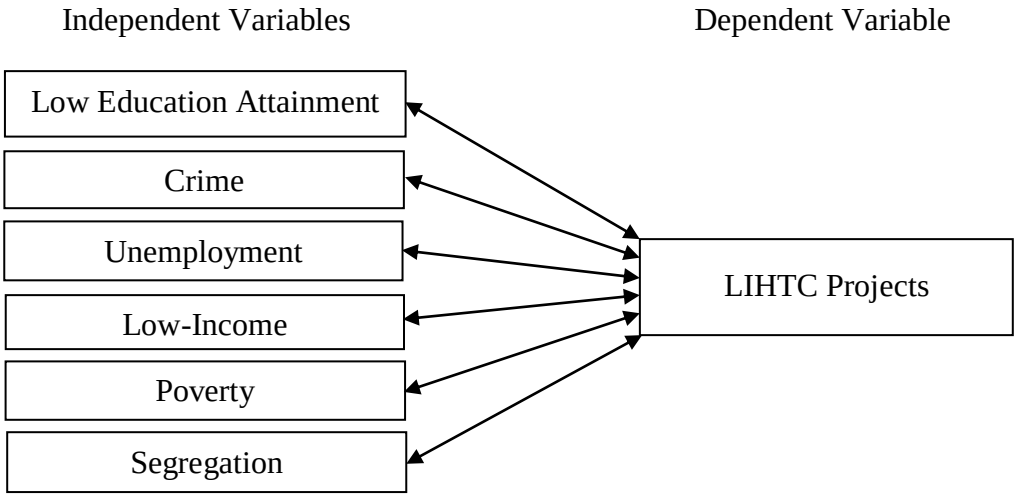

Figure 2. Relationships between this study's independent and dependent variables.

Non-parametric methodology is most useful when two variables are hypothesized to have ranking relationships, but may be illusive to straight forward statistical interpretation, such as in this present study's assessment of correlations and relationships. Spearman's correlation monotonic descriptive and inferential analysis is ideal for exploring statistical dependence between two variables, and therefore the typical parametric assumptions of normality and linearity will not be required. The Spearman coefficient's values range from 0, meaning no relationship, to $\pm$ 1, representing a perfect positive/negative relationship. The calculation of correlated coefficients was interpreted via Cohen's (1988) Standard, which states that a small association will be represented by

a correlation coefficient less than 0.20 to 0.49; a medium association will be represented by a correlation coefficient above 0.50 to 0.79 and less than 0.49; and a large association will be represented by a correlation coefficient greater than 0.80. Measurements below 0.20 are considered insubstantial. To determine statistical significance, the critical value of .4780 was compared to the study's Spearman coefficient (Kokoska & Nevison, 2012). The null hypothesis, therefore, can be rejected in favor of the alternate-hypothesis if the correlation coefficient is larger than the critical value of .4780, or if the *p*-value is less than .01 (Cohen, 1988). Conversely, if the Spearman coefficient is less than the critical value of .4780, or if the *p*-value is greater than .01, then the researcher will accept the null hypothesis.

Corroborating Analysis: Mann-Whitney U Test

The process conducted for r_s is performed in a slightly different manner for the Mann Whitney U test. For the *U test*, all ratios of both datasets are ranked as a composite dataset, which is then used to learn whether there are any differences between U.S. Census demographics and AHS structured-interview dataset in relation to the LIHTC database. Mann-Whitney U tests were performed to explore whether significant differences exist between the AHS structured-interview dataset and U.S. Census demographic dataset.

The Mann-Whitney U test value is the difference of variable distributions between the two datasets. The non-parametric nature of the Mann-Whitney test means that the typical assumptions of normality and homogeneity of variance are not applicable. The present study's population of independent variables is composed of random samples

from each source dataset and are drawn independently of one another, and along with the dependent variable, are all ordinal (Brace, Kemp, & Snelgar, 2012). A Mann-Whitney U test is an appropriate statistical analysis of the present study's two datasets because the researcher wants to determine whether there are significant differences between the interview data of the AHS dataset versus the demographics of U.S. Census data (Leech, Barrett, & Morgan, 2008). The U-test will explore whether LIHTC development and preservation practices exhibit a different relationship with six commonly recognized socioeconomic oppressors, when defined by U.S. Census demographics versus AHS structured-interviews. Conclusions about the relationships between the present study's two datasets will hinge on whether both datasets share a similar shape of data distribution, which was used to test the following hypotheses:

$H_0$7. The AHS structured-interview data and U.S. Census demographic data have similar distributions.

H_a7. The AHS structured-interview data and U.S. Census demographic data have different distributions.

Threats to Validity

Cope (2014) points out that in order to establish credibility with audiences that do not know you, it is important to use familiar and prescribed processes and methods. Moreover, researcher familiarity or shared experiences with the subject and population can be either very beneficial or detrimental to external credibility. These conditions are in large part due to preconceptions, research orthodoxy or beliefs. Corroboration of perceptual and demographic data, therefore, can be an important tool for building trust

because the data and analysis may be verified or duplicated in other settings, and used to substantiate data and provide research credibility. Thus, the researcher's use of accepted quantitative methodological practices and the well-respected source datasets are meant to help build credibility in the present study's data and processes (U.S. Census-2, 2014, LIHTC Dataset, 2012). Internal credibility is also built within the researcher's own mind's eye, through a series of reflective analysis, where data, narrative, phenomena, and categories are repeatedly revisited. To mitigate perceptions of investigator bias, a corroborative research approach was used to affirm findings between interview and demographic data. The primary means of ensuring trust was to maximize objectivity and confirmability by allowing conditions to inform conclusions, and by reducing personal influence over study outcomes.

Issues of Trustworthiness

Familiarity or shared experiences with the subject, a particular researcher, or population can be either very beneficial or detrimental to external credibility and trustworthiness of any investigation. To similar effect, establishing credibility with audiences that do not know you as a researcher can be enhanced through the use of familiar and prescribed processes and methods (Cope, 2014; Mertens, 2009). These conditions may in large part be due to preconceptions, research orthodoxy or beliefs. Corroboration of this present study's interview and demographic data, however, may be duplicated in other settings, and used to substantiate other data, which increases research credibility. Thus, the researcher's use of accepted quantitative methodological practices, corroborative techniques, and well-respected source datasets, are meant to help build

credibility in the present study's data and processes (U.S. Census-2, 2014, LIHTC Dataset, 2012). Internal credibility is also built within the researcher's own mind's eye, through a series of reflective analysis, where data, narrative, phenomena, and categories are repeatedly revisited. To mitigate perceptions of investigator bias, research was corroborated between interview and demographic data to affirm impartial findings. The primary means of ensuring trust was through maintaining objectivity and corroborating data, and allowing conditions to inform conclusions.

Ethical Procedures

Even in a secondary analysis of existing datasets, there are ethical considerations to be addressed (Hakim, 1982; Long-Sutehall, Sque, & Addington-Hall, 2010). The source datasets were originated for the purposes of general public-use at HUDuser.org, and all contents are ensured anonymous or de-identified. The LIHTC Database has clear policies for collecting, managing, and maintaining privacy of personally identifiable information (PII). Likewise, the U.S. Census Bureau, AHS and HUD public-use data also have well established policies for protecting PII during the collection, management and dissemination of data (HUD-1, 2010; HUD-2, 2002; U.S. Census-3, ND). In all three datasets, participants consented to the use of their data and structured-interviews in secondary analysis. The reuse of HUD's public-use data, which is made available online for global use, does not violate privacy agreements between HUD, U.S. Census Bureau, or participants of the primary research. Finally, the use of the U.S. Census data, LIHTC database and AHS Public Use Microdata Sample was approved by Walden University's Institutional Review Board for compliance with the university's research and ethics

standards. It is therefore presented that this study's secondary analysis is an ethical use of the aforementioned source data (IRB approval Number: 12-23-14-0245251).

Summary

The goal of this chapter was to outline the methodological approach taken to corroborate two controversial points: (a) the exploration of whether the LIHTC program, the federal government's primary subsidized-housing program over the last few decades, has in actuality worked to emancipate the poor from oppressive socioeconomic conditions; or (b) has helped to maintain them there. The research design was a quantitative secondary analysis of three public-use datasets: 2012 projections of 2010 U.S. Census data, 2012 LIHTC dataset, and the 2013 American Housing Survey, each the latest available. Together, these surveys provide the necessary sample populations of dependent and independent variables that are of sufficient size to perform quantitative study of the subject. Moreover, since these datasets has been collected by the federal government itself, research validity and objectivity are increased. The geographic focus of the study is Minnesota's TCMA, an ideal location because its poverty rate is below the national average while the area is above average in its social and economic diversity. Crenshaw's theory of intersectionality and Pierce's six modes of oppression are the frameworks defining this study's correlational analysis to learn if and to what extent the LIHTC program may be subjugating and maintaining impoverished service users in a steady state of oppressive socioeconomic conditions. Chapter 4 presents the researcher's correlational analysis performed between six commonly recognized socioeconomic oppressors and LIHTC preservation and development practices. The goal of the

investigation is to support or refute the study's null hypotheses and answer the research question. The following chapter's explorations are intended to shed light on the possibilities of why, despite $15 trillion dollars spent since 1964, the poverty rate has remained in a static state for over a half-century. Moreover, this research is meant to provide guidance to future anti-poverty, anti-oppression, and anti-injustice missions so they may best serve marginalized and disenfranchised individuals through empowering and emancipatory socioeconomic outcomes.

Chapter 4: Analysis of Data

An important consideration for this secondary quantitative analysis of government public-use data sources was the selection of appropriate statistical tests. Prior to performing data analysis, the researcher first established that the source data could be analyzed by Spearman's rho (r_s). This was quickly done by confirming that the study's independent and dependent variables could be measured from 0.000 to 1.000 (0 - 100%), on an ordinal, interval, or ratio scale. In addition, it was verified that a monotonic relationship existed between the two variables, by determining whether they increased in value together. Upon determining that the datasets could be analyzed using r_s, the test was considered to be an ideal means to explore whether significant associations exist between six commonly recognized socioeconomic oppressors (independent variables) and Low Income Housing Tax Credit (LIHTC) preservation and development practices (dependent variable). Finally, Cohen's standard was used to determine the magnitude of associations, and *p*-values complement r_s through corroborating measures of significance.

Data Collection

This study uses secondary data from the following three public-use datasets: (a) 2012 projections of 2010 U.S. Census demographics; (b) the LIHTC database from the U.S. Department of Housing and Urban Development; and (c) the American Housing Survey from the Department of Policy Research and Development. The data were collected and audited by each of the three federal agencies, which were responsible for data selection, collection, methods, and auditing. Data precision for this study was, therefore, dependent upon the researcher ensuring that the selected data would target the

study's research question and hypotheses. To perform the analysis, thousands of data points from AHS structured-interview questions and U.S. Census demographics have been consolidated into a 13-case dataset, where each row of the dataset is an AHS-defined map area of the Twin Cities Metropolitan Area (TCMA) and columns of data are the seven dependent and independent variables (see Appendices H–T). Spearman's rho produces a rank order correlation coefficient that was used to test whether any TCMA map areas with high ratios of independent variables (socioeconomic oppressors) show significant correlations with high ratios of the dependent variable (LIHTC projects).

Results

Six Spearman correlation tests were performed between each of the study's two source datasets of independent variables (AHS and U.S. Census data) and the study's single source dataset for the dependent variable (LIHTC database). The first set of correlation tests were to determine if any significant associations exist between AHS structured-interview data defining six commonly recognized socioeconomic oppressors (independent variables), and LIHTC development and preservation practices (dependent variable). The second set of correlation tests were to determine whether any significant associations exist between U.S. Census demographic data defining the same six commonly recognized socioeconomic oppressors and LIHTC development and preservation practices. Mann-Whitney U tests were also performed to corroborate whether there were any significant differences between the two datasets themselves.

Significant associations are those where strong positive relationships are shown to exist between the highest levels of socioeconomically oppressive conditions and the

highest concentrations of LIHTC projects. For purposes of this study, r_s correlations greater than Cohen's standard of .4780, and *p*-values of less than .01, were used as indicators of significance. If there was a non-significant association between LIHTC development and preservation practices and socioeconomically oppressive conditions, then the null hypothesis would be confirmed. If, however, strong correlations exist between most or all six socioeconomically oppressive conditions and LIHTC project placement across the entire TCMA, then the researcher may reject the null hypotheses with a high level of confidence and conclude that external socioeconomically oppressive conditions are being maintained in the lives of LIHTC program residents.

Preanalysis Data Screen

Prior to conducting descriptive and inferential analyses, the researcher evaluated the datasets to determine whether any outliers could be found via standardized values or *z*-scores, where values outside the range ± 3.29 would be considered beyond the scope of this present study (Tabachnick & Fidell, 2012). No outliers were found in either of the two source datasets. However, due to AHS map-109 being a large multi-county region that includes parts of greater Minnesota and areas of eastern Wisconsin, which are outside the LIHTC allocation authority of Minnesota's TCMA, the researcher excluded AHS map-109 from study. As a result, Scott and Carver Counties were excluded from the analysis and reduced the TCMA from seven to five counties for purposes of this study. The remaining five counties include 13 AHS metropolitan zones. These map areas are used to chart the five LIHTC allocator's project placement across the TCMA in relation to levels of six commonly recognized socioeconomically oppressive conditions.

Incidence and Rate of LIHTC Allocators in AHS-defined Map Areas

Six of the thirteen AHS map zones defining the TCMA (*n* = 6; 42%) have their LIHTCs allocated by the Minnesota Housing Finance Agency (MHFA). Three AHS map areas (*n* = 3; 20%) have their LIHTCs allocated by the City of Minneapolis. Two AHS map areas (*n* = 2; 15%) have their LIHTCs allocated by the City of St. Paul. One AHS map area (*n* = 1; 8%) has its LIHTCs allocated by Washington County. And, one AHS map area (*n* = 1; 15%) has its LIHTCs allocated by Dakota County. Table 1 summarizes the frequencies and percentages for each AHS map zone defining the TCMA.

Table 1

LIHTC Allocators for the TCMA in Relation to Number of AHS-Defined of Map Areas (n) and Distribution Ratio

LIHTC Allocators	*n*	%
Minnesota Housing Finance Agency (State allocator)	6	42
City of Minneapolis (Sub-allocator)	3	20
City of St. Paul (Sub-allocator)	2	15
Washington County (Sub-allocator)	1	8
Dakota County (Sub-allocator)	1	15

Note. Allocator distribution does not include additional 10% LIHTC set-aside for nonprofits. Based on the MHFA memorandum, dated April 2015, on the Distribution of Tax Credits for 2016.

Descriptive Statistics of Continuous Variables

The following two summaries outline the mean (*M*) and standard deviation (*SD*) results for the AHS structured-interview and U.S. Census demographic datasets. The *M* and *SD* are composite figures representative of all 13 AHS-defined map areas comprising this study. This comparative listing of the *M* and *SD* illustrates the similarities between

AHS structured-interview and U.S. Census demographic delineations of six commonly recognized socioeconomic oppressors.

AHS Dataset. AHS structured-interview data revealed High school graduation rates across the TCMA resulted in M = 0.00453 and SD = 0.00565. Crime rates resulted in M = 0.00449 and SD = 0.00618. Unemployment rates resulted in M = 0.00112 and SD = 0.00124. Subsidized income resulted in M = 0.00220 and SD = 0.00314. Poverty rates had M = 0.00265 and SD = 0.00412. Minority rates resulted in M = 0.00634 and SD = 0.00821. And the number of LIHTC projects had M = 0.63345 and SD = 0.86645.

U.S. Census Dataset. Census demographic data revealed that High school graduation rates equated to M = 0.00325 and SD = 0.00376. Crime rates equated to M = 0.00153 and SD = 0.00144. Unemployment rates equated to M = 0.00162 and SD = 0.00156. Median income equated to M = 1394.77 and SD = 1119.50. Poverty rates equated to M = 0.00539 and SD = 0.00714. Minority-concentration rates equated to M = 0.00997 and SD = 0.01110. And placement of LIHTC projects across the TCMA equated to M = 0.63345 and SD = 0.86645. Table 2 presents the descriptive statistics for this study's independent and dependent variables (p. 126).

Table 2

Descriptive Statistics of Continuous Variables

Rates	*Min.*	*Max.*	*M*	*SD*
LIHTC Projects (Dependent Variable)	0.04803	3.06205	0.63345	0.86645
AHS (Dataset-1, Independent Variables)				
High school graduation rate	0.00020	0.01626	0.00453	0.00565
Crime rate	0.00008	0.02090	0.00449	0.00618
Unemployment rate	0.00003	0.00388	0.00112	0.00124
Subsidized income	0.00004	0.00830	0.00220	0.00314
Poverty rate	0.00004	0.01349	0.00265	0.00412
Minority concentration rate	0.00017	0.02291	0.00634	0.00821
U.S. Census (Dataset-2, Independent Variables)				
High school graduation rate	0.00006	0.01095	0.00325	0.00376
Crime rate	0.00003	0.00418	0.00153	0.00144
Unemployment rate	0.00012	0.00520	0.00162	0.00156
Median income	145.00	3606.00	1394.77	1119.50
Poverty rate	0.00014	0.02373	0.00539	0.00714
Minority concentration rate	0.00003	0.03326	0.00997	0.01110

Note. All data is measured on a per-square-mile basis.

Research Question. What is the probability that the LIHTC program in Minnesota's TCMA is manifesting development and preservation practices that maintain commonly recognized socioeconomic oppressors in the lives of the low-income households it serves?

Spearman Rho Correlations

Spearman's rho (r_s) analysis was conducted between the ratios of six commonly recognized socioeconomic oppressors and quantities of LIHTC projects within each of the 13 AHS-defined map areas across the TCMA, on a per-square-mile basis. Spearman correlations are an appropriate statistical analysis when assessing the strengths of

associations between two variables and when at least one of the variables is measured on an ordinal scale (Pagano, 2009). The present study uses r_s to learn whether there is a significant LIHTC project placement in areas with the highest levels of six commonly recognized socioeconomic conditions.

Educational attainment. The below hypothesis has been extracted from the study's primary singular hypothesis that included six independent variables and one dependent variable. The following sub-hypothesis addresses the relationships between the dependent variable of LIHTC project placement and the independent variable of high school graduation rates across the TCMA. This analysis sought to determine if and to what extent the LIHTC program is placing low-income households in neighborhoods with the highest levels of education attainment.

$H_0$1. There is a non–significant association between Twin City metro areas with the highest levels of low education attainment and areas with the highest concentration of LIHTC project placement.

H_a1. There is a significant association between Twin City metro areas with the highest levels of low education attainment and areas with the highest concentration of LIHTC project placement.

Results of the r_s for the AHS dataset indicated that there was a significant positive association ($r_s = 0.93$, $p < .001$) between graduation rates and LIHTC development and preservation practices. Similarly, results of the r_s for the U.S. Census dataset, also indicated a significant positive association ($r_s = 0.95$, $p < .001$) between graduation rates and siting of LIHTC projects. Using Cohen's (1988) standard of effect, both AHS and

U.S. Census datasets pointed to a strong magnitude of LIHTC development and preservation practices in areas with the lowest levels of education attainment. Both dataset's correlation coefficients were greater than Cohen's critical value of $r_s = .4780$ (Kokoska & Nevison 2012). The findings are presented in Table 3. Scatterplots illustrating the relationship between graduation rates and LIHTC project placement are presented in Figures 3 and 4 (pp. 128 & 129).

Table 3

Spearman rho (r_s) and P-Value Correlations between High School Graduation Rates and LIHTC Project Placement for both AHS and U.S. Census Datasets

Dataset, Independent Variable & Dependent Variable	Correlations	
	r_s	p
AHS, high school graduation rates & LIHTC project placement	0.93	< .001
U.S. Census, high school graduation rates & LIHTC project placement	0.95	< .001

Note. All data is measured on a per-square-mile basis.

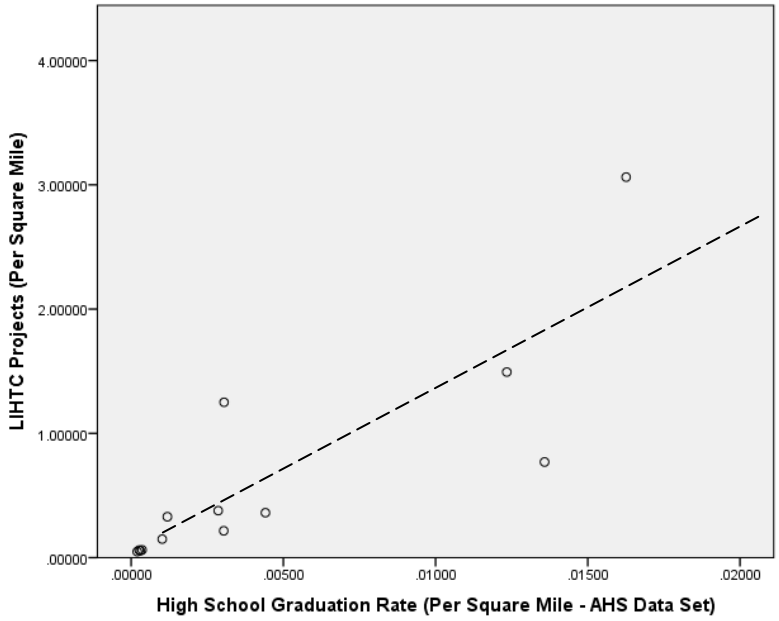

Figure 3. Scatterplot between high school graduation rates and LIHTC project placement (AHS dataset).

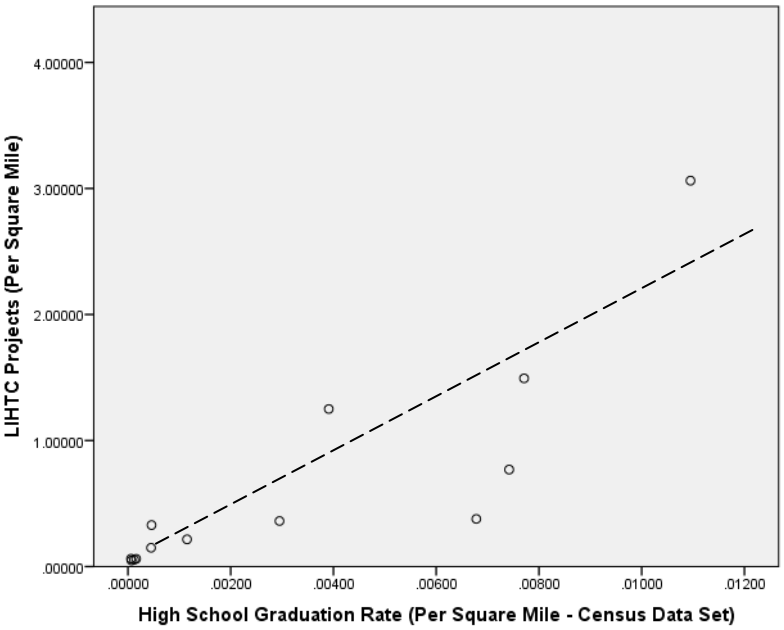

Figure 4. Scatterplot of high school graduation rates and LIHTC project placement (U.S. Census dataset).

Crime rate. The below hypothesis has been extracted from the study's primary singular hypothesis that included six independent variables and one dependent variable. The following sub-hypothesis addresses the relationships between the dependent variable of LIHTC project placement and the independent variable of crime rates across the TCMA. This analysis sought to determine if and to what extent the LIHTC program is placing low-income households in neighborhoods with the lowest levels of crime.

$H_0$2. There is a non–significant correlation between Twin City metro areas with the highest levels of crime and areas with the highest concentration of LIHTC project placement.

H_a2. There is a significant correlation between Twin City metro areas with the highest levels of crime and areas with the highest concentration of LIHTC project placement.

Results of the r_s for the AHS dataset indicated that there was a significant positive association ($r_s = 0.94$, $p < .001$) between crime rates and LIHTC development and preservation practices. Similarly, results of the r_s for the U.S. Census dataset also showed a significant positive association ($r_s = 0.90$, $p < .001$) between crime rates and placement of LIHTC projects. Using Cohen's (1988) standard of effect, both AHS and U.S. Census datasets pointed to a strong magnitude of LIHTC development and preservation practices in areas with the highest levels of crime. Both dataset's correlation coefficients were greater than Cohen's critical value $r_s = .4780$ (Kokoska & Nevison 2012). The findings are presented in Table 4. Scatterplots illustrating the relationship between subsidized income, median income, and LIHTC placement are presented in Figures 5 and 6 (p. 131).

Table 4

Spearman rho (r_s) and P-Value Correlations between Crime Rates and LIHTC Project Placement for both AHS and U.S. Census Datasets

Dataset, Independent Variable & Dependent Variable	Correlations	
	r_s	p
AHS, crime rates & LIHTC project placement	0.94	< .001
U.S. Census, crime rates & LIHTC project placement	0.90	< .001

Note. All data is measured on a per-square-mile basis.

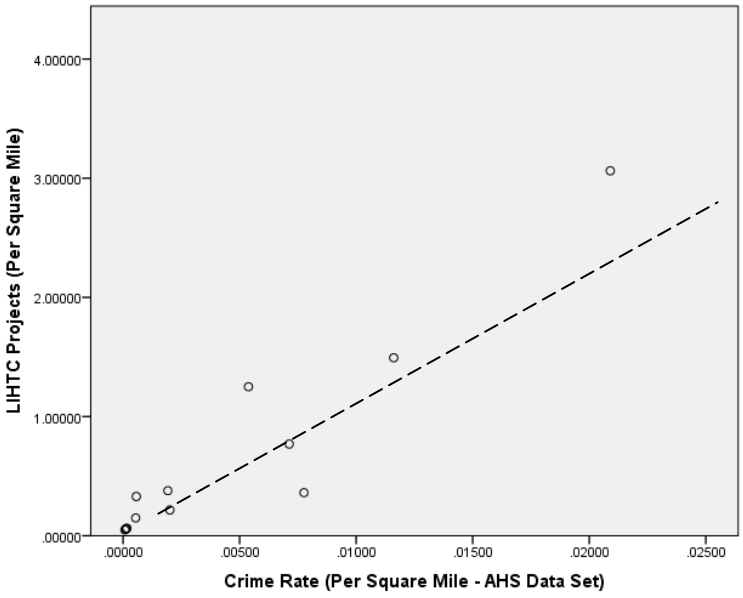

Figure 5. Scatterplot between crime rates and LIHTC project placement (AHS dataset).

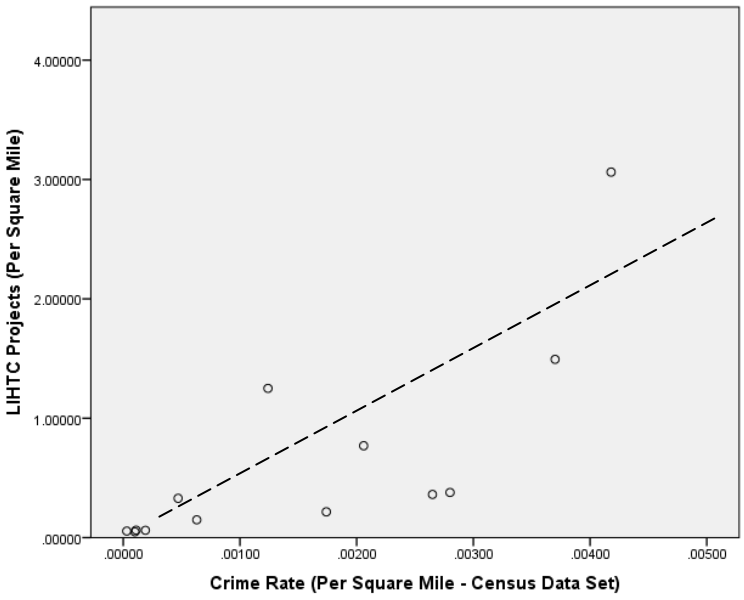

Figure 6. Scatterplot between crime rates and LIHTC project placement (U.S. Census dataset).

Unemployment rate. The below hypothesis has been extracted from the study's primary singular hypothesis that included six independent variables and one dependent variable. The following sub-hypothesis addresses the relationships between the dependent variable of LIHTC project placement and the independent variable of unemployment rates across the TCMA. This analysis sought to determine if and to what extent the LIHTC program is placing low-income households in neighborhoods with the lowest levels of unemployment.

$H_0$3. There is a non–significant correlation between Twin City metro areas with the highest levels of unemployment and areas with the highest concentration of LIHTC project placement.

H_a3. There is a significant correlation between Twin City metro areas with the highest levels of unemployment and areas with the highest concentration of LIHTC project placement.

Results of the r_s for the AHS dataset indicated that there was a significant positive association ($r_s = 0.88$, $p < .001$) between unemployment rates and LIHTC development and preservation practices. Similarly, results of the r_s for the U.S. Census dataset, also showed a significant positive association ($r_s = 0.91$, $p < .001$) between unemployment rates and the placement of LIHTC projects. Using Cohen's (1988) standard of effect, both AHS and U.S. Census datasets pointed to a strong magnitude of LIHTC development and preservation practices in areas with the highest levels of unemployment. Both dataset's correlation coefficients were greater than Cohen's critical value $r_{s=}$ .4780 (Kokoska & Nevison 2012). The findings are presented in Table 5 (p. 131). Scatterplots illustrating the relationship between unemployment and LIHTC placement are presented in Figures 7 and 8 (pp. 133 & 134).

Table 5

Spearman rho (r_s) and P-Value Correlations between Unemployment Rates and LIHTC Project Placement for both AHS and U.S. Census Datasets

Dataset, Independent Variable & Dependent Variable	Correlations	
	r_s	p
AHS, unemployment rates & LIHTC project placement	0.88	< .001
U.S. Census, unemployment rates & LIHTC project placement	0.91	< .001

Note. All data is measured on a per-square-mile basis.

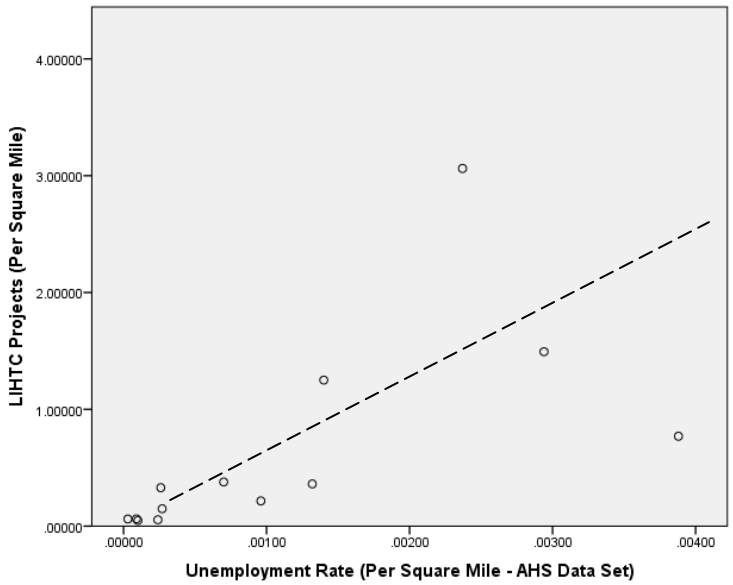

Figure 7. Scatterplot between unemployment rates and LIHTC project placement (AHS dataset)

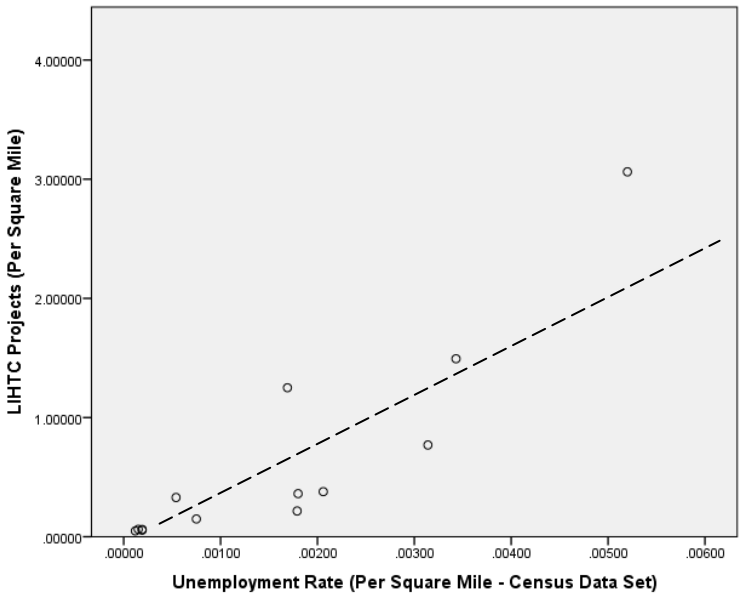

Figure 8. Scatterplot between unemployment rates and LIHTC project placement (U.S. Census dataset)

Low income. The below hypothesis has been extracted from the study's primary singular hypothesis that included six independent variables and one dependent variable. The following sub-hypothesis addresses the relationships between the dependent variable of LIHTC project placement and the independent variable of income levels across the TCMA. This analysis sought to determine if and to what extent the LIHTC program is placing low-income households in neighborhoods with the highest levels of income.

$H_0$4. There is a non–significant correlation between Twin City metro areas with the lowest levels of income and areas with the highest concentration of LIHTC project placement.

H_a4. There is a significant correlation between Twin City metro areas with the lowest levels of income and areas with the highest concentration of LIHTC project placement.

Results of the r_s for the AHS dataset indicated that there was a significant positive association ($r_s = 0.93$, $p < .001$) between subsidized income and LIHTC development and preservation practices. Similarly, results of the r_s for the U.S. Census dataset also showed a significant positive association ($r_s = 0.88$, $p < .001$) between median income and placement of LIHTC projects. Using Cohen's (1988) standard of effect, both AHS and U.S. Census datasets pointed to a strong magnitude of LIHTC development and preservation practices in areas with the lowest incomes. Both dataset's correlation coefficients were greater than Cohen's critical value $r_{s=}$ .4780 (Kokoska & Nevison 2012). The findings are presented in Table 6. Scatterplots illustrating the relationship

between subsidized income, median income, and LIHTC placement are presented in Figures 9 and 10 (p. 136).

Table 6

Spearman rho (r_s) and P-Value Correlations between Median Incomes and LIHTC Project Placement for both AHS and U.S. Census Datasets

Dataset, Independent Variable & Dependent Variable	Correlations	
	r_s	*p*
AHS, area subsidized income & LIHTC project placement	0.93	< .001
U.S. Census, area median income & LIHTC project placement	0.88	< .001

Note. All data is measured on a per-square-mile basis.

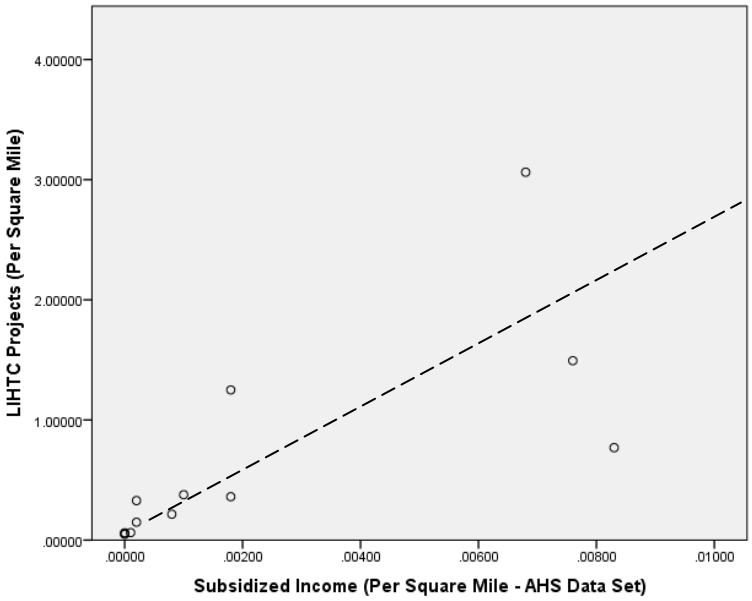

Figure 9. Scatterplot between subsidized income and LIHTC project placement (AHS dataset).

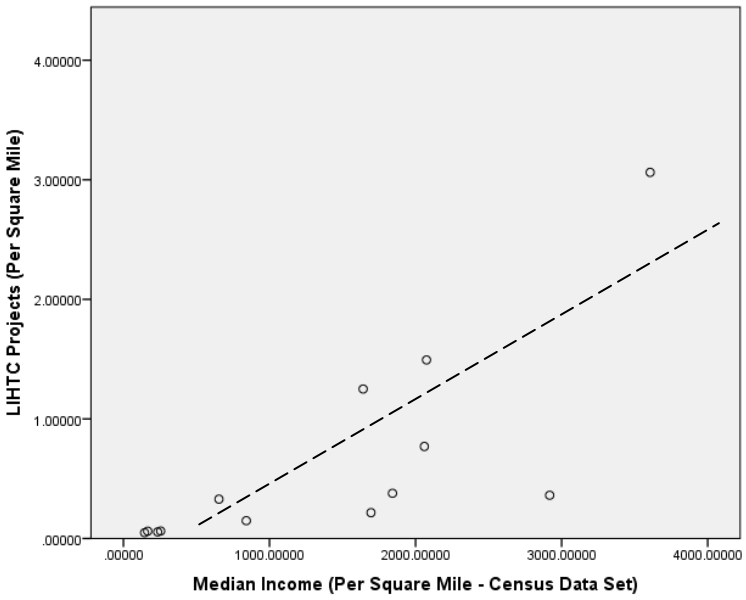

Figure 10. Scatterplot between median income and LIHTC project placement (U.S. Census dataset).

Poverty rate. The below hypothesis has been extracted from the study's primary singular hypothesis that included six independent variables and one dependent variable. The following sub-hypothesis addresses the relationships between the dependent variable of LIHTC project placement and the independent variable of poverty rates across the TCMA. This analysis sought to determine if and to what extent the LIHTC program is placing low-income households in neighborhoods with the lowest levels of poverty.

$H_0$5. There is a non–significant correlation between Twin City metro areas with the highest levels of poverty and areas with the highest concentration of LIHTC project placement.

H_a5. There is a significant correlation between Twin City metro areas with the highest levels of poverty and areas with the highest concentration of LIHTC project placement.

Results of the r_s tests for the AHS dataset indicated that there was a significant positive association ($r_s = 0.93$, $p < .001$) between poverty rates and LIHTC project placement. Similarly, results of r_s for the U.S. Census dataset had a significant positive association ($r_s = 0.96$, $p < .001$) between poverty rates and LIHTC project locations. Using Cohen's (1988) standard of effect, both the AHS and U.S. Census datasets pointed strong magnitude of LIHTC development and preservation practices in areas with the highest levels of poverty. Both dataset's correlation coefficients were greater than Cohen's critical value of $r_s = .4780$ (Kokoska & Nevison 2012). The findings are presented in Table 7. Scatterplots illustrating the relationship are presented in Figures 11 and 12 (pp. 138 & 139).

Table 7

Spearman rho (r_s) and P-Value Correlations between Poverty Rates and LIHTC Project Placement for both AHS and U.S. Census Datasets

Dataset, Independent Variable & Dependent Variable	Correlations	
	r_s	p
AHS, poverty rates & LIHTC project placement	0.93	< .001
U.S. Census, poverty rates & LIHTC project placement	0.96	< .001

Note. All data is measure on a per-square-mile basis.

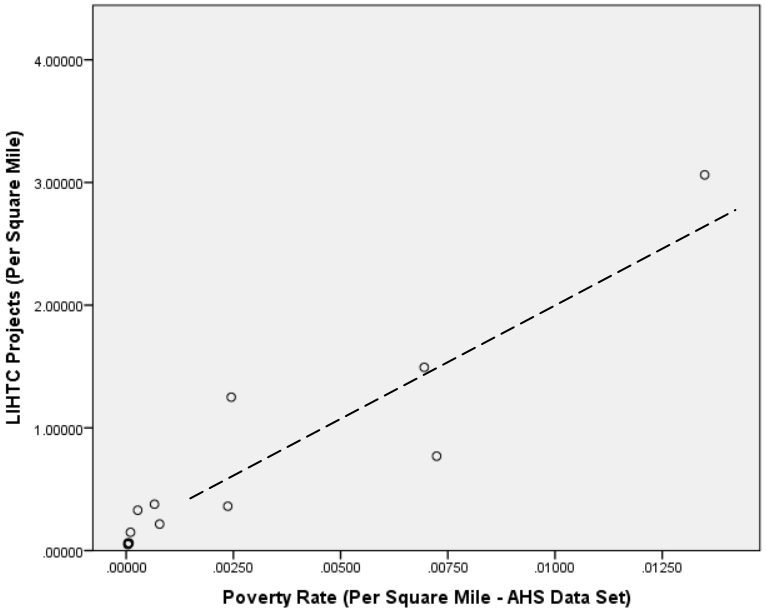

Figure 11. Scatterplot between poverty rates and LIHTC project placement (AHS dataset).

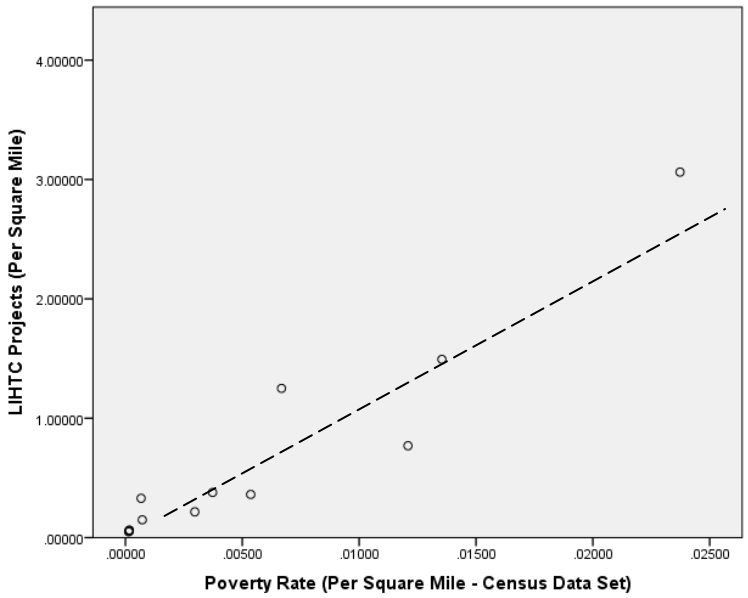

Figure 12. Scatterplot between poverty rate and LIHTC project placement (U.S. Census dataset).

Segregation. The below hypothesis has been extracted from the study's primary singular hypothesis that included six independent variables and one dependent variable. The following sub-hypothesis addresses the relationships between the dependent variable of LIHTC project placement and the independent variable of minority populations across the TCMA. This analysis sought to determine if and to what extent the LIHTC program is placing low-income households in the least segregated neighborhoods.

$H_0$6. There is a non–significant correlation between Twin City metro areas with the highest levels of segregation and areas with the highest concentration of LIHTC project placement.

H_a6. There is a significant correlation between Twin City metro areas with the highest levels of segregation and areas with the highest concentration of LIHTC project placement.

Results of the r_s for the AHS dataset indicated that there was a significant positive association ($r_s = 0.95$, $p < .001$) between minority concentration rates and LIHTC development and preservation practices. Similarly, results of the r_s for the U.S. Census dataset also showed a significant positive association ($r_s = 0.98$, $p < .001$) between minority concentration rates and the placement of LIHTC projects. Using Cohen's (1988) standard of effect, both AHS and U.S. Census datasets pointed to a strong magnitude of LIHTC development and preservation practices in areas with the highest levels of segregation. Both dataset's correlation coefficients were greater than Cohen's Critical Value $r_s = .4780$ (Kokoska & Nevison 2012). The findings are presented in Table 8.

Scatterplots illustrating the relationship between minority segregation and LIHTC placement are presented in Figures 13 and 14 (p. 141).

Table 8

Spearman rho (r_s) and P-Value Correlations between Minority Rates and LIHTC Project Placement for both AHS and U.S. Census Datasets

Dataset, Independent Variable & Dependent Variable	Correlations	
	r_s	p
AHS, minority concentration rates & LIHTC projects	0.95	< .001
U.S. Census, minority concentration rates & LIHTC projects	0.98	< .001

Note. All data is measured on a per-square-mile basis.

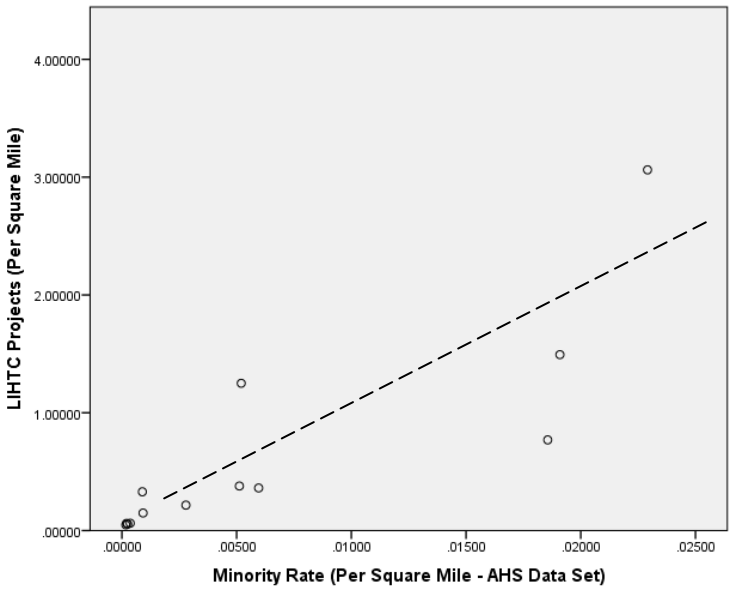

Figure 13. Scatterplot between minority concentration rates and LIHTC preservation and development practices (AHS dataset).

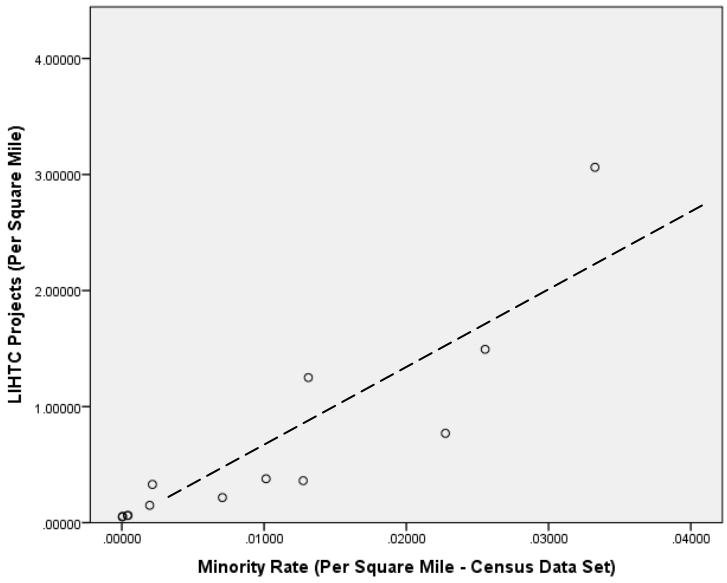

Figure 14. Scatterplot between minority concentration rates and LIHTC preservation and development practices (U.S. Census dataset).

Corroborating Analysis: Mann-Whitney U Test

This study sought to learn whether there were differences in the rank distributions between two separate delineations of independent variables. Mann-Whitney U tests were used to determine whether and to what extent there might be any differences between independent variables defined by AHS structured-interview data versus U.S. Census demographic data. To learn whether the present study's two datasets share similar distributions, the following hypotheses were used:

$H_0$7. The AHS structured-interview data and U.S. Census demographic data have similar distributions.

H_a7. The AHS structured-interview data and U.S. Census demographic data have different distributions.

Mann-Whitney U test results. Five of the six (83% of total data) independent variables were studied to see if there were any differences between the AHS structured-survey data versus U.S. Census demographic data. The analysis was performed through five Mann-Whitney U tests in order to learn whether any significant differences existed between the AHS structured-interview data and U.S. Census demographics. The *U test* was employed to search for any significant differences between the two dataset's ordinal-dependent variables and independent-grouping variable (Leech, Barrett, & Morgan, 2008). For purposes of this *U test*, the five ordinal-dependent variables included High school graduation rates, crime rates, unemployment rates, poverty rates, and minority concentration rates. The *U test*'s independent-grouping variable consisted of a composite dataset of both AHS structured-interview data and U.S. Census demographics.

Table 9 provides a composite list of results from the Mann-Whitney U test, Wilcoxon W, **z**-scores, Asymp. Sig. (2-tailed), and Exact Sig. [2*(1-tailed Sig.)]. For purposes of evaluating the Mann-Whitney U test, the researcher will use the significance levels from the asymptotic *p*-value (2-tailed test) to conclude whether there is significant support for the null hypothesis ($H_0$7), which postulates that the AHS structured-interview data and U.S. Census demographic data have similar distributions.

Table 9

*Mann-Whitney U Test, Z-Test, and P-Value**Statistics*

Tests	Percentiles				
	Not HS Grad	Crime	Unemployment	Poverty	Minority
Mann-Whitney U	69.00	68.50	67.00	57.00	71.00
Wilcoxon W	160.00	159.50	158.00	148.00	162.00
Z-test	-.795	-.821	-.898	-1.411	-.692
Asymp. Sig. (2-tailed)**	.427	.412	.369	.158	.489
Exact Sig. [2*(1-tailed Sig.)]*	.448	.418	.390	.169	.511

Note. All data is measured on a per-square-mile basis.
* Not corrected for ties.

Results for the *U test*s indicated that there are non-significant differences between resident perceptions through AHS structured-interviews versus U.S. Census demographics. Specifically, the *U test*s did not show significant differences between the two datasets for High school graduation rates ($U = 69$, $z = -0.80$, $p = .427$) or for crime rates ($U = 68.5$, $z = -0.82$, $p = .412$). Likewise, the *U test* results did not indicate significant differences between the two datasets for unemployment rates ($U = 67$, $z = -0.90$, $p = .369$). The *U test*s also did not result in significant differences for poverty rates ($U = 57$, $z = -1.41$, $p = .158$) between the AHS and U.S. Census datasets. Finally, *U test*s did not show significant differences for minority concentration rates ($U = 71$, $z = -0.69$, $p = .489$) between the AHS versus the U.S. Census datasets. Table 10, below, present's descriptive statistics for each commonly recognized socioeconomically oppressive condition being studied. Table 11 (p. 145) provides a composite of *U test* results for mean rate, *z*-tests, and *p*-values.

Table 10

Mann-Whitney U Test Descriptive Statistics of Combined Continuous Independent Variables for Both AHS and U.S. Census Datasets.

	Rates			Percentiles		
Independent Variables	*N*	*M*	*SD*	25^{th}	50^{th}	75^{th}
High school graduation	26	.00389	.00475	.00029	.00203	.00694
Crime	26	.00301	.00465	.00016	.00149	.00382
Unemployment	26	.00137	.00140	.00019	.00086	.00214
Poverty concentration	26	.00402	.00588	.00016	.00075	.00675
Minority concentration	26	.00816	.00975	.00038	.00396	.01447

Note. All data is measured on a per-square-mile basis.

Table 11

Mann-Whitney U Test Mean Ranks, Z-Tests, and P-Values of Combined Continuous Independent Variables for Both AHS and U.S. Census Datasets

	Mean Rank			
Independent Variables	AHS Data	U.S. Census Data	*z*	*p*
High school graduation	14.69	12.31	-0.80	.427
Crime	14.73	12.27	-0.82	.412
Unemployment	12.15	14.85	-0.90	.369
Poverty concentration	11.38	15.62	-1.41	.158
Minority concentration	12.46	14.54	-0.69	.489

Note. All data is measured on a per-square-mile basis.

Figures 15 – 19 (pp. 146, 147 & 148) provide paired histograms to help visualize the normal distributions of the data in Table 2 (p. 124) and to interpret visually how the two sets of "AHS structured-interview/LIHTC data" and "U.S. Census demographic/LIHTC data" compare. For instance, even though both distributions have similar shape**,** they have different locations. The independent variables of High school

graduation rates and crime rates were found to be higher in resident perceptions from AHS structured-interview data (dark grey) when paired with similar distributions of U.S. Census demographics (light grey). Conversely, unemployment rates, poverty rates, and minority concentration rates were also generally higher for U.S. Census demographic data (light grey) than resident perceptions documented in AHS structured-interview data (dark grey).

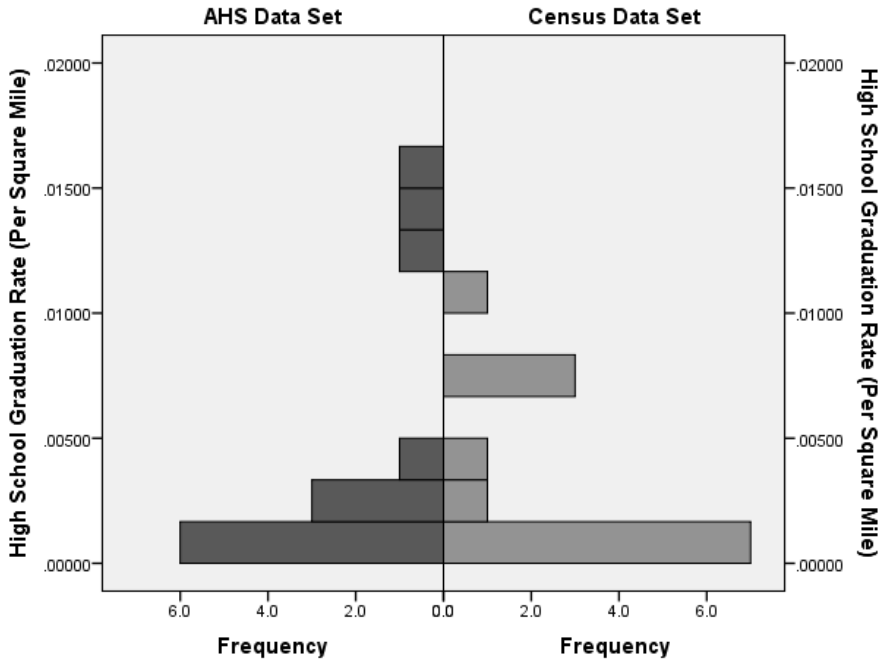

Figure 15. Paired analysis of high school graduation rates and LIHTC placement in relation to AHS structured-interview dataset versus U.S. Census demographic dataset.

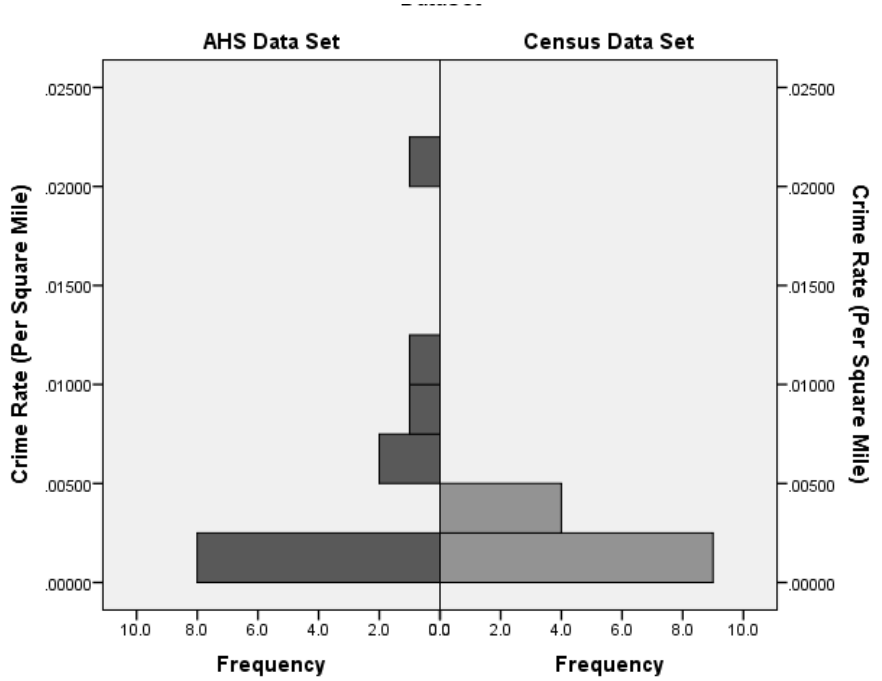

Figure 16. Paired analysis of crime rates and LIHTC placement in relation to AHS structured-interview dataset versus U.S. Census demographic dataset.

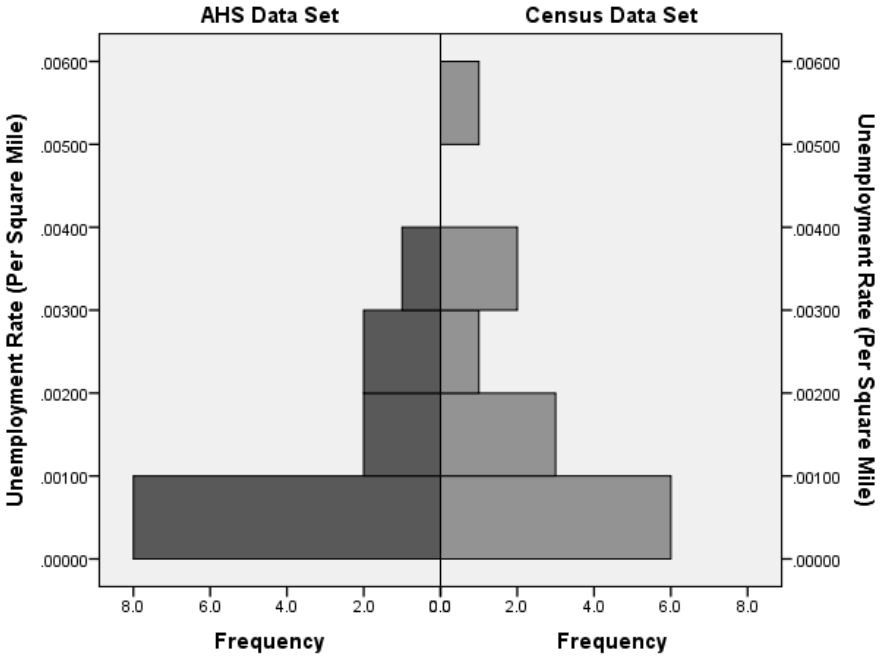

Figure 17. Paired analysis of unemployment rates and LIHTC placement in relation to AHS structured-interview dataset versus U.S. Census demographic dataset.

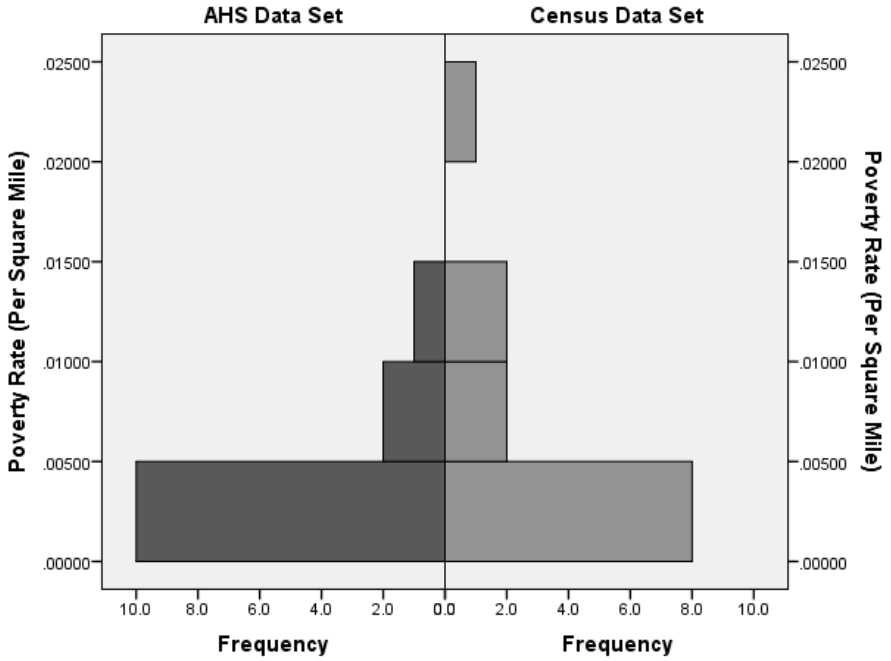

Figure 18. Paired analysis of poverty rates and LIHTC placement in relation to AHS structured-interview dataset versus U.S. Census demographic dataset.

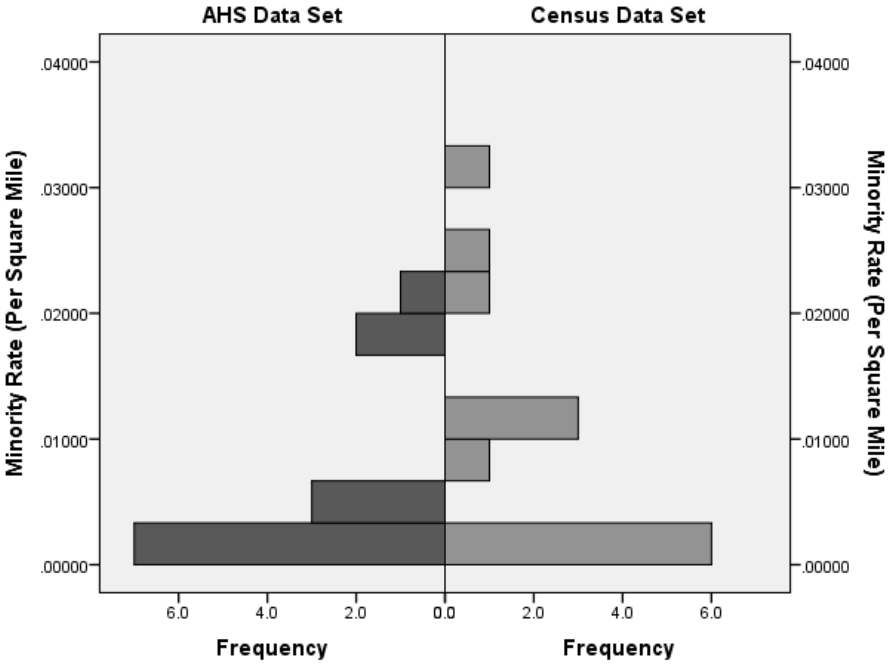

Figure 19. Paired analysis of minority concentration rates and LIHTC placement in relation to AHS structured-interview dataset versus U.S. Census demographic dataset.

Summary

The U.S. Census demographic dataset and AHS structured-interview dataset provided separate delineations of the six commonly recognized socioeconomically oppressive conditions of crime, unemployment, low education attainment, segregation, poverty, and low-income across 13 AHS metropolitan zones defining Minnesota's TCMA. The three public-use datasets drawn upon in this quantitative study included the 2012 LIHTC project database, 2012 projections of 2010 U.S. Census demographics and 2013 AHS structured-interview data, each the most recent available. Two pairs of datasets were compared in this study: "AHS and LIHTC datasets" versus "U.S. Census and LIHTC datasets." These two dataset pairings provided perceptional versus demographic observations that were used to corroborate the significance and magnitude of relationships between (a) U.S. Census demographically defined areas of socioeconomically oppressive conditions and LIHTC project placement, and (b) AHS structured-interview perceptions defining areas of socioeconomically oppressive conditions and LIHTC practices. In other words, this chapter sought to substantiate research results between two independent data sources. This corroborative process strengthened research conclusions through a higher level of confidence in the methodological results. Ultimately, chapter 4 has provided significant evidence showing that the LIHTC program, the government's premier subsidized-housing intervention, places the lion's share of its low-income housing in the most socioeconomically oppressive areas of the TCMA.

Spearman correlations and *p*-values were used to learn whether covariational relationships exist between each of six commonly recognized socioeconomic oppressors (independent variables) and LIHTC project placement (dependent variable). In other words, as any of the six independent variables increased and decreased, the analysis sought to determine whether the dependent variable had a reciprocal tendency to increase or decrease. For instance, significant anti-oppressive correlations would be found to exist if the lion's share of LIHTC housing opportunities were provided in areas with the lowest poverty, lowest crime, lowest unemployment, highest education attainment, highest income, and least segregated parts of the metropolitan region. Using 13 AHS map zones that geographically define the TCMA, percentage levels of the six socioeconomically oppressive conditions were documented on a per-square-mile basis within each map area. Similarly, LIHTC development and preservation practices were defined as numbers of projects per-square-mile within the same 13 AHS map zones.

Spearman's rho and Cohen's standard tests performed on both dataset pairs show that significant correlations exist between metropolitan areas with the highest levels of commonly recognized socioeconomic oppressors and areas with the highest numbers of LIHTC projects. Mann-Whitney U tests show non-significant differences between the two dataset's separate delineations of all six commonly recognized socioeconomically oppressive conditions. Thus, the independent findings from the two dataset pairs were corroborated and the results are considered reliable and trustworthy.

The final chapter of this study revisits the policies that regulate the selection of LIHTC project locations in relation to the significant test results presented in Chapter 4.

Then, the researcher's interpretations and conclusions are presented to shed light on how such a well-intended mission of positive social change, the LIHTC program, can be an accessory to oppression. Finally, the study's implications for positive social change are discussed, recommendations for alternate policies are offered, and suggestions for future research are outlined.

Chapter 5: Findings, Implications, Conclusions, and Future Research

This chapter presents the researcher's interpretations of the study's results related to whether there are significant correlational relationships between areas with the highest levels of commonly recognized socioeconomically oppressive conditions and Low Income Housing Tax Credit (LIHTC) project development and preservation. This chapter also presents the researcher's conclusions in relation to the research question and hypotheses. The researcher has attempted to be cautious in providing his interpretations, as in the review and utilization of relevant literature, so that only the most sound, evidence-based new knowledge and recommendations are presented. The intent is to promote positive social changes through improved policy and practice. This chapter thus represents a shift from the mindset of progressively narrowing the study focus, as seen in Chapters 1 through 4, to a broader contextualizing perspective of the study's research findings.

Interpretation of Findings

The exploration, synthesis, and evaluation of the data in this final chapter collectively sought to address the study's research question and to support or rebut the null hypothesis through interpretations based on the significant correlations that were shown to exist between the study's six independent variables and its one dependent variable. For purposes of data analysis in Chapter 4, the six independent variables hypothesized were studied separately as six distinct hypotheses. The relationships between all six independent variables and the dependent variable show closely similar results that are each significant. Thus, for purposes of interpreting the research findings,

the following explanations are brought full-circle back to this study's overarching hypothesis and research question. In evaluating the study's results, three issues were considered: (a) the meaning of the findings in the context of the current literature and the study's theoretical framework, (b) the reasons for the study outcomes, and (c) how findings confirm, disconfirm or extend knowledge. For each area of consideration, it was also important to differentiate between what was learned, what was cautiously implied through informed speculation, and what remains unanswered.

Research Question and Hypothesis

RQ. What is the probability that the LIHTC program in Minnesota's Twin Cities metropolitan area (TCMA) is manifesting development and preservation practices that perpetuate commonly recognized socioeconomic oppressors in the lives of the low-income households it serves?

H_0. There is a non-significant probability that associations between the commonly recognized socioeconomic oppressors of low education attainment, crime, unemployment, low-income, poverty, segregation and LIHTC preservation and development practices in Minnesota's TCMA are being maintained in the lives of low-income residents that the LIHTC program serves.

H_a. There is a significant probability that associations between the commonly recognized socioeconomic oppressors of low education attainment, crime, unemployment, low-income, poverty, segregation and LIHTC preservation and development practices in Minnesota's TCMA are being maintained in the lives of low-income residents that the LIHTC program serves.

Research Findings in Context of Literature and Theoretical Framework

The purpose of this study has been to explore and determine whether the IRS's LIHTC program in Minnesota's TCMA, through its development and preservation practices, has maintained socioeconomically oppressive external conditions in the lives of its low-income residents. In this regard, the null hypothesis postulated that there would be an extremely low probability of an association between LIHTC project placement and the commonly recognized socioeconomic oppressors of high crime, segregation, high poverty, low educational attainment, high unemployment, and low income potential. However, this study has shown that rather than providing affordable housing in high-opportunity areas with the lowest socioeconomically oppressive conditions, where the majority of high housing prices have created a barrier that effectively excludes low-income households, the IRS and State of Minnesota have instead chosen, through weighted project selection criteria, to place LIHTC subsidized rental housing in areas with the highest levels of socioeconomically oppressive conditions. The null hypothesis has thus been disproved, as discussed further.

The LIHTC database, the American Housing Survey (AHS) and U.S. Census demographic public-use federal datasets, were employed to search for significant correlational relationships between the study's six independent variables and its one dependent variable. The independent variables are the six commonly recognized socioeconomic oppressors of low education attainment, high crime, high unemployment, low-income, poverty concentration, and segregation, and the independent variable is LIHTC project placement. Significant Spearman's rho (r_s) correlations were shown to

exist between the American Housing Survey (AHS) structured-interview data and LIHTC project placement, with a correlational range of r_s= 0.88 to r_s= 0.93 and $p < 0.01$. Similarly, significant Spearman's rho (r_s) correlations were shown to exist between the U.S. Census demographic data and LIHTC project placement, with a correlational range of r_s= 0.88 to r_s= 0.98, and $p < 0.01$ (Tables 3-8, pp. 126, 128, 131, 133, 136, and138). Thus, LIHTC residents in the TCMA are more likely to be placed in an area with the highest levels of socioeconomically oppressive conditions. Consequently it seems to follow that LIHTC development and preservation practices maintain the very socioeconomically oppressive conditions in the lives of their residents that the government is intending to mitigate. The alternate hypothesis is thus supported and the null hypothesis rejected. The outcome shows that the LIHTC program examined in this study maintains socioeconomically oppressive conditions in the lives of its low-income residents, with a non-significant variance in this regard between the two datasets and their independently derived data.

Study findings tend to align with past studies that have explored whether the government is concentrating poverty in areas already dominated by subsidized- and naturally affordable rental housing, with additional numbers of government-supported apartment buildings. Specifically, Gay (2013), Hajnal and Tounstine (2014) and Rothwell (2011) underscore various ways that subsidized low-income housing is being placed in areas that have a lack of economic opportunities, are segregated from society at large, and have poor educational services, are complicit in maintaining socioeconomically oppressive conditions in the lives of already marginalized and disenfranchised

households. Confounding these circumstances, Voborníková (2014) and Tanner (2014a) have shown that government subsidized housing programs tend to be place-based, which from the onset invariably means maintaining service users in socioeconomically depressed political jurisdictions. The variables considered in these studies, though supportive, have different purposes and sample populations that yield results which may not be entirely comparable to those in this present study. Nevertheless, these studies address similar phenomena and generally substantiate the findings within this study.

Study outcomes. Three primary explanations for the findings are evident when evaluating the geographic attributes of the six socioeconomically oppressive conditions in relation to LIHTC project placement and preservation: (a) The findings in this study provide a stark illustration of the significant intersections between six commonly recognized socioeconomically oppressive conditions and LIHTC development and preservation practices. The data show consistent associations between LIHTC project placement and neighborhoods exhibiting all six commonly recognized socioeconomically oppressive conditions. (b) LIHTC residents are most likely to live in places that have the worst crime rates, highest levels of segregation, highest unemployment rates, lowest income levels, lowest educational attainment, and highest levels of poverty. (c) Finally, the correlating relationships between LIHTC placement and each of the six commonly recognized socioeconomic oppressors was seen to increase as the severity of oppressive socioeconomic conditions increased. In these regards, correlational analysis provides a generalizable way to ascertain how missions of positive social change may none the less

assist in maintaining oppressive socioeconomic conditions in the lives of social-services users.

How findings confirm, disconfirm, or extend knowledge

The ultimate objective of this exploration into whether oppressive practices may result from a government mission of positive social change was to help improve administrative practices, eliminate ineffective ones, and create new knowledge through critical oversight and evaluation of government social actions. During the selection of a statistical approach to best explore for evidence that would either confirm or disconfirm the null hypotheses and answer the study's research question, it was first of all important to recognize that there are shared statistical interpretations between chi square, ANOVA, *t*-tests, and correlational tests in their reliance upon *p*-values to evaluate whether significant findings exist (Cope, 2014). These tests, however, do not provide the scale of relationships. Consequently, to best understand the magnitude of associations between measures of socioeconomically oppressive conditions and LIHTC project placements, the researcher drew upon recommendations from the American Psychological Association's Publication Manual (2013, Section 2.07), which suggests that researchers include an analysis of effect size to measure the magnitude of relationships.

The researcher selected Cohen's (1988) Standard of Effect to evaluate whether there might be low, medium or strong relationships shown by means of Spearman's rho correlational tests between LIHTC project placement and the six independent variables of commonly recognized socioeconomic oppressors. The latter were separately defined through two public-use datasets—the AHS dataset comprised of structured-interview

perceptions defining the study's six socioeconomically oppressive conditions and U.S. Census demographic delineations of these same conditions. The correlational analysis examined both datasets' directional relationships of magnitude in terms of lesser than (<), equal to (=), or greater than (>) the critical value of .4780 from Cohen's standard. High correlations, however, do not imply causality. This study did not seek to determine if the LIHTC development and preservation practices have "caused" socioeconomically oppressive conditions, but instead to see whether the program is an accessory to maintaining said conditions in the lives of its own service users.

Spearman's rho and Cohen's standard results were of such significance and magnitude, the researcher concluded that LIHTC project placement is routinely maintaining commonly recognized external socioeconomic oppressors in the lives of its program residents. Given the significance of this study's results, the exclusion of Scott and Carver counties from this study should not result in materially different conclusions. Based on the literature, however, LIHTC practices are in line with other social governance practices. This suggests that a new social trajectory is needed in order to correct unfair, unjust, and inequitable government and nonprofit policies and practices that concentrate services and housing for the poor in areas with the highest levels of socioeconomically oppressive conditions. To counter any anti-diversity frameworks, new policies should be developed that will allow metropolitan regions to maintain equitable measures of low, middle and upper income housing types in every multifamily building and neighborhood. For example, if a particular metropolitan area has 5% no-income housing, 10% low-income housing, 70% middle-income housing, and 15% upper-income

housing across its entire metro, then it should be reasonable to expect that these same overall metro-wide ratios be reasonably maintained in every multi-family building and neighborhood across that metropolitan region. The implementation of such zoning policy would undoubtedly, at least initially, go against the grain of well-entrenched anti-gentrification and anti-ghettoization bigotries from many poor, middle, and upper income neighborhoods.

It is hoped that the data, research processes, and anti-oppression theoretical frameworks that shaped this study's conclusions will also be used to customize, extend, and evaluate whether other programs are maintaining oppressive systems or socioeconomic conditions in the lives of service users. Ultimately, the goal was to promote the development of a body of new knowledge that may lead to immediate and permanent ways to socioeconomically empower and emancipate the poor from their social benefactors—in short, to shed light on a liberation movement for the poor.

Limitations of the Study

Although the research question and hypothesis explore the present subject with the help of three reliable federal public-use datasets and other publically available sources, there are nevertheless five limitations to this study. Note first, however, that the federal datasets in question have been deemed trustworthy by many institutions. The AHS, U.S. Census, and LIHTC datasets are three national public-use datasets that provide a broadly representative view of the socioeconomic conditions and LIHTC housing placement across Minnesota's TCMA (Horn & O'Regan, 2011; LIHTC Dataset. 2012; LIHTC Basics, n.d.). Still, there are these six key study limitations: (a) any unknown data

shortcomings intrinsic to how the AHS, U.S. Census, and LIHTC data were processed; (b) time and resource restrictions on the part of this individual researcher who completed this study without benefit of any grant support; (c) potential systemic biases arising from unforeseen omissions or through the impact of control variables; (d) the study's sample reflecting 2012 LIHTC conditions (though the most recent available) may not fully represent current conditions; (e) the situation in the subject state of Minnesota and its primary metropolitan area may not be an entirely parallel representation of LIHTC allocators and project placement policies in other states, and thus, may not be fully relevant or generalizable to every context; and (f) commonly found in primary data collection, is a low response rate to study surveys deriving from some respondents' unwillingness or inability to answer the questions provided (Hakim, 1982; Mertens, 2003). This last limitation is not applicable to this study's secondary analysis of the AHS, U.S. Census, and LIHTC source datasets, however, because each dataset maintains minimum sample population levels. Federal data collection practices are also strengthened by the fact that the LIHTC survey being a requirement of the LIHTC program, and the AHS surveys are performed on a regular basis as part of the U.S. Census Bureau's periodic surveys. Respondent confidentiality in all three datasets is also assured by the federal government's standard, well-established protocols in this regard.

Recommendations for Further Research

Research in public policy and administration has the power to either transform social governance or legitimize the status quo (Keough, 2012). Part of the motivation for this exploratory study was to provide social policy makers and administrators with

predictive parameters that may be useful in evaluating and measuring anti-oppressive practices of other social-governance programs. However, as study populations vary, results may be impacted by confounding factors from unique program typologies, metro-area demographics, or differences in service users. Nevertheless, numerous parameters of anti-oppressive practices in social governance can be evaluated, by direct or indirect means, through similar use of secondary source data that were employed in this present study (Fielding & Glover, 1999; Granovetter, 1974; Mertens, 2009). Since this is a finite study and investigations into predictive measures of anti-oppressive practices in social governance is a relatively new research field, future research design and methodology will need to be customized to its particular sample. Therefore, if other studies seek to determine whether another social-governance program is also an accessory to maintaining socioeconomically oppressive conditions in the lives of its service users, the socioeconomic parameters in this study may not be significant predictors for the new population being examined. No matter the relationships being studied between other programs and commonly recognized oppressors, objective and critical evaluation of a socioeconomic program from the perspective of an anti-oppressive framework may inform and strengthen accountability measures that ensure programs and organizations perform in a maximally anti-oppressive manner.

This present study supports the alternate-hypotheses for all six correlations between socioeconomically oppressive conditions and LIHTC project placement in Minnesota's TCMA. There is thus an incentive to seek confirmation of its results in multiple metropolitan areas across the United States. Recommendations for future studies

include (a) a longitudinal study to map patterns and thresholds for anti-oppressive practices, (b) discovering why multiple social-governance missions of positive social change continue to concentrate their subsidized housing offerings in the same locations despite the majority of the housing in these areas already being naturally affordable or subsidized rental units, (c) why few subsidized housing opportunities are located in high-opportunity areas defined by low crime, low unemployment, high education attainment, high income, no segregation between buildings or neighborhoods, and low poverty rate (d) exploring if, why, and how social-program administrators, low-income neighborhood activists and residents seek to keep middle- and upper-income housing out of impoverished areas through anti-gentrification activism and policies. For policymakers and administrators, the recommended studies may enable government regulators to better assess whether a social-governance program is entirely anti-oppressive or not, as well as where and how to refine, repurpose or eliminate programs to maximize chances for positive social change.

Implications for Positive Social Change

This study explored the regressive potential of the LIHTC program to manifest development and preservation practices that would make it an accessory to perpetuating commonly recognized socioeconomic oppressors in the lives of the low-income households it serves. This study was founded on Pierce's 1979 model of oppression and Crenshaw's 1989 theory of intersectionality as they relate to the tenets of anti-oppressive practices in social governance. The sociopolitical underpinnings that influence the concentration of social-governance offerings in center-city jurisdictions point to barriers

to change from a united front among politicians, academia, Federal and State agencies, NGOs, and nonprofits (Freire, 1971; Hajnal & Trounstine, 2014; Klandermans, 2014; Rush & Keenan, 2013; Strier & Binyamin, 2010; Tew, 2006; Walker, 2013; Wilson & Beresford, 2000). As such, it is also likely that the millions of developers, contractors, subsidized real estate owners, advocates, and even many service users may reject any changes to their social status quo. This resistance to change often proclaims in a united institutionalized voice that practitioners are simply following the regulations of a higher authority. Moreover, it is argued, that the increasing marginalization and disenfranchisement of households is more a result of where the poor prefer to live, and that middleclass households moving into poor neighborhoods causes an increase in housing cost, and that their gentrification displaces the poor. But, while this exclusionary argument is generally accepted by many scholars and practitioners, parallel views are not considered acceptable by middleclass residents that may similarly argue that they are simply living where they prefer, and that low- and no-income households cause a decrease in housing values, and that their ghettoization displaces the middleclass (Marcuse, 1996, 1997; Pell, 2014). Perhaps there is a third path to exclusionary anti-gentrification and anti-ghettoization ideologies, policies, and practices.

The LIHTC program, perhaps like many social interventions, has a number of policies and practices that are counter-productive to creating inclusionary positive social change. For instance, there is a federal 30% basis boost incentive for LIHTC applications located in areas designated as “difficult to develop” (MHFA-1, 2012). At first glance, this policy may appear altruistic in nature, but this single policy invariably means continually

placing increasing amounts of subsidized LIHTC rental apartments in areas already dominated by naturally affordable, partially subsidized, and fully subsidized housing (Horn & O'Regan, 2011; Rothwell, 2011; Walker, 2013). Additionally, federally defined Qualified Census Tracts (QCT) delineate preference zones for LIHTC projects, which are areas where at least half of all households in a Metropolitan Statistical Area (MSA) earn less than 60% of the area's median income (AMI) and where the population is not larger than 20% of the entire population of the Metropolitan Statistical Area (MSA). Moreover, Minnesota and other states continue to point to the IRS's required QCT incentive zones as being out of their control and as a reason they, the state and local governments, are not responsible for maintaining oppressive socioeconomic conditions in the lives of the program's low-income residents (Horn & O'Regan, 2011; Melo, 2014, February 10, 2014; Rothwell, 2011). But contradicting these claims is the State of Minnesota's 1990 legislation, statues 462A.221 - 462A.225, that allowed designation of four city and county sub-allocators in the TCMA: (a) MHFA, (b) City of Minneapolis, (c) City of St. Paul, (d) Washington County, and (e) Dakota County. The state also increased the LIHTC set-aside for nonprofit corporations, from the federal 10% set-aside to 15%, much of which are used in the cities of Minneapolis and St. Paul. Combined, the state allocator, sub-allocators, and 15% nonprofit set-asides focus about 50% of the Twin Cities metropolitan area's LIHTCs into just 2 of over 200 municipalities - Minneapolis and St. Paul (MHFA-1, 2012; MHFA-2, 2012, Novogradac & Company LLP, 2011; Table 1, p. 122). Thus, federal, state, and local LIHTC allocation policies represent a network that

concentrates the majority of TCMA-designated LIHTC subsidies within the inner cities before project applications are even submitted.

The LIHTC program has been found to be an accessory to oppression because it maintains the most extreme socioeconomically oppressive conditions in the lives of program residents, despite their having a higher quality and more affordable rental apartment. This study's results show a strong corollary between the program's subsidized housing placement and socioeconomically oppressive conditions, which despite having a nicer place to live also maintains external socioeconomically oppressive conditions in the lives of the poor. This study's findings affirm that LIHTC policies and practices have resulted in an unhelpful outcome from its nearly 30-years of development and preservation practices. These program standards are likely to continue, since anti-poverty-sector stakeholders may benefit from a system where the numbers of service users and the severity of concentrated conditions define the amount of subsidies and political power in play (Hajnal & Trounstine, 2014, Rothwell, 2011; Voborníková, 2014; Walker, 2013). These findings imply that it may be possible to predict LIHTC development and preservation practices and also forecast the types and extent of surrounding socioeconomically oppressive conditions that would remain in the lives of the program's low-income residents. More importantly, study findings could be used to develop new forms of overarching state regulations that promote measurable anti-oppressive outcomes across the entire metropolitan area. Thus the implications for positive social change from this study are (a) the realization that well-intended social interventions may not be entirely anti-oppressive, and (b), in such cases, that

policymakers and administrators create and restructure practices that minimize oppressive socioeconomic conditions in the lives of the poor, while maximizing the empowerment and emancipation of impoverished households from social benefactors. The next subsection offers policy recommendations intended to help the LIHTC program and other interventions maximally achieve positive social change.

Recommendations for Policy and Practice

Social intervention policies and results do not always align with the tenets of anti-oppressive practices in social governance (Ali, McFarlane, Hawkins & Udo-Inyang, 2011; Rush & Keenan, 2013; Strier & Binyamin, 2010; Wilson & Beresford, 2000). Based on the results of this study, which were founded on the theoretical framework of Pierce's 1979 model of oppression and Crenshaw's 1989 intersectionality theory, it is clear that the LIHTC program is not entirely anti-oppressive. The primary reason for this conclusion is that LIHTC subsidized housing complexes have been shown to be predominantly developed and preserved within areas having significant intersections of multiple socioeconomically oppressive conditions, as in the case of the TCMA studied here. These findings suggest that the LIHTC program is using socioeconomically oppressive areas as its primary venue for providing subsidized housing for the poor. The result is that while the residents of these complexes find themselves living in nice rental apartments, they most often also find themselves still immersed in the same socioeconomically oppressive conditions that are commonly recognized to impede the poor from improving their lot.

In response to study conclusions, the researcher offers four primary policy recommendations that might improve the impact of the Internal Revenue Service's LIHTC program on the lives of the poor across the TCMA. Based on the findings of this present study, the following four public policy recommendations are intended to improve LIHTC and other subsidized housing programs through policy oversight that is intended to maximize their chances of empowering and liberating the poor from their socioeconomic station:

1. Replace perpetual renting by the poor, with home ownership: In response to the literature's focus on place-based subsidized housing programs, like the LIHTC program, which only offers rental opportunities that this study has shown are most often placed in socioeconomically oppressive areas, the federal government should repurpose the LIHTC into a co-op and condominium homeownership program, where the mixture of apartment classes in each building is made to mirror the metro area's overall housing class ratios. In this way, socioeconomic diversity may be maintained in each building, residents would be empowered as property owners, and the poor could have their share of the American Dream.
2. Provide government and nonprofit employment guarantees to prequalified individuals living below the poverty line: In recognition of the literature repeatedly pointing to unemployment as the major shortcoming of subsidized housing pilot programs that have sought to change the dismal socioeconomic conditions of the poor by relocating them to high-opportunity areas, federal

and state mandates should require the preferential hiring of individuals living under the poverty line for high-wage on-the-job training in all positions at nonprofit and government agencies.

3. Enact a state-wide amendment to local zoning codes that require local zoning authorities to maintain equitable quantities of housing class types in each building and neighborhood at the same levels as overall metropolitan demographic ratios: In response to this study's findings that LIHTC housing is predominantly placed in areas with the highest rates of poverty, crime, segregation, unemployment, lowest incomes, and lowest educational attainment, the state should mandate a state-wide zoning code addendum to local zoning codes that requires local zoning jurisdictions to maintain low-, middle-, and upper-income housing-type quantities in all buildings and neighborhoods at the same ratios as overall metropolitan ratios.
4. Enact two complementary state-wide amendments to local zoning code that requires moratoriums on local zoning approval of upper, middle, lower and no income housing types when ratios exceed overall metro area ratios: In response to this study's findings that LIHTC housing is being predominantly placed in areas already dominated by naturally affordable and subsidized housing, the State should mandate two state-wide zoning codes that would require local zoning jurisdictions to place moratoriums on the development either low-, middle- or upper-income housing in any area where the percentage of the housing type exceeds the overall housing ratios of the

metropolitan area. First, in areas characterized by middle- and upper-income housing, the jurisdiction would have to focus on the development of low- and no-income housing in those areas until the percentages of all housing types are near overall metropolitan ratios. As a prerequisite to receiving socioeconomic assistance from either the private or government sectors, service users should be required to move from areas where socioeconomically oppressive conditions are at higher rates than overall metropolitan ratios. Secondly, in similar fashion, any areas typified by naturally affordable and subsidized housing would have to focus on the development of middle- and upper-income housing in those areas until the percentages of all housing types are near overall metropolitan ratios. To ensure unit sales and homeowner occupancy, highly attractive cost and financing incentives should be offered to qualified middle- and upper-income households. In all cases, dwelling types should be contextually representative and scaled to the neighborhood.

These four recommendations for improved public policy and practice, as based on the findings of this research, would reposition the LIHTC program in ways that assure the actual program impact matches the well-meant governmental intention of empowering and emancipating the poor from poverty.

Conclusions

Policymakers, scholars, and practitioners continue to emphasize the impact of social and economic oppressors on the lives of impoverished citizens as reasons for the continuation and growth of social programs or the need for new interventions. Yet,

dominant social theory is virtually silent on the regressive potential for such interventions to be an accessory to the socioeconomic oppression of their service users. This study evaluated LIHTC development and preservation practices across Minnesota's Twin Cities metropolitan area in relation to the tenets of anti-oppressive practices in social governance. Program-selected LIHTC housing locations have been shown to most often be placed and preserved in areas with the highest levels of six commonly recognized socioeconomically oppressive conditions. The study's results illustrate the impact from a steeply "incentivized" and "preferential" policy bias toward selecting LIHTC project applications that sustain a profound social inequality between areas with high and low rates of socioeconomically oppressive conditions. Severely distressed neighborhoods receive far more LIHTC projects than neighborhoods with less socioeconomically depressed conditions. This situation is ironic because while the LIHTC program does provide low-income residents with quality apartments, most of these projects simultaneously maintain externally oppressive socioeconomic conditions in the lives of the poor.

Government social interventions, such as the LIHTC program, hold considerable power over what choices and opportunities impoverished households have available to escape poverty. Paradoxically, social governance programs that provide aid to the socioeconomically marginalized and disenfranchised also rely on the same large numbers of poor households for program continuation. When part of the rationale of a social-governance intervention is to sustain its mission indefinitely, then perhaps the empowerment and emancipation of poor people, which has been a primary justification

for anti-poverty social interventions, becomes less likely. The incentive, therefore, to not entirely emancipate the poor from their social benefactors may be strong. Thus a major conclusion is that conflictory interests may make it difficult for policymakers to consider repurposing or replacing programs that maintain service users within areas having disproportionate ratios of the most commonly recognized socioeconomic oppressors. New directions may also seem counter intuitive, and thus, currently embraced mainstream conceptions of positive social change and social equity may need to be broadened to include initiatives that refocus government subsidies away from places, buildings, and organizations, and, instead, be open to focusing subsidies on direct household empowerments that liberate the poor from place-based benefactorism. A future repurposed LIHTC housing program, for instance, could one day be transformed from a program that currently reinforces perpetual renting by the poor in areas dominated by multiple socioeconomically oppressive conditions, to a program that maximizes social equity by empowering the poor through co-op or condominium home ownership opportunities in buildings and neighborhoods having no more than the overall metro area's ratios of socioeconomic challenges.

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Appendix A: Descriptive Statistics for AHS Structured Interview Data

Variable	Maximum	Minimum	Maximum	Mean	Std. Deviation
% Not HS Grad[a]	13	.00020	.01626	.0045285	.00565276
% Crime[a]	13	.00008	.02090	.0044854	.00618105
% Unemployed[a]	13	.00003	.00388	.0011200	.00123622
% Subsidized Income[a]	13	.00004	.00834	.0022008	.00314060
% Poverty[a]	13	.00004	.01349	.0026546	.00412155
% Minority[a]	13	.00017	.02291	.0063400	.00821425
LIHTC Projects[b]	13	.04803	3.06205	.6334515	.86645340
Valid N (listwise)	13				

Note. All data is measured on a per-square-mile basis.

a. Independent variable.

b. Dependent variable.

Appendix B: Descriptive Statistics for Census Demographic Data

Variable	N	Minimum	Maximum	Mean	Std. Deviation
% Not HS Grad[a]	13	.00006	.01095	.0032454	.00375527
% Crime[a]	13	.00003	.00418	.0015308	.00144477
% Unemployed[a]	13	.00012	.00520	.0016192	.00155689
Median Income[a]	13	145.000	3606.000	1394.76923	1119.50354
% Poverty[a]	13	.00014	.02373	.0053938	.00713880
% Minority[a]	13	.00003	.03326	.0099715	.01110373
LIHTC Projects[b]	13	.04803	3.06205	.6334515	.86645340
Valid N (listwise)	13				

Note. All data is measured on a per-square-mile basis.

a. Independent variable.

b. Dependent variable.

Appendix C: Spearman's Nonparametric Correlations for AHS Data

			% LIHTC[b]
Spearman's rho (r_s)	% Not HS Grad[a]	Correlation Coefficient	.934
		Sig. (2-tailed)	.000
		N	13
	% Crime[a]	Correl. Coef.	.940
		Sig. (2-tailed)	.000
		N	13
	% Unemployment[a]	Correl. Coef.	.879
		Sig. (2-tailed)	.000
		N	13
	% Subsidized Income[a]	Correl. Coef.	.905
		Sig. (2-tailed)	.000
		N	13
	% Poverty[a]	Correl. Coef.	.933
		Sig. (2-tailed)	.000
		N	13
	% Minority[a]	Correl. Coef.	.951
		Sig. (2-tailed)	.000
		N	13

Note$_1$. All data is measured on a per-square-mile basis.
Note$_2$. All correlation coefficients are correspondingly significant to the *p*-value significance of < 0.01 (2-tailed).
a. Independent variable.
b. Dependent variable.

Appendix D: Spearman's Nonparametric Correlations for U.S. Census Data

			% LIHTC[b]
Spearman's rho (r_s)	% Not HS Grad[a]	Correlation Coefficient	.945
		Sig. (2-tailed)	.000
		N	13
	% Crime[a]	Correl. Coef.	.896
		Sig. (2-tailed)	.000
		N	13
	% Unemployment[a]	Correl. Coef.	.905
		Sig. (2-tailed)	.000
		N	13
	Median Income[a]	Correl. Coef.	.879
		Sig. (2-tailed)	.000
		N	13
	% Poverty[a]	Correl. Coef.	.963
		Sig. (2-tailed)	.000
		N	13
	% Minority[a]	Correl. Coef.	.984
		Sig. (2-tailed)	.000
		N	13

Note$_1$. All data is measured on a per-square-mile basis.
Note$_2$. All correlation coefficients are correspondingly significant to the *p*-value significance of < 0.01 [Sig. (2-tailed)].
a. Independent variable.
b. Dependent variable.

Appendix E: Mann-Whitney U Test: Composite Ranks

	Dataset	N	Mean Rank	Sum of Ranks
% Not HS Grad[a]	AHS Dataset	13	14.69	191.00
	Census Data	13	12.31	160.00
	Total	26		
% Crime[a]	AHS Dataset	13	14.73	191.50
	Census Data	13	12.27	159.50
	Total	26		
% Unemployed[a]	AHS Dataset	13	12.15	158.00
	Census Data	13	14.85	193.00
	Total	26		
% Poverty[a]	AHS Dataset	13	11.38	148.00
	Census Data	13	15.62	203.00
	Total	26		
% Minority Concentration[a]	AHS Dataset	13	12.46	162.00
	Census Data	13	14.54	189.00
	Total	26		

Note. All data is measured on a per-square-mile basis.

a. Independent variable.

Appendix F: Mann-Whitney U Test: Test Statistics

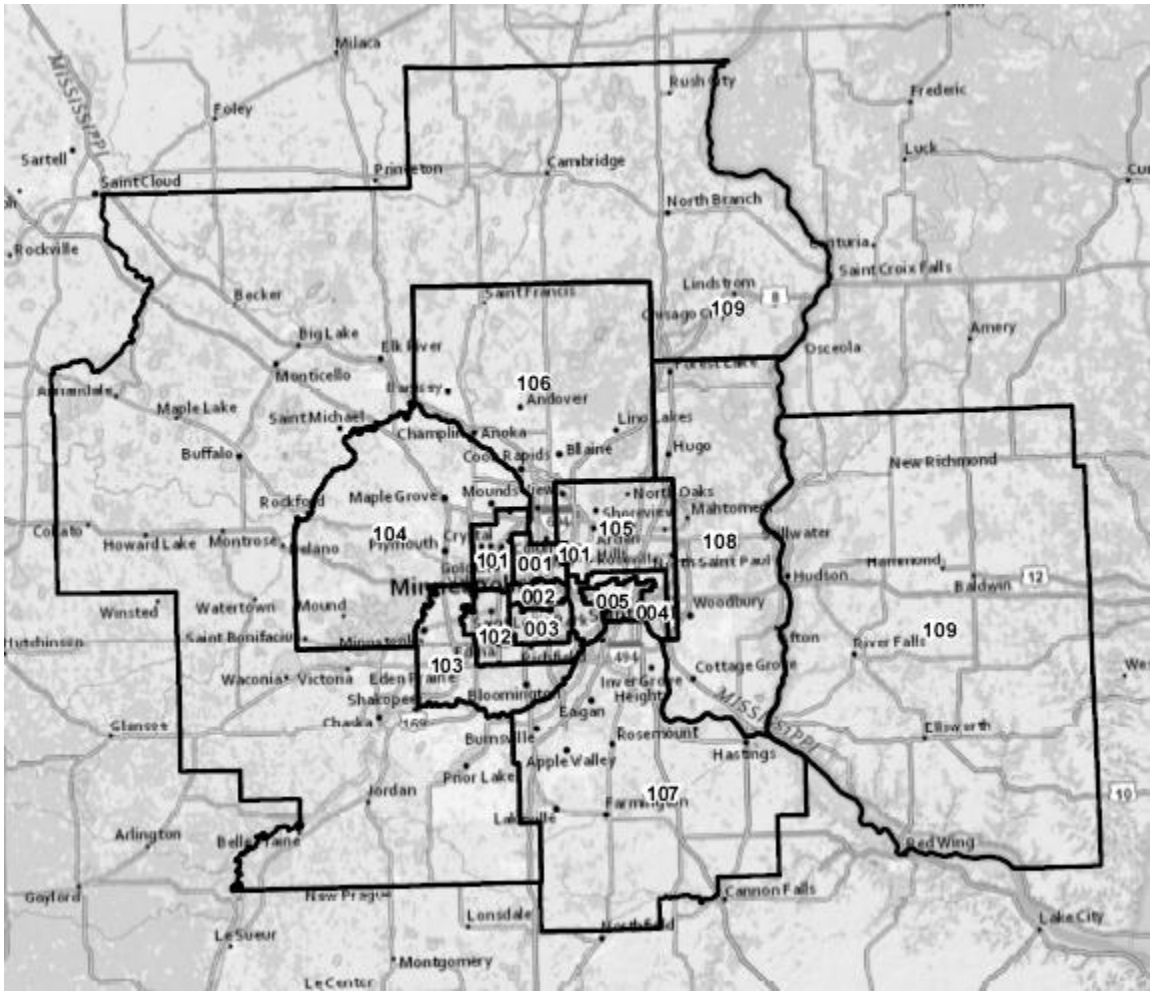
Test	% Not HS Grad[a]	% Crime[a]	% Unemployment[a]	% Poverty[a]	% Minority[a]
Mann-Whitney U	69.000	68.500	67.000	57.000	71.000
Wilcoxon W	160.000	159.500	158.000	148.000	162.000
Z-test	-.795	-.821	-.898	-1.411	-.692
Asymp. Sig. (2-tailed)	.427	.412	.369	.158	.489
Exact Sig. [2*(1-tailed Sig.)]	.448[b]	.418[b]	.390[b]	.169[b]	.511[b]

Note. All data is measured on a per-square-mile basis.

a. Independent Variable

b. Not corrected for ties.

Appendix G: AHS Map Zones



Note. All study data aligns with AHS metropolitan zones.
Figure from "American Housing Survey (AHS)," by U.S. Census Bureau, 2015, *AHS 2013 Metropolitan Zone Maps*, p. 10. Non-copyrighted public-use figure (per Title 17 U.S.C., Section 105). Retrieved from http://www.census.gov/programs-surveys/ahs /data/2013/2013-ahs-metropolitan-puf-microdata.html

Appendix H: LIHTC Placement in Each AHS Map Zone

AHS Map Zones	Five LIHTC Allocators	LIHTC Placement	Square Miles (SM)	LIHTC SM
#001 - Minneapolis, North Side	Minneapolis	29	19.42	**1.49331**
#002 - Minneapolis, Central	Minneapolis	38	12.41	**3.06205**
#003 - Minneapolis, South Side	Minneapolis	8	22.14	**0.36134**
#004 - St. Paul, Surrounding Center	St Paul	39	31.19	**1.25040**
#005 - St. Paul, Center	St Paul	16	20.79	**0.76960**
#101 - Golden Valley, New Hope, Crystal, Robbinsdale, Brooklyn Center	MHFA	12	31.77	**0.37771**
#102 - Richfield, Edina, Hopkins St. Louis Park	MHFA	8	37.04	**0.21598**
#103 - Minnetonka, Eden Prairie, Bloomington	MHFA	14	94.06	**0.14884**
#104 - Hennepin County (Minus 001, 002, 003, 101, 102, 103)	MHFA	21	336.75	**0.06236**
#105 - Ramsey County (Minus 004 & 005)	MHFA	33	100.23	**0.32924**
#106 - Anoka County	MHFA	26	423.01	**0.06146**
#107 - Dakota County	Dakota County	27	562.17	**0.04803**
#108 - Washington County	Washington County	19	348.28	**0.05455**

Appendix I: U.S. Census Demographic Data Related to Poverty in Each AHS Map Zone

AHS Map Zones	Square Miles (SM)	% Poverty	% Poverty SM
#001 - Minneapolis, North Side	19.42	0.26300	**0.01354**
#002 - Minneapolis, Central	12.41	0.29450	**0.02373**
#003 - Minneapolis, South Side	22.14	0.11860	**0.00536**
#004 - St. Paul, Surrounding Center	31.19	0.20850	**0.00668**
#005 - St. Paul, Center	20.79	0.25140	**0.01209**
#101 - Golden Valley, New Hope, Crystal, Robbinsdale, Brooklyn Center	31.77	0.11860	**0.00373**
#102 - Richfield, Edina, Hopkins St. Louis Park	37.04	0.11000	**0.00297**
#103 - Minnetonka, Eden Prairie, Bloomington	94.06	0.06800	**0.00072**
#104 - Hennepin County (Minus 001, 002, 003, 101, 102, 103)	336.75	0.05300	**0.00016**
#105 - Ramsey County (Minus 004 & 005)	100.23	0.06700	**0.00067**
#106 - Anoka County	423.01	0.07400	**0.00017**
#107 - Dakota County	562.17	0.07600	**0.00014**
#108 - Washington County	348.28	0.05700	**0.00016**

Appendix J: U.S. Census Demographic Data Related to Minority Concentration in Each AHS Map Zone

AHS Map Zones	Square Miles (SM)	% Minority Concentration	% Minority Concentration SM
#001 - Minneapolis, North Side	19.42	0.4959	**0.02554**
#002 - Minneapolis, Central	12.41	0.4127	**0.03326**
#003 - Minneapolis, South Side	22.14	0.2823	**0.01275**
#004 - St. Paul, Surrounding Center	31.19	0.4089	**0.01311**
#005 - St. Paul, Center	20.79	0.4730	**0.02275**
#101 - Golden Valley, New Hope, Crystal, Robbinsdale, Brooklyn Center	31.77	0.3222	**0.01014**
#102 - Richfield, Edina, Hopkins St. Louis Park	37.04	0.2620	**0.00707**
#103 - Minnetonka, Eden Prairie, Bloomington	94.06	0.1847	**0.00196**
#104 - Hennepin County (Minus 001, 002, 003, 101, 102, 103)	336.75	0.1450	**0.00043**
#105 - Ramsey County (Minus 004 & 005)	100.23	0.2150	**0.00215**
#106 - Anoka County	423.01	0.1670	**0.00039**
#107 - Dakota County	562.17	0.0195	**0.00003**
#108 - Washington County	348.28	0.0158	**0.00005**

Appendix K: U.S. Census Demographic Data Related to Crime in Each AHS Map Zone

AHS Map Zones	Square Miles (SM)	% Crime	% Crime SM
#001 - Minneapolis, North Side	19.42	0.07180	**0.00370**
#002 - Minneapolis, Central	12.41	0.05190	**0.00418**
#003 - Minneapolis, South Side	22.14	0.05860	**0.00265**
#004 - St. Paul, Surrounding Center	31.19	0.03880	**0.00124**
#005 - St. Paul, Center	20.79	0.04290	**0.00206**
#101 - Golden Valley, New Hope, Crystal, Robbinsdale, Brooklyn Center	31.77	0.08880	**0.00280**
#102 - Richfield, Edina, Hopkins St. Louis Park	37.04	0.06460	**0.00174**
#103 - Minnetonka, Eden Prairie, Bloomington	94.06	0.05950	**0.00063**
#104 - Hennepin County (Minus 001, 002, 003, 101, 102, 103)	336.75	0.03560	**0.00011**
#105 - Ramsey County (Minus 004 & 005)	100.23	0.04680	**0.00047**
#106 - Anoka County	423.01	0.07880	**0.00019**
#107 - Dakota County	562.17	0.05760	**0.00010**
#108 - Washington County	348.28	0.01200	**0.00003**

Appendix L: U.S. Census Demographic Data Related to Unemployment in Each AHS Map Zone

AHS Map Zones	Square Miles (SM)	% Unemployment	% Unemployment SM
#001 - Minneapolis, North Side	19.42	0.06660	**0.00343**
#002 - Minneapolis, Central	12.41	0.06450	**0.00520**
#003 - Minneapolis, South Side	22.14	0.03990	**0.00180**
#004 - St. Paul, Surrounding Center	31.19	0.05270	**0.00169**
#005 - St. Paul, Center	20.79	0.06530	**0.00314**
#101 - Golden Valley, New Hope, Crystal, Robbinsdale, Brooklyn Center	31.77	0.06540	**0.00206**
#102 - Richfield, Edina, Hopkins St. Louis Park	37.04	0.06630	**0.00179**
#103 - Minnetonka, Eden Prairie, Bloomington	94.06	0.07030	**0.00075**
#104 - Hennepin County (Minus 001, 002, 003, 101, 102, 103)	336.75	0.05200	**0.00015**
#105 - Ramsey County (Minus 004 & 005)	100.23	0.05400	**0.00054**
#106 - Anoka County	423.01	0.07900	**0.00019**
#107 - Dakota County	562.17	0.07000	**0.00012**
#108 - Washington County	348.28	0.06700	**0.00019**

Appendix M: U.S. Census Demographic Data Related to Median Income in Each AHS Map Zone

AHS Map Zones	Square Miles (SM)	Median Income	Median Income SM
#001 - Minneapolis, North Side	19.42	40295	**2075**
#002 - Minneapolis, Central	12.41	44746	**3606**
#003 - Minneapolis, South Side	22.14	64613	**2918**
#004 - St. Paul, Surrounding Center	31.19	51186	**1641**
#005 - St. Paul, Center	20.79	42834	**2060**
#101 - Golden Valley, New Hope, Crystal, Robbinsdale, Brooklyn Center	31.77	58516	**1842**
#102 - Richfield, Edina, Hopkins St. Louis Park	37.04	62775	**1695**
#103 - Minnetonka, Eden Prairie, Bloomington	94.06	79087	**841**
#104 - Hennepin County (Minus 001, 002, 003, 101, 102, 103)	336.75	85795	**255**
#105 - Ramsey County (Minus 004 & 005)	100.23	65544	**654**
#106 - Anoka County	423.01	70380	**166**
#107 - Dakota County	562.17	81540	**145**
#108 - Washington County	348.28	81540	**234**

Appendix N: U.S. Census Demographic Data Related to High school Graduation Rates in Each AHS Map Zone

AHS Map Zones	Square Miles (SM)	% Not HS Grad	% Not HS Grad SM
#001 - Minneapolis, North Side	19.42	0.14970	**0.00771**
#002 - Minneapolis, Central	12.41	0.13590	**0.01095**
#003 - Minneapolis, South Side	22.14	0.06530	**0.00295**
#004 - St. Paul, Surrounding Center	31.19	0.12180	**0.00391**
#005 - St. Paul, Center	20.79	0.15420	**0.00742**
#101 - Golden Valley, New Hope, Crystal, Robbinsdale, Brooklyn Center	31.77	0.21540	**0.00678**
#102 - Richfield, Edina, Hopkins St. Louis Park	37.04	0.04270	**0.00115**
#103 - Minnetonka, Eden Prairie, Bloomington	94.06	0.04270	**0.00045**
#104 - Hennepin County (Minus 001, 002, 003, 101, 102, 103)	336.75	0.01900	**0.00006**
#105 - Ramsey County (Minus 004 & 005)	100.23	0.04600	**0.00046**
#106 - Anoka County	423.01	0.06700	**0.00016**
#107 - Dakota County	562.17	0.04100	**0.00007**
#108 - Washington County	348.28	0.04100	**0.00012**

Appendix O: AHS Structured Interview Data Related to Poverty in Each AHS Map Zone

AHS Map Zones	Square Miles (SM)	% Poverty	% Poverty SM
#001 - Minneapolis, North Side	19.42	0.13500	**0.00695**
#002 - Minneapolis, Central	12.41	0.16738	**0.01349**
#003 - Minneapolis, South Side	22.14	0.05245	**0.00237**
#004 - St. Paul, Surrounding Center	31.19	0.07629	**0.00245**
#005 - St. Paul, Center	20.79	0.15054	**0.00724**
#101 - Golden Valley, New Hope, Crystal, Robbinsdale, Brooklyn Center	31.77	0.02092	**0.00066**
#102 - Richfield, Edina, Hopkins St. Louis Park	37.04	0.02885	**0.00078**
#103 - Minnetonka, Eden Prairie, Bloomington	94.06	0.00926	**0.00010**
#104 - Hennepin County (Minus 001, 002, 003, 101, 102, 103)	336.75	0.01394	**0.00004**
#105 - Ramsey County (Minus 004 & 005)	100.23	0.02715	**0.00027**
#106 - Anoka County	423.01	0.03125	**0.00007**
#107 - Dakota County	562.17	0.02196	**0.00004**
#108 - Washington County	348.28	0.01675	**0.00005**

Appendix P: AHS Structured Interview Data Related to Minority Concentration in Each AHS Map Zone

AHS Map Zones	Square Miles (SM)	% Minority Concentration	% Minority Concentration SM
#001 - Minneapolis, North Side	19.42	0.37069	**0.01909**
#002 - Minneapolis, Central	12.41	0.28436	**0.02291**
#003 - Minneapolis, South Side	22.14	0.13194	**0.00596**
#004 - St. Paul, Surrounding Center	31.19	0.16204	**0.00520**
#005 - St. Paul, Center	20.79	0.38597	**0.01856**
#101 - Golden Valley, New Hope, Crystal, Robbinsdale, Brooklyn Center	31.77	0.16279	**0.00512**
#102 - Richfield, Edina, Hopkins St. Louis Park	37.04	0.10345	**0.00279**
#103 - Minnetonka, Eden Prairie, Bloomington	94.06	0.08674	**0.00092**
#104 - Hennepin County (Minus 001, 002, 003, 101, 102, 103)	336.75	0.12083	**0.00036**
#105 - Ramsey County (Minus 004 & 005)	100.23	0.08911	**0.00089**
#106 - Anoka County	423.01	0.08397	**0.00020**
#107 - Dakota County	562.17	0.09483	**0.00017**
#108 - Washington County	348.28	0.08876	**0.00025**

Appendix Q: AHS Structured Interview Data Related to Crime in Each AHS Map Zone

AHS Map Zones	Square Miles (SM)	% Crime	% Crime SM
#001 - Minneapolis, North Side	19.42	0.22549	**0.01161**
#002 - Minneapolis, Central	12.41	0.25939	**0.02090**
#003 - Minneapolis, South Side	22.14	0.17172	**0.00776**
#004 - St. Paul, Surrounding Center	31.19	0.16790	**0.00538**
#005 - St. Paul, Center	20.79	0.14815	**0.00713**
#101 - Golden Valley, New Hope, Crystal, Robbinsdale, Brooklyn Center	31.77	0.06107	**0.00192**
#102 - Richfield, Edina, Hopkins St. Louis Park	37.04	0.07463	**0.00201**
#103 - Minnetonka, Eden Prairie, Bloomington	94.06	0.05044	**0.00054**
#104 - Hennepin County (Minus 001, 002, 003, 101, 102, 103)	336.75	0.05263	**0.00016**
#105 - Ramsey County (Minus 004 & 005)	100.23	0.05740	**0.00057**
#106 - Anoka County	423.01	0.05918	**0.00014**
#107 - Dakota County	562.17	0.04690	**0.00008**
#108 - Washington County	348.28	0.03750	**0.00011**

Appendix R: AHS Structured Interview Data Related to Unemployment in Each AHS Map Zone

AHS Map Zones	Square Miles (SM)	% Unemployment	% Unemployment SM
#001 - Minneapolis, North Side	19.42	0.05714	**0.00294**
#002 - Minneapolis, Central	12.41	0.02941	**0.00237**
#003 - Minneapolis, South Side	22.14	0.02913	**0.00132**
#004 - St. Paul, Surrounding Center	31.19	0.04380	**0.00140**
#005 - St. Paul, Center	20.79	0.08065	**0.00388**
#101 - Golden Valley, New Hope, Crystal, Robbinsdale, Brooklyn Center	31.77	0.02222	**0.00070**
#102 - Richfield, Edina, Hopkins St. Louis Park	37.04	0.03571	**0.00096**
#103 - Minnetonka, Eden Prairie, Bloomington	94.06	0.02564	**0.00027**
#104 - Hennepin County (Minus 001, 002, 003, 101, 102, 103)	336.75	0.03015	**0.00009**
#105 - Ramsey County (Minus 004 & 005)	100.23	0.02649	**0.00026**
#106 - Anoka County	423.01	0.01358	**0.00003**
#107 - Dakota County	562.17	0.05703	**0.00010**
#108 - Washington County	348.28	0.08271	**0.00024**

Appendix S: AHS Structured Interview Data Related to Income Subsidies in Each AHS Map Zone

AHS Map Zones	Square Miles (SM)	% Receiving Subsidized Income (Not including Soc. Sec.)	% Sub. Income SM
#001 - Minneapolis, North Side	19.42	0.14724	**0.00758**
#002 - Minneapolis, Central	12.41	0.08434	**0.00680**
#003 - Minneapolis, South Side	22.14	0.04000	**0.00181**
#004 - St. Paul, Surrounding Center	31.19	0.05592	**0.00179**
#005 - St. Paul, Center	20.79	0.17333	**0.00834**
#101 - Golden Valley, New Hope, Crystal, Robbinsdale, Brooklyn Center	31.77	0.03035	**0.00096**
#102 - Richfield, Edina, Hopkins St. Louis Park	37.04	0.02834	**0.00077**
#103 - Minnetonka, Eden Prairie, Bloomington	94.06	0.01818	**0.00019**
#104 - Hennepin County (Minus 001, 002, 003, 101, 102, 103)	336.75	0.01914	**0.00006**
#105 - Ramsey County (Minus 004 & 005)	100.23	0.01846	**0.00018**
#106 - Anoka County	423.01	0.01706	**0.00004**
#107 - Dakota County	562.17	0.02703	**0.00005**
#108 - Washington County	348.28	0.01449	**0.00004**

Appendix T: AHS Structured Interview Data Related to High school Graduation Rates in Each AHS Map Zone

AHS Map Zones	Square Miles (SM)	% Not HS Grad	% Not HS Grad SM
#001 - Minneapolis, North Side	19.42	0.23958	**0.01234**
#002 - Minneapolis, Central	12.41	0.20175	**0.01626**
#003 - Minneapolis, South Side	22.14	0.09774	**0.00441**
#004 - St. Paul, Surrounding Center	31.19	0.09524	**0.00305**
#005 - St. Paul, Center	20.79	0.28235	**0.01358**
#101 - Golden Valley, New Hope, Crystal, Robbinsdale, Brooklyn Center	31.77	0.09091	**0.00286**
#102 - Richfield, Edina, Hopkins St. Louis Park	37.04	0.11268	**0.00304**
#103 - Minnetonka, Eden Prairie, Bloomington	94.06	0.09548	**0.00102**
#104 - Hennepin County (Minus 001, 002, 003, 101, 102, 103)	336.75	0.12111	**0.00036**
#105 - Ramsey County (Minus 004 & 005)	100.23	0.11881	**0.00119**
#106 - Anoka County	423.01	0.10979	**0.00026**
#107 - Dakota County	562.17	0.10969	**0.00020**
#108 - Washington County	348.28	0.10553	**0.00030**