

# "Not Just a Lateral Move": Residential Decisions and the Reproduction of Urban Inequality

Stefanie DeLuca\*

Johns Hopkins University

Christine Jang-Trettien

Princeton University

#### **ABSTRACT**

Despite decades of research on residential mobility and neighborhood effects, we know comparatively less about how people sort across geography. In recent years, scholars have been calling for research that considers residential selection as a social stratification process. In this paper, we present findings from work our team has done over the last 17 years to explore how people end up living where they do, relying in large part on systematically sampled in-depth narrative interviews with families. We focus on four key decisions: whether to move; where to move; whether to send children to school in the neighborhood; and whether to rent or own a home. We found that many residential mobility decisions among the poor were "reactive," with unpredictable shocks forcing families out of their homes. As a result of reactive moving, housing search time frames became shorter and poor parents employed short-term survival solutions to secure housing instead of long-term investment thinking about neighborhood and school district quality. These shocks, constraints, and compressed time frames led parents to decouple some dimensions of neighborhoods and schools from the housing search process while maximizing others, like immediacy of shelter, unit quality, and proximity to work and child care. Finally, we found that policies can significantly shape and better support some of these decisions. Combined, our research revealed some of the processes that underlie locational attainment and the intergenerational transmission of neighborhood context.

Decades of research have demonstrated that the neighborhoods where children grow up play a significant part in shaping their developmental, social, and economic trajectories. Poor and racially segregated neighborhoods diminish children's health and educational prospects, while more affluent communities can increase long-term social and economic mobility (Acevedo-Garcia et al. 2004; Chetty et al. 2016; Crane 1991; Harding 2003; Sampson et al. 2008). American inequality has a spatial dimension, with residential race and income segregation persisting or even growing over time (Galster and Sharkey 2017; Jargowsky and Wheeler 2017; Logan and Stults 2011; Reardon and Bischoff 2011). Therefore, we must understand how families end up sorted into different neighborhoods.

\*Correspondence should be addressed to Stefanie DeLuca, Johns Hopkins University, Baltimore, MD; sdeluca@jhu.edu.

*City & Community* 19:3 September 2020 doi: 10.1111/cico.12515

© 2020 American Sociological Association, 1430 K Street NW, Washington, DC 20005

However, while there is ample research on residential mobility and neighborhood effects, we know comparatively less about how people sort across geography. We know that the poor move more often than their affluent counterparts (Gramlich et al. 1992; Quillian 2003), but less about why they gain so little improvement in neighborhood quality with each successive residential change. Previous research shows that minority families report preferences to live in diverse neighborhoods, but seldom end up where they say they want to live (Charles 2000; Ellen 2000; Krysan and Crowder 2017). Long-standing research has emphasized the significance of overt structural barriers like racial discrimination in the housing market (Massey and Denton 1993; Turner et al. 2013), but fair housing legislation has, in theory, removed many of these obstacles, generating new questions about why neighborhood inequality is so durable over time. Thus, we need research focused squarely on residential selection processes to understand urban inequality, poverty, and racial segregation.

In this paper, we present findings that focus on how families with children end up living where they do. Our efforts are part of a growing literature on residential selection and housing search processes. We agree with Bruch and Feinberg (2017) that sociologists have not studied decision-making to the same extent as other fields (cf. Vaisey and Valentino 2010). As we discuss below, we think that there are at least two reasons sociologists have been slow to examine residential decisions. First, such topics might have made scholars skittish in earlier times: by examining why poor and minority families live in low-income neighborhoods, one's research might be interpreted as "blaming the victim." Second, research on neighborhood effects has prioritized causal inference, with research designs that have traditionally focused on minimizing selection bias. But now scholars are calling for research that considers selection as a social stratification process, one ripe with significant conceptual and policy potential (e.g., Krysan and Crowder 2017; Rosen 2017; Sampson 2012b).

Here, we describe what we have learned about how low-income families make residential decisions in the face of constraints, on the basis of their past experiences, and in the context of policy opportunities that aim to increase residential choice. Our paper draws on work our team has done over the last 17 years to explore how people end up living where they do. Throughout the paper, we refer to a collective "we"—our larger team of collaborators, many of whom coauthored papers we cite here, including Kathryn Edin (who codirected several of the studies with DeLuca), Phil Garboden, Eva Rosen, Peter Rosenblatt, Barbara Condliffe, Melody Boyd, Anna Rhodes, Ann Owens, Allison Young, Kiara Nerenberg, Meredith Greif, Jennifer Darrah-Okike, Hope Harvey, Kelley Fong, and Holly Wood. We focus on four key decisions from this collaborative work that are implicated in the sorting of households across urban space: whether to move; where to move; whether to send children to school in the neighborhood; and whether to rent or own a home.

Most sociologists acknowledge that the canonical rational actor model is quite limited, favoring instead models that consider how people's decisions and behavior are shaped by their circumstances. Yet, we seldom know how residential decisions get made, especially for families who lack the resources to secure the complete package of quality housing, safe communities, and high performing schools (cf. Rhodes and Warkentien 2017). Most studies of residential mobility rest on assumptions that often go unsaid or untested about how people actually make choices about where to live and where to send their children to school, and how these decisions are connected to each other (for exceptions, see Harvey

et al. 2019, discussed below, Krysan and Crowder 2017; Rosen 2017). Our work has centered on these often invisible processes, and in doing so, has identified some dynamics of spatial sorting, described strategies families use for making residential decisions that may reproduce inequality, and shown how understanding these mechanisms improves housing policy. Fieldwork using systematically sampled in-depth interviews with nearly 1,200 households in five different cities over 17 years has revealed that in the face of limited resources and life shocks, the residential and school decisions of poor parents shared some common features.

First, many residential mobility decisions among the poor were "reactive"—during our fieldwork, we rarely saw evidence of planned, calculated housing searches. Most poor families were forced to move in the wake of unpredictable shocks that included housing quality failure, housing policy, neighborhood violence, and landlord decisions (DeLuca et al. 2018; Harvey et al. 2019; Rosenblatt and DeLuca 2012). Second, as a result of reactive moving, housing search time frames became shorter. Poor parents, making residential choices under duress, leveraged short-term survival solutions to secure housing instead of long-term investment thinking about neighborhoods, school quality and homeownership. Low-income parents avoided worst case scenarios for where to live—like opting for "anywhere but the housing projects" and steering clear of first floor apartments—rather than deliberately aiming for what might have been the most beneficial neighborhoods they could find (DeLuca et al. 2019; Harvey et al. 2019).

Third, these shocks, constraints, and shorter time frames led parents to decouple important aspects of neighborhood and school quality from the housing search process; their focus was on securing shelter, while maximizing unit quality and proximity to work and child care (DeLuca and Rosenblatt 2010; Rhodes and DeLuca 2014; Rosenblatt and DeLuca 2012; DeLuca et al. 2019). Rather than bundle housing and school decisions as assumed by previous research (e.g., Shlay 1985), low-income parents were more likely to make school choices *after* they found a place to live (DeLuca et al. 2018; Rhodes and DeLuca 2014), and some low-income African American parents in Baltimore decided to purchase homes *after* their children had completed school (Jang-Trettien 2019a). Finally, we learned that policies can have a significant impact on some of these decisions. Some housing policies meant to increase residential options (like the Housing Choice Voucher [HCV] program) actually limited residential choices, while innovative housing mobility policies with more generous supports increased neighborhood options by removing barriers and broadening how parents thought about residential and school choice (Bergman et al. 2020; Darrah and DeLuca 2014; DeLuca et al. 2013; Edin et al. 2012).

Combined, our research revealed some of the processes that underlie locational attainment and the intergenerational transmission of neighborhood context (Logan and Alba 1993; Sharkey 2008; 2013; South and Crowder 1997, 2005). While this paper was written prior to the COVID-19 pandemic, our findings are perhaps even more relevant now. The COVID-19 pandemic has deepened the already existing housing crisis in the United States; with unemployment rates more than tripling in the first three months of the pandemic, an enormous eviction wave looms on the horizon. As more families are forced to make "reactive" moves under duress and financial constraints, our research has potential to highlight the consequences for households and neighborhoods, as well as provide guidance on how to respond to such a fast-moving crisis.

In this paper, we start by considering why sociologists have been slow to study residential decisions among the poor, and then discuss the value of studying decision-making for

understanding residential sorting, especially through narrative interviews. We then discuss what our team found out about why people live where they do, and situate our work within the broader research literature. We summarize our previous and in-progress research, connecting themes we observed across different cities. When applicable, we compare findings for families by income levels and show how some processes vary or look similar by race/ethnicity.

# WHY ARE SOCIOLOGISTS ONLY RECENTLY STUDYING RESIDENTIAL DECISIONS?

#### FEAR OF BLAMING THE VICTIM

Over the last few decades in urban sociology, there has been at worst an avoidance and at best an ambivalence about explicitly studying the choices and decisions of low-income and other marginalized groups (Bruch and Feinberg 2017; Small et al. 2010; Vaisey and Valentino 2010; Wilson 2009). Although scholars like Lee Rainwater, Elliot Liebow, Ulf Hannerz, and others had been writing about the social organization of poor neighborhoods in the 1960s and 1970s, the trajectory of this scholarship changed after the late 1960s, in the wake of the infamously interpreted Moynihan (1965) report on the Black family, and the overly deterministic cultural work of Lewis (1966) and Banfield (1970). For some time, academics feared that their work could be subjected to these "culture of poverty" interpretations or the "welfare queen" caricature that pervaded policy discussions from the 1980s onward (Edin and Schaefer 2015; Ryan 1971; Wilson 1991; Wright 1993). In other words, by examining the choices and behavior of the poor, researchers were worried about implying that the suboptimal choices and "nonmainstream" values of disadvantaged and minority families could be construed as primary explanations for their plight. For decades after the Moynihan report, sociologists chose not to focus on the behavior of the poor, emphasizing structural explanations over cultural ones and avoiding discussions of values and preferences (see Small and Newman 2001; Swidler 1986; Wilson 2009). William Julius Wilson himself was criticized for concluding that the changes in urban demography and economy that took place in the later part of the 20th century shaped behavioral, adaptive, and cultural responses to work and concentrated poverty. As Wilson writes:

We only need to be reminded of what transpired following the controversy over the Moynihan Report on the Black family in the late 1960s. The vitriolic attacks and acrimonious debate that characterized that controversy proved to be too intimidating to scholars, especially to liberal scholars. Indeed, in the aftermath of this controversy and in an effort to protect their work from the charge of racism or of "blaming the victim," liberal social scientists tended to avoid describing any behavior that could be construed as unflattering or stigmatizing to racial minorities. Accordingly, for a period of several years, and well after this controversy had subsided, the growing problems of poverty concentration, joblessness, and other social dislocations in the inner-city ghetto did not attract serious research attention. (1991, p. 598)

Many regard Wilson's *The Truly Disadvantaged* (1987) as the book that changed the direction of urban studies and brought the study of poverty, culture, and behavior "back in" (Small and Newman 2001; Small et al. 2010; Jencks, quoted in Parry 2012). This work sparked decades of research focused on the behavioral and social consequences of

living in economically and racially segregated neighborhoods (see Parry 2012). Although the book offered a strong structural argument, Wilson also concluded that exposure to high-poverty neighborhoods not only isolated poor minority families from important resources, but also led to behavioral adaptations he called "concentration effects," such as weak attachments to work, welfare dependency, and single parenthood, which, in turn, perpetuated poverty. Wilson's next book, When Work Disappears (1996), further described structural changes in the economy that led to the exodus of work from the urban ghetto. It included accounts of Black men in Chicago who reported wanting to work, but who suffered from diminished self-efficacy following long-term unemployment, making it difficult to secure job opportunities.

Shortly after *When Work Disappears*, Edin and Lein's (1997) *Making Ends Meet* focused more explicitly on decision-making, changing the way we think about how low-income parents make choices under constrained circumstances. Edin and Lein examined the behavior of a stigmatized group: single mothers receiving welfare. Conducting hundreds of in-depth qualitative interviews in four cities with varying levels of public benefits and living costs, the detailed budget data they collected illuminated why so many single mothers "chose" welfare over employment. They found that in every locale they examined, welfare benefits fell far short of living costs. Ironically, to balance their budgets, most of these mothers worked—albeit under the table– because each \$1 earned led to about a \$1 loss in benefits. Working in the formal labor market would crowd out time available for these informal jobs, as well as incur more costs (for transportation, childcare, clothing, and health care). In short, many of the single mothers in their study claimed that they could not afford to go to work in the formal labor market.<sup>5</sup>

In the years since When Work Disappears and Making Ends Meet were published, there has been a growing literature describing how social structure and culture shape individual behavior and decisions of the urban poor.<sup>6</sup> Such studies have focused on the marriage and fertility decisions of poor parents and young adults (Bell et al. 2018; Edin and Kefalas 2005; Edin and Nelson 2013), street vendors' decisions about whether to use public bathrooms (Duneier 1999), young adults' decisions about participation in low-wage work (Newman 1999; Venkatesh 2008; Young 2003) or getting "caught up" in the street (Jones 2010; Rosenblatt et al. 2015), students' postsecondary education decisions (Deterding 2015; Harding 2010; Holland and DeLuca 2016) and financial decisions (Sykes et al. 2015; Wherry et al. 2019; Zelizer 2017). Collectively, these studies upend conventional assumptions about the seemingly irrational behavior of the poor. The aforementioned studies have shown us that lapses in contraception sometimes signal trust in young relationships (Bell et al. 2018), public urination can be an attempt to avoid embarrassing encounters with restaurant patrons (Duneier 1999), low-wage jobs provide an alternative to the street or a meaningful way to provide for one's family (Newman 1999; Rosenblatt et al. 2015), and that aiming for subbaccalaureate certifications instead of a four-year degree is both an aspirational identity and an employment strategy (Deterding 2015; Holland and DeLuca 2016). Previous literature also demonstrates that what are often perceived by the outside world as frivolous financial decisions are choices made to support loved ones or occasionally treat children so that they feel special (Sykes et al. 2015; Wherry et al. 2019).

Rather than stemming from deviant values, this scholarship, in fact, shows strong adherence to mainstream norms about family and work among the poor. Many of these decisions are strategic, adaptive, and meaningful responses to resource constraints and isolated environments that make widely shared goals less possible. Such research also

reveals how the poor envision alternative courses of action, which gives us a more detailed understanding of their circumstances, the strategies they deploy, how they see trade-offs, and why their efforts do not necessarily translate into conventional markers of success. Without these sociological examinations of decision-making, critics on the right can continue to cast the decisions of the poor in moral terms, rather than in the context of their social and economic circumstances, as centuries of U.S. policymaking have done (Katz 1996). It is our contention that good policy rests on an in-depth understanding about how the poor actually make decisions, whether the decisions are about trade-offs between work and welfare or the decisions about where to live.

# FOCUS ON SELECTION "BIAS"

Another reason we think we have only recently seen the move toward studying residential decision-making and neighborhood choice is methodological. With the expansion of panel survey data linked to neighborhood and school-level variables and advances in statistical software, the last 30 years of quantitative literature on residential sorting has allowed us to observe the unequal distribution of people across urban space. Such work has also identified some of the important economic and social predictors of those distributions, such as race, income, and metropolitan-level characteristics. However, this work is limited in its ability to shed light on the decision-making processes that help explain how individuals ended up living where they do. As Bruch and Feinberg (2017) argue, such "quantitative analysis is typically conducted without reference to—let alone a model of-individual action" (p. 210). Traditional quantitative analyses of housing search and neighborhood selection invoke a rational actor framework, assuming perfect information, voluntary decisions, and a consideration of the full menu of housing units and communities in a given area, as well as all of their dimensions and implications for family life. Thus, for some time, these processes remained implicitly assumed rather than empirically explored. However, more recent advances in modeling neighborhood and school choice (e.g., Bruch and Swait 2019; Burdick-Will et al. 2020) and an increased appreciation for qualitative work in the social sciences (Newman and Massengill 2006) are paving the way for a more realistic understanding of residential decisions and how they differ by income, race, and other socio-economic factors.

We also think that a focus on the causal effects of neighborhoods has drawn attention away from the study of residential decisions. Motivated by Wilson's powerful thesis in *The Truly Disadvantaged*, research has long-been centered on the task of showing whether neighborhoods have causal effects on developmental, economic, and social outcomes, and whether these effects help explain inequality (Brooks-Gunn et al. 1997; Mayer and Jencks 1989; Sampson et al. 2002; Sharkey and Faber 2014). Such research on neighborhood effects has had to grapple with the fact that families are not randomly scattered across social settings, but instead *choose* (perhaps to different degrees) dwellings, neighborhoods, and schools, and as such it is difficult to tell whether these environments have independent causal effects on children. Parents' individual characteristics and resources (i.e., income, employment, education, and past experiences) affect where they decide to live and also affect children's outcomes (Manski 1995; Moffitt 2004; Winship and Morgan 1999). Therefore, researchers have typically focused on ruling out the contribution of selection processes from models estimating neighborhood effects, rather than studying

them directly as explanations for urban inequality. Such fundamental issues of course deserve much attention, especially when it comes to making decisions about which anti-poverty policies to invest in. For example, is it more effective to provide direct cash transfers to families, or help families move to higher opportunity areas?

However, much gets lost in the pursuit of causal estimates of neighborhood effects by "purging" the complexity of people's choices from our research on urban inequality. Sampson (2012a) notes, it is almost as if scholars are, "spooked into thinking that choice renders the environment impotent" (p. 374). Without such work, we cannot learn as much about how structure, agency, and culture interact to produce residential outcomes, and because of that, we do not learn nearly as much as we could to improve policies aimed at reducing neighborhood inequality. In our research, we looked explicitly at these selection processes, particularly the ones implicated in residential and school choices, and those that occured in response to policy interventions aimed at neighborhood choice. We think that it is vital to ask people directly how they choose where to live and decide where to send their children to school. In other words, we need to understand how people "vote with their feet," to use Tiebout's (1956) classic terminology, when they have such unequal access to resources. The good news is that, in this regard, we are far from lone voices, and instead, we join a growing chorus of scholars who argue that we must study selection processes as social processes (Bruch and Swait 2019; Carrillo et al. 2016; Heckman et al. 1998; Krysan and Bader 2007; Krysan and Crowder 2017; Moffitt 2004; Sampson and Sharkey 2008). We—along with Sampson (2008, 2012a) and others—argue that the processes through which families make decisions about where to live should themselves be considered neighborhood effects.<sup>7</sup>

Experiences living in disadvantaged neighborhoods affect social networks, knowledge, and perceptions of schools and neighborhoods, and the context in which individuals make residential moves (Bruch and Mare 2006; Krysan and Bader 2007; Krysan and Crowder 2017). These factors, in return, shape what Elizabeth Bruch and colleagues have called "cognitively plausible" frameworks for approaching how individuals make decisions about housing and neighborhoods (Bruch et al. 2015). As Krysan and Crowder (2017) also argue, racially disparate mobility decisions play a crucial role in maintaining racial segregation. Therefore, we need to pay greater attention to how people search for, select, and secure among different residential options.

# HOW WE STUDY HOW PEOPLE MAKE DECISIONS

#### THE VALUE OF TALK

There are many ways to study residential decisions. Researchers have used quantitative methods (leveraging observed residential outcomes, cf. South and Crowder 1997), network methods with administrative data (Burdick-Will et al. 2020), vignettes presenting hypothetical choices with randomly varying characteristics of the housing bundle (cf. Emerson et al. 2001), and simulations (such as agent-based modeling, cf. Bruch and Mare 2006). We have primarily used systematically sampled interviews with supplemental ethnography in most of the studies we review here. In these interviews, we ask people to tell us about who they are and what their personal history is, as well as take us through their residential histories, children's school trajectories and family background (see Appendix in DeLuca et al. 2016; Boyd and DeLuca 2017.)

Importantly, in our interviews, we do not ask *why* people did things, we ask *how* things happened, and invite families to "tell me about that," whether it be the story of how they ended up at their current home or how their children ended up changing schools. The information we gather from these interviews is conceptually rich, not only because interviews can describe to some extent what people do, but also, as Pugh (2013) notes, because interviews "can access different levels of information about people's motivation, beliefs, meanings, feelings and practice" (p. 50). When it comes to studying residential sorting, we do not know a lot about how people "got to that decision" (Bruch and Feinberg 2017, p. 209; Krysan and Crowder 2017), what drives preferences, or why people might respond differently to a social setting or social policy. Our interviews gather housing histories and residential moves over time through repeat follow-ups, housing search simulations, and policy experiments, to reveal the often unseen meaning, trade-offs, and logics parents apply to their decisions about when to move, where to live, where to send their children to school, and whether to rent or purchase a home.

Most scholars acknowledge that people are not pure rational actors in the classical sense, but we know less about how they optimize under constraints when it comes to residential and school decisions. What do families believe their options are and what are the important characteristics of those options? How do families find places to live when they have limited resources and time? What trade-offs do families make and how do these differ by household characteristics? What do families prioritize in residential decisions and how might this differ by income and race? Which strategies make those trade-offs more or less costly? Over the course of our research, our interviews began to focus increasingly on how parents and caregivers considered different residential options, the criteria they reported using when seeking housing and schools, and the experiences that shaped the way they approached housing searches and school decisions. They also told us what was meaningful to them during all of these processes, how their homes, schools, and neighborhoods at times fell short of what they wanted for their children, and what they did to handle those shortcomings. Importantly, these accounts also revealed what parents believed the alternatives to their eventual choices looked like, which is hard to observe outside of direct conversation. Through this work, we learned about some of the adaptations to resource constraints that produce "strategies of action" (Swidler 1986) and may reduce some risks—like exposure to an abusive romantic partner or neighborhood violence (see Rosen 2017)—but may also hinder other benefits like social mobility.

Of course, relying on interview data has risks. One, as we mention earlier, is that by asking people to tell us about their lives, we are asking people to *explain* their lives and this risks "blaming the victim." But while there is always a risk that work will be interpreted this way, we think that there is great value in the in-depth narrative interview. Rather than viewing such accounts as potentially shaming or disempowering, we should consider what people say to be *expert* knowledge from which we can learn what their lives are actually like, and how to craft better theories and better policies. Academics are wonderful critics but terrible storytellers (Marris 1990; Sandercock 2004), and thus, it can be very effective for people to hear directly from respondents. Such accounts help to interrupt the power dynamic that happens when the poor are asked to talk about what they do; rather than explaining *why*, they can teach us *how*. Through research that includes narrative interviews, low-income families can be considered experts on their own lives, not objects of praise, pity, or judgment.

Recent debates in the field have questioned the utility of interviews, focusing on what Jerolmack and Khan (2014) call the "attitudinal fallacy." Jerolmack and Khan argue that it is dangerous to rely on what people say as a measure of what they do, and that the direct observation that ethnography provides is a better approach for understanding behavior. In our opinion, talk is never "cheap," though, of course, you cannot always take it at face value as a substitute for behavior. But as we argue in more detail elsewhere, there is also the risk of an "observational fallacy"—when we only watch what people do, we are left to assume what it means (DeLuca et al. 2016). You also cannot watch everything people do—you need to ask them to tell you about some of it. Civilization rests on the idea that what people say to each other is valuable (cf. Cerulo 2014; DiMaggio 2014). In addition, even if there is a disconnect between what people say and do, it gives us an opportunity to identify what prevents them from achieving what they desire (as does observing what happens in the face of an intervention). Listening to our respondents means we are not limited to our own imaginations or the previous literature—people's everyday knowledge yields extraordinary surprises and can make for better science and policy.

# WHAT WE LEARNED BY STUDYING RESIDENTIAL DECISIONS

Over the years, a question that came to drive our research was: why, despite so much moving, do poor people gain so little from each residential move, in terms of neighborhood or school quality? Other questions followed, such as: Why don't families with housing vouchers move to better neighborhoods when they receive a subsidy to cover most of their rent? A prevailing idea is that households move to optimize on the whole "bundle" (cf. Shlay 1985) of neighborhood amenities, housing quality, and schools (Galster 2019; Krysan and Crowder 2017). When we see unequal residential outcomes, canonical models of residential mobility would tell us that these residential locations reflect what people with different income levels and from different racial and ethnic groups want or value (Clark 1991), or that there were barriers that prevented access to the most desirable areas (Logan and Alba 1993; Massey and Denton 1993). But neither of these explanations helps us understand exactly which barriers matter and why; what people do when they cannot move where they want; or how families compensate for falling short of achieving their hopes for their children's communities and schools. What do selection and decision-making processes look like under varying degrees of constraint?

Our team has been working on these questions for nearly seventeen years, employing mixed methods designs in eight studies conducted in five cities, with over 1,200 families and many other community stakeholders and residents (see the Appendix for more details on the studies). This line of inquiry started out with DeLuca's work on the Chicago *Gautreaux* assisted housing mobility program (with James Rosenbaum, Greg Duncan, Micere Keels, and Ruby Mendenhall), and expanded to mixed methods studies with Moving to Opportunity (MTO) families in Baltimore (with Kathryn Edin, Susan Clampet-Lundquist, Annette Rogers, Rebecca Kissane, Jeff Kling, Greg Duncan and Alessandra Del Conte), as well as families in Baltimore's Housing Mobility Program (with Anna Rhodes, Jennifer Darrah-Okike, Peter Rosenblatt, Philip Garboden and Allison Young)—three studies focused on interventions intended to improve the neighborhoods where low-income and minority families live.

While these studies helped us better understand neighborhood effects, and even how we might improve where people live, they also revealed as much about why selection processes matter for the success and failure of policy. For example, we learned that the challenges families faced before they participated in a housing mobility intervention—like trauma, financial instability, and struggling relatives— affected whether they were able to lease up in low-poverty areas or stay in them once they moved (DeLuca and Rosenblatt 2010; Rosenblatt and DeLuca 2012; Turney et al. 2012). We also learned that without significant additional resources and administrative changes to support families' moves to higher opportunity areas, the housing choice voucher (HCV) policy itself cannot overcome some of the barriers that exist in segregated housing markets (Edin et al. 2012). It became clear that in order to create better housing policy, we needed to better understand families and how they respond to changing circumstances, how they think about neighborhoods and schools, and how they make difficult choices in the face of inevitable trade-offs.

Thus, the team stepped back to ask, "why do people move, and why do they live where they do?" We then embarked on a study of the residential histories of poor African American families in a different region of the country (Mobile, Alabama) who were not participants in a housing mobility intervention. Next, we expanded this work to include a racially and socio-economically diverse sample of families in Dallas and Cleveland (with Co-PI Kathryn Edin) to better understand whether what we were learning through our interviews with low-income African American families in Baltimore and Mobile was different elsewhere, and how housing and school decisions changed along the income gradient and by race and ethnicity. Eventually, we examined the role of landlords (with Co-PIs Kathryn Edin, Philip ME Garboden, Meredith Greif, and Eva Rosen) in sorting families and shaping communities, and how neighborhoods themselves changed as a result of all of these actors (with Co-PIs Kathryn Edin, Christine Jang-Trettien, and Philip Garboden).

Most recently, we ended up in Seattle and King County, Washington, where we are studying an experimental housing mobility intervention designed by local housing authority partners (with Peter Bergman, Raj Chetty, Nathan Hendren, Lawrence Katz, and Christopher Palmer). This project combined insights from previous mobility programs, and a mixed-methods interdisciplinary research design to learn how housing authorities across the country could expand efforts to help low-income families with vouchers move to higher opportunity areas.

Findings from most of this work are reflected in our discussion below, as we describe what we have learned about four decisions parents make that are consequential for residential sorting: whether to move; where to move; where to send children to school; and whether to purchase a home or rent. Rather than summarizing the literature on these topics or detailing individual papers, our discussion below focuses on what we think of as findings that upend—or fill gaps in—prevailing research on how these decisions get made.

### DECIDING WHETHER TO MOVE

Research on residential mobility typically assumes a planned, voluntary, multistage, and deliberative process, where households make the decision to move, and then they engage in a systematic search for a home (Clark and Flowerdew 1982; Quercia and Rohe 1993; Rossi 1955). In this model, individuals decide to purchase or rent homes out of a choice set that best fits their preferences, subject to their financial constraints. This idea is also consistent with the housing adjustment perspective, which argues that individuals move to reoptimize their housing and neighborhood location as their financial resources and

family needs change over time (Chapin and Kaiser 1978; Nelson and Edwards 1993; Rossi 1955). It is also widely assumed that households will follow a "housing career," where we can observe a marked improvement in quality, price, and tenure of homes and neighborhoods over the course of their lifetime (Clark et al. 2003).

Research we conducted with Hope Harvey, Kelley Fong and Kathryn Edin (2019) shows that such theories of residential mobility and housing search are largely consistent with the way upper-income families make decisions, but fall far short in describing the realities of low-income households. For example, Vanessa, a high-income African American woman our team interviewed, lived with her three-year-old daughter and fiancée in Dallas, where she managed properties in a large rental apartment community. 10 When combined with her fiancee's earnings, Vanessa's household income was approximately \$150,000 annually. A few years before we interviewed her for our study, Vanessa was renting an apartment in a racially-diverse, middle-income Dallas suburb. When she found out she was pregnant, she and her fiancee decided it was time to purchase their own home. She explained, "[W]hen I found out I was pregnant, I was like, okay, I just really need to find a home, get settled, create that family environment for my daughter. And then it just made sense to move and get a home because [my partner and I] were paying for two apartments." With no pressure to move quickly, she had time to search for housing and explore neighborhoods that matched her preferences to be near family and find a stable community with long-time residents. She and her fiancee decided to move into a racially mixed, affluent community because, "it was old, it seemed like home, the houses were beautiful." She considered trade-offs, trying to keep within her price range while choosing a home that seemed to have most of what they were looking for in terms of the house itself and the neighborhood it was located in: "[A]s far as the area and the schools and things like that, [it] wasn't my top pick, but I knew that I was able to get more house for my money on this side of town... I knew there were some good private schools in this area; this is why I was able to comfortably make the decision to move [here]."

However, among the poor families we talked to, we found that unexpected moves what we call "reactive mobility"—were far more prevalent than the planned and deliberate moves Vanessa described. 11 In fact, we found that when we asked poor families how they picked their neighborhood, it was more common for them to refer to what pushed them out of their last housing unit. We found that shocks such as housing quality failure, housing policy, neighborhood violence, and landlord decisions were leading causes of residential mobility among the poor. In work with Holly Wood and Peter Rosenblatt, we found that nearly 70 percent of low-income African American families in Mobile and Baltimore recently had reactive moves of some kind, and 90 percent had ever had a reactive move. In our work with a racially diverse group of low-income families in Cleveland and Dallas, it was 76 percent. 12 In comparison, only 37 percent of high-income families experienced reactive moves during their last residential change. These unplanned moves varied in degree: some households were forced out of their homes through electrical fires, eviction, or failed housing voucher inspections, while others were pushed out through events such as neighborhood violence or domestic conflict that made the family's circumstances unsustainable.<sup>13</sup>

Martha, a 42-year-old African American woman living in Baltimore, experienced multiple reactive moves. Martha was fortunate enough to receive a housing voucher, and she used it to move out to a new home, where she immediately ran into problems. "It was a really nice house except that it flooded," she said, "Mildew got in the basement. I stayed

really sick. My mom even ended up having to have mildew removed from her nose. Literally go through surgery." While reluctant to move, Martha was forced to do so after her landlord refused to fix the situation. She was relieved to find another house nearby, but was pushed to move again a few years later. "The house kept going into foreclosure," Martha said, "That's scary to live like that. The house going into foreclosure and you're paying your bills, but [the landlord is] not doing her part." The landlord eventually lost the house, and Martha and her daughter once again had to relocate. They put their furniture and other belongings in storage and stayed with family members until they could find a new house with the voucher.

Additional work with Peter Rosenblatt revealed that reactive mobility was one of the key reasons families who participated in the MTO experiment moved out of low-poverty neighborhoods and ended up in higher poverty neighborhoods over time. <sup>14</sup> While critics (e.g., Clark 2008) assumed that these returns to higher poverty areas reflected inevitable preferences for same-race or familiar neighborhoods, we found otherwise. In fact, many MTO mothers explained that they were glad to move and wanted to live in lower poverty, more diverse areas (see also Boyd et al. 2010). Yet, after they relocated, some of the same shocks we mention above pushed them out of their units. <sup>15</sup> Candy, a mother of four who had lived for many years in Baltimore's high-rise public housing, told us that the home she and her children moved into with MTO was her "dream house," but once her landlord stopped making repairs and eradicating the vermin problem, the unit failed inspection by the voucher program, and she had to move. "I cried because I really didn't want to leave the house because I was so excited to have that house, you know, so after he came to inspect the house and told me: 'Ms. Jackson, I'm sorry to disappoint you but you have to find another house.'" <sup>16</sup>

Thus, while residential mobility research has traditionally downplayed the importance of unpredictable and unplanned moves, a growing body of research makes it clear that not all households can engage in the deliberative moves predicted by standard theories of housing search (also see Desmond and Shollenberger 2015; Hankins et al. 2014; Schafft 2006). These findings challenge the *voluntary moves assumption* and force us to reevaluate the "two-dimensional paradigm of preference and constraint" that has driven mobility research to explain where and why people move (Rosen 2017).

# DECIDING WHERE TO MOVE

#### DIFFERENCES IN HOUSING SEARCH DECISIONS BY FAMILY INCOME

Previous research on residential outcomes typically explains neighborhood inequality as stemming from three primary sources: economic resources, racial/ethnic preferences, and housing market barriers (Krysan and Crowder 2017; South and Crowder 1997). Spatial assimilation theories suggest that households leverage their socio-economic resources to move to the best possible neighborhoods (Crowder and South 2005; Logan and Stults 2011; Massey and Denton 1985). Place stratification theory, on the other hand, focuses on discrimination as a cause of racially disparate residential outcomes, arguing that discriminatory public policy, institutionalized biases, and other forces contribute to residential sorting by race (Krysan and Crowder 2017; Logan and Molotch 1987; Pais et al. 2012). In all of these theories, there is the implicit assumption that individuals know and assess all

neighborhoods, choosing the one that best fits their preferences for racial composition and other amenities. Residential outcomes then depend on whether families can afford the home or whether they are prevented from moving there. Yet, as Krysan and Crowder (2017) argue, prevailing theories of residential sorting rely on dubious assumptions about how people make housing search decisions.

For example, due to the often harried nature of the housing searches we described above, we find that residential choice among poor families "is typically a constrained response to crisis," rather than a multistaged, planned out process (as described in classic works like Barret 1976; Clark and Flowerdew 1982; Clark and Smith 1982). 17 Our work has shown that in the face of housing precarity and reactive moves, families compress the stages of search, evaluation, and selection, motivated by an urgent need to find shelter for one's family. Even substandard housing options are hard to refuse when the alternative is homelessness, an unsafe doubled-up arrangement, or a unit where mold or vermin are making children sick. In the wake of unexpected moves, we learned that: low-income families often narrowed their search to just a few crucial priorities, most of which involved the attributes of the dwelling itself, rather than an assessment of different neighborhoods (cf. Bruch and Swait 2019; Huff 1986; Talarchek 1982); 18 they also avoided worst case alternative neighborhoods like public housing projects, often focusing instead on the safest "blocks" they knew about; they considered their searches as a way to meet immediate needs and find temporary safe havens, rather than locate their "forever homes;" 19 and some parents relied on compensatory strategies to make up the difference between the kinds of homes, schools and neighborhoods they secured and the ones they aspired to.<sup>20</sup>

Our work with a number of colleagues has identified the social meanings and social psychological mechanisms households deployed to justify discounting neighborhood and school quality in favor of unit quality. As Holly Wood's (2014) work showed, for those prioritizing unit quality, higher poverty neighborhoods often offered families more "bang" for their voucher "buck." The importance of the housing unit, at what seems like the expense of neighborhood quality, comes from years of living in segregated communities. As shown in other work with Peter Rosenblatt and Holly Wood, in order to cope with neighborhood disorder and violence, parents often retreated into the home and limited their activities and attention to just the block face. Maria, a 40-year-old African American woman living in Baltimore, explained this housing/neighborhood trade-off when describing her sister's house in East Baltimore: "It doesn't matter where you live, it's how you live, inside of where you live. My sister, her house on the inside is beautiful three floors and a basement ... but outside ... you go a block over and drug activity, [but] she feels like it doesn't matter as long as my house is nice and clean and it's healthy for the children and we can have fun as a family." In addition, we found that parents made explicit connections between dwelling space features and family management, preferring single-family homes over multiunit housing. 21 As our collaborator Holly Wood (2014) has shown, single-family homes have private entryways, a backyard, a basement, and multiple floors—features that allowed mothers to keep their children safe, manage noise, and reduce conflict between siblings. Single-family homes also approximated parents' images of what a decent family home for children should look like—a sentiment they share with the majority of Americans.

Because low-income households in our studies were far more likely to move reactively because of "push factors" that drove them out of their current home than "pull factors" that enticed them to seek better amenities elsewhere, they were more likely to *defer* their

aspirational neighborhoods and homes, especially when compared to more advantaged families (cf. Kleit et al. 2016). <sup>22</sup> Our work with Hope Harvey, Kelley Fong, and Kathryn Edin shows that upper- income households, most of whom had more time and resources, searched for their "forever home." In contrast, low-income parents viewed their move as a search for a "temporary safe haven"—an orientation that helped them to escape their current housing situation and avoid the worst homes and neighborhoods, but did not allow them to find homes that fit their long-term preferences. <sup>23</sup> Low-income parents focused on the immediate block face, and neighborhoods that were not "too bad"—anything but the public housing projects. <sup>24</sup>

Low-income families compensated for the higher levels of crime that often accompanied the higher poverty areas that they settled for by employing safety strategies, such as home security tactics (e.g., bars on windows), restricting children's access to outdoor space, and taking children out of the neighborhood for other activities. <sup>25</sup> Families relied on block by block micro-knowledge they had acquired for neighborhoods they were familiar with, while also feeling pessimistic about searching beyond the boundaries of what they knew. In part, as other work with Philip Garboden also showed, these search limits helped them avoid the demoralizing experiences of being denied rental units in more affluent places by landlords (for poor credit or other background barriers). <sup>26</sup> Going with "sure bet" housing options, like those referred by family and former landlords, was more likely to ensure housing search success. We rarely heard from low-income minority parents that they ever even tried to secure housing in white, affluent neighborhoods. <sup>27</sup> Our collaborators Asad Asad and Eva Rosen (2019) found that some of the Latino families in our Dallas sample feared that their status as undocumented immigrants put them at risk of discovery by law enforcement in mostly white neighborhoods, so they perceived mostly Black neighborhoods as safer places to "hide in plain sight." Thus, unlike traditional research assuming that households search first for neighborhoods and then for housing units within those neighborhoods in a second stage, the low-income families we spoke with rarely considered a full set of communities in their wider metropolitan area—instead, they focused in on housing unit and block faces within areas that were easily accessible to them and already familiar (see also Sharkey 2012 on "cognitive constraints").

In contrast, the more affluent households we met approached housing searches more in line with conventional models of residential mobility. As our collaborators Anna Rhodes and Siri Warkentien (2017) found, advantaged households had the luxury of time and resources to realize their residential aspirations and acquire high-quality housing in high performing school districts and safe communities. Consistent with other work (see Holme 2002; Lareau and Weininger 2014), most of the affluent parents we talked to did not detail a calculated search process that considered all possible neighborhoods and schools. However, many did discuss some of the more deliberative processes they undertook. When they faced trade-offs, we typically heard about those that involved indoor versus outdoor space, "hip" neighborhood location versus house size, and the desire for diversity versus school quality.<sup>28</sup> Our collaborator Monica Bell (2020) showed that some white parents in Cleveland also considered police effectiveness as an attractive neighborhood amenity.

Stan and his wife Olivia a higher-income white couple in Dallas, provided a very detailed discussion of the trade-offs of private and public school as they related their residential decisions to us. When we asked them about where they considered living when they were searching for their current home, Stan put his hand over the map of Dallas we laid out

on the kitchen table and said that they would avoid anything below his hand and considered some of the areas above his hand—in other words, avoiding the mostly low-income and minority areas in South Dallas. Then, Stan described their rationale for choosing a neighborhood within the mostly-white North Dallas area, weighing the "per square foot" cost of housing against the cost of private school and a longer commute:

Okay, well if we're going to have to pay for private school, we need to find a home that meets our requirements, but is not in maybe the best school distric so that it's cheaper so that we can offset the two...Because in Highland Park you had to pay significantly more per square foot because they have exceptional schools...But you can send your kids to school and not have to pay for private school, whereas we pay less a square foot here, but then we have to pay an upfront fee of sending our kids to school. So that's really how we ended up in this neighborhood. Part of the whole, "I don't want to commute," thing is also how we ended up here because there's good schools in other areas where we could have a bigger house, a nicer house and at the same price, but then I would be commuting an hour a day or an hour and a half a day. (Adapted from DeLuca, Darrah-Okike and Nerenberg 2018)

#### HOW HOUSING POLICY SHAPES WHERE POOR FAMILIES LIVE

In the section above, we described how approaches to housing search and neighborhood selection vary by family income. As is certainly clear from previous research, resources matter for residential attainment, and poor families learn to adapt to the difficult trade-offs that must be made when the costs of housing put so many opportunity-rich areas out of reach. HUD's HCV program was intended to help offset some of the costs of housing for low-income families—thus, voucher subsidies should relax this constraint and allow for more residential choice. However, some features of the voucher program and other housing policies can also have adverse effects on the quality of the neighborhoods where voucher holders end up living (cf. Clampet-Lundquist 2007; Oakley and Burchfield 2009). Studies show that HCV participants are no more likely to enter low-poverty communities than other poor renters who do not receive housing assistance (McClure 2008, 2010; Owens 2016; Pendall 2000).

Some of our work with Philip Garboden and Peter Rosenblatt (2013) shows that program regulations and institutional practices created housing search challenges for voucher recipients. For example, families had to search for homes under time constraints imposed by the housing authority policies. Families on the HCV waitlist had a hard time predicting when they would receive their voucher; and when they did receive one, they were given a maximum of 60 days to locate a unit.<sup>29</sup> Miss Jones, a mother of four boys, described the time constraint to us. At the time of our interview, she found herself with less than two weeks to find a home. "The last place that I had come to was 139 Locust Avenue," she said, "The landlord was supposedly nice, give you an opportunity to move in, less deposit, you know. But it should have been a flag. A hundred-dollar deposit? Red flag."<sup>30</sup> While Miss Jones was not fully satisfied with the unit, she was afraid of losing her voucher and rented the house anyway; eventually this unit would fail the federal housing quality standards inspection and Miss Jones and her family would have to move once more. Time constraints meant that wealthier neighborhoods were often excluded from the search, not only because homes in more affluent neighborhoods often rented for more than what voucher holders could get with their subsidy, but because there was always the possibility that landlords would discriminate against voucher holders—all of which meant wasted housing search time

and the risk that their voucher would expire. Indeed, other research we conducted with Philip Garboden, Eva Rosen, Meredith Greif, and Kathy Edin shows that urban landlords often refused to rent to subsidized renters either because they viewed voucher holders as "problem" tenants, or because they preferred to forgo the administrative and inspection burdens associated with the program (see also Cunningham et al. 2018).

In addition to time constraints and landlord behavior, administrative features of the HCV program made it difficult for voucher holders to lease in wealthier and more diverse neighborhoods. Some housing authorities provided a list of available housing units for program participants, which families relied heavily on in order to find housing with landlords who would accept them. At the time of our study, we found that the properties listed by the Mobile and Prichard, Alabama, housing authorities were predominantly in moderate- to high-poverty, racially segregated areas, consistent with other research on the gosection8.com websites. In addition, due to limited resources and administrative cooperation between housing authorities, it was difficult for voucher holders to "port out" their vouchers to another more desirable jurisdiction. This meant voucher holders who were dissatisfied with housing options in the city could not easily use their vouchers in nearby suburban neighborhoods with higher performing schools. For households operating under financial and time constraints, all of these obstacles made conducting a housing search in a low-poverty neighborhood a risky endeavor. In the constraints of the search and conducting a housing search in a low-poverty neighborhood a risky endeavor.

It may be that conventional HCV programs are, on their own, unable to help people move to low-income neighborhoods, especially given the complex, time-consuming, and cognitively-taxing demands of the program and housing search (cf. Gennetian et al. 2015) and the hesitation of landlords to accept voucher tenants. In other work with Peter Rosenblatt (2017) and Jennifer Darrah-Okike (2014), we found that a well-designed housing policy intervention made a significant difference in how successful families were in moving to higher opportunity neighborhoods and also how they approached subsequent residential decisions. In Baltimore, intensive counseling, moving assistance, unique program administration, and exposure to new neighborhood contexts helped promote such higher opportunity moves and increased the chances families would stay in such areas.<sup>33</sup> Mary Jones grew up in an East Baltimore public housing project and then lived in a series of units with assistance from a regular HCV. After moving to suburban Howard County with the Baltimore Housing Mobility Program (BHMP), she said she saw many benefits of suburban living for her children's well-being. She described how the move shifted her thinking about where to live: "I came to Howard County and never looked back. I mean and I am not ashamed of where I come from, but living here has changed my whole perspective on the opportunities that my kids have" (Darrah and DeLuca 2014, p. 370). These findings suggest that residential preferences and outlooks can change when families are exposed to new neighborhoods (Druckman and Lupia 2000). This work also shows that such change requires more than just information—it requires resources to remove barriers and support moves, as well as the sustained experiences of higher opportunity neighborhoods, which can turn abstract benefits into concrete experiences that shape longer-term decision-making.

Leveraging the lessons of previous programs such as MTO, BHMP, Gautreaux, and others, we have most recently been studying an experimental intervention in Seattle and King County, launched with our partners at the Seattle Housing Authority and King County Housing Authority and with our collaborators Peter Bergman, Raj Chetty, Nathan Hendren, Lawrence Katz, and Christopher Palmer.<sup>34</sup> The intervention, Creating Moves to

Opportunity (CMTO), has increased the share of families who leased units in highopportunity neighborhoods by nearly 38 percentage points compared to a control group who also received a voucher. These are striking results, providing strong evidence that residential preferences are not necessarily the primary reasons low-income families do not live in higher opportunity areas. We also find that the financial benefit of the voucher and the provision of information about higher opportunity neighborhoods are necessary but not sufficient to help families move to higher opportunity areas. Our interviews with families in the Seattle area revealed some of the additional mechanisms through which CMTO helped them move to more resource-rich communities. These included: emotional support from the program staff that increased families' confidence about their ability to find housing; increased excitement about moving precisely because the program was targeted toward high-opportunity neighborhoods; a streamlined search process that reduced demands on families' time and cognitive bandwidth; social brokering between the program staff and landlords; and targeted short-term financial assistance that was strategically administered by program staff. As Ashley, an African American mother who had moved to an affluent area in Bellevue, Washington with her six-year-old daughter explained, the program staff supported her and helped her think through how different aspects of higher opportunity neighborhoods might benefit her family—factors that might be difficult to identify when parents are unfamiliar with some areas of the city:

It was good because it gave you a breakdown of what you needed to do, questions you need to ask, things you need to think about like school district, grocery stores, public transportation. . . after that, I'm like, "Well, these are things that are really important to me." And you didn't think about, you don't think about how something so simple is so important. . . So, now, when I came into this [move], I knew what I wanted. I wanted something close for all these things and something for my daughter. (Adapted from Bergman et al. 2020)

Melinda, an African American mother from King County, worried that her spotty credit history would mean that she would be denied by landlords when applying to opportunity areas. She told us that the staff from the program made it easier to find a place by giving her a list of places to search and by helping her present her rental history in a better light when talking with landlords. She told us, "I don't think I would've tried out here [high opportunity area] honestly without them ... she [program staff member] just gave me more confidence like, look, I have a rental resume, I have my credit statement explaining to you, explaining to landlords like why this is where it is. It just made me feel more secure, so, I'm not just moving to ghetto places that I know will accept me. I can actually try to move to nice places like this one."

# DECIDING WHETHER TO SEND CHILDREN TO SCHOOL IN THE NEIGHBORHOOD

For most of the 20th century, children attended schools they were assigned to based on their place of residence. While the connection between catchment areas and school attendance has since weakened due to the increase in school choice policies, most children still attend their neighborhood schools (Wang et al. 2019). For parents, this means the quality of neighborhood schools can be a large factor in considering where to live. Studies have shown that some parents purchase homes in neighborhoods because of the reputation

of the local schools (Holme 2002). Many middle-class families move out of urban areas when their children are of school age, in anticipation of sending them to higher quality schools outside of the city (Cucchiara 2013). Thus, there is an assumption that residential decisions and school choice decisions happen concurrently.<sup>35</sup>

However, in our multicity work, we found that such assumptions only hold true for the most advantaged families—especially white families—further *challenging the bundle assumption* of housing/school/neighborhood amenities. As our team members Anna Rhodes, Siri Warkentien, Angela Simms, and Elizabeth Talbert have shown (Rhodes and Warkentien 2017; Simms and Talbert 2019) these affluent white families can achieve the "package deal" consistent with standard theories of housing choice (Johnson 2014; Lareau 2014). Julie, a white loan officer living in the Cleveland suburbs, provides an example of how school and residential choices are tied together for affluent families. Recounting her experience of looking at houses with her husband, she recalled: "We said, 'Okay, we're shopping for a school district is what we're shopping for."

By contrast, our work with Jennifer Darrah-Okike and Kiara Nerenberg found that moderate- and low-income parents tended to defer and decouple school decisions from residential searches because they needed to secure housing first.<sup>36</sup> Consistent with the "temporary havens" versus "forever homes" comparison we described above, we observed a sort of immediate "survival" thinking rather than a longer term "investment" thinking among low- and moderate-income parents when they described their housing and school decisions to us. While they valued and emphasized education, many low-income parents we met had to secure housing above all else, and often deferred school choices until after they put a roof over their children's heads. Much of their cognitive bandwidth was focused on finding affordable, safe housing, often in the context of the unpredictable moves we described earlier. After moving into her last home, Gail, an African American mother in Dallas told us, "that's when everything started. Okay, where are the girls going? What school are they going to? Then it hit me and I'd already signed my papers, and did all that [...] I just had to go with it once I got there." This meant that school decisions came later, and often the zone school was the default choice. Some parents also prioritized access to child care and proximity to work, trading off what they saw as the most pressing needs over others like school decisions. Because housing was at once both necessary but anticipated to be unstable, parents saw suboptimal housing units and schools as temporary.<sup>37</sup>

However, this did not mean low-income parents were not making choices about schools.<sup>38</sup> In other work with Anna Rhodes, we found that after moving, some parents selected nearby schools and enrolled their children either by using the addresses of family or friends, or through school transfers to enroll their children in schools outside of the residential catchment area.<sup>39</sup> We found that some parents also tended to decouple certain metrics of school quality from the school choice process (also Briggs et al. 2008). For example, parents in the Baltimore site of the MTO evaluated school quality on dimensions other than the academic ones typically assumed in education policy circles, focusing instead on whether a school was safe and had a strong disciplinary environment. Finally, we observed that parents sometimes kept their children in the schools they attended before their move, because the disruption of a school transfer was perceived to be too high a price to pay for exploring new unknown options.<sup>40</sup>

When school quality fell short of what parents wanted, we also observed several compensatory coping strategies. Rather than making one school choice, lower-income parents engaged in an ongoing series of decisions in a sort of reoptimization, or "trial and error" approach to school choice. Jade, an Hispanic single mother of three daughters in Cleveland, had weathered repeat residential and job instability in the last few years. After a health problem prevented her from working and paying rent, she moved in with a series of relatives, and then her boyfriend, while she waited for her housing voucher application to be processed. She was eager to move to a farther-flung suburb of Cleveland where she said it, "would be great for the girls for school," but she could not find any apartments in safe or familiar neighborhoods. Her voucher expired, and she returned to the wait list. In the meantime, unable to move outside the city, Jade moved in with her grandfather and enrolled her daughters in Cleveland public schools. After a while, she discovered that her youngest daughter was being bullied by another student. When neither the school nor police could resolve the issue, she told us: "I don't have time for this. Because if I'm not here [visiting at the school], anything could happen to my kids, you know. So I went and I started looking for another school." She moved her daughters to a charter school, saying that the fees incurred were worth it because the environment is better. Brionna, an African American mother in Cleveland, tried three different elementary schools before she found one where she felt her daughter would be safe and be able to develop her artistic interests.

Other parents tried to compensate by "filling in the gaps," to make up for what schools lacked by helping children with homework or additional study at home, or by enrolling them in supplemental programs outside of their schools. For example, Dawn, an African American mother in Cleveland, noticed that her son was not getting the instructions he needed at school and found a reading tutor program at the local library. Cheri, an African American cashier in Dallas, was able to buy a home through a special financing program, but unfortunately not in a neighborhood with high-performing schools. Once she moved in, Cheri began to call around to explore private schools, but she said, "it was already too late for the application." After she enrolled her oldest son in the school zoned for her neighborhood, she was disappointed to discover that it was not academically challenging enough, as the curriculum covered material her son had already completed the year before. In the meantime, Cheri tried her best to make up the difference by communicating frequently with her son's teachers and visiting his classes regularly.

While the sections above describe some of the ways lower-income parents coped with constrained and suboptimal school choices, we also found that policy interventions designed to support moves and increase exposure to higher performing schools can profoundly affect how parents think about residential choices in the future. 41 As a result of using vouchers to move to higher opportunity areas in some of the housing mobility programs we described above, many families were able to send their children to better schools—something that they described as a welcome change, according to work with Anna Rhodes and Allison Young. 42 But what was most striking to us was what happened after the initial move: parents made subsequent moves based on a desire to remain in areas with higher school quality. The experiences of living in neighborhoods with higher performing schools-along with the support of the mobility program- profoundly affected how they approached residential searches in the future, a reminder that preferences and strategies- while often assumed to be stable—can change in the face of new experiences and resources. For example, Mary moved her sons away from Baltimore City and watched them thrive in the high-performing schools in more affluent Howard County, where she found an apartment with the BHMP. A few years later, the landlord decided to sell the property and Mary had to move again. While the best rental unit she could find was one she did not like as much, she was committed to staying in the school district, "[I] hated this house, but I didn't want to take the boys out of the school that they were in so I moved here . . . because I didn't want to change them from another school, and I like the school that they're in."

#### DECIDING WHETHER TO RENT OR OWN A HOME

Scholars have identified many reasons why families decide to become homeowners (e.g., Chellman et al. 2011; Dupuis and Thorns 1998; McCabe 2018; Reid 2014), yet two key assumptions prevail in the literature. The first is the notion that "home-as-haven" has given way to "home-as-jackpot" (Sugrue 2014), and that families are driven to purchase homes because of the financial incentives (Belsky et al. 2007; Boehm and Schlottmann 2004; Herbert et al. 2014). The second is based on the life cycle perspective, which argues that, as people start having children, they become more interested in staying in one place for a longer period of time, which leads to changes in housing tenure (Gyourko and Linneman 1997). As we note below, some of our work with higher-income families in Cleveland and Dallas supports these conventional explanations. But our recent work in Baltimore, led by the second author, finds that these assumptions do not always hold among low-income African American families.

While our work with Hope Harvey, Kelley Fong, and Kathryn Edin shows that parents across the income distribution express a preference for homeownership (cf., Clark et al. 2003), only higher-income parents move under circumstances where they can search for a home with intentions of owning. We find that the decision about housing tenure is not only about whether families can afford to purchase a home, but is also about the circumstances of the move and how people conceive of what their next home will be—as we noted earlier—the difference between a "forever home" or a temporary stop. 43 Katherine—a white, higher-income, Cleveland resident—told us that when she and her husband were searching for a home, they looked for a house in a high-achieving school district where they could send their children from elementary school through high school. Katherine and her husband visited different houses until they decided on their current home in an affluent, predominantly white neighborhood. Low-income parents, especially African American parents, on the other hand, often envisioned their moves as temporary stops along the way to homeownership. As Delores, a low-income African American renter in Cleveland expressed, "I already knew that wherever I move to wasn't going to be my permanent residence because I wanted to be an owner of my own house and I want it to be in [my ideal suburb]." Low-income parents used a logic of deferral while searching for homes, deferring long-term residential preferences in favor of making quick moves that satisfied immediate needs.

Emerging findings from our study in East Baltimore show that the preference for homeownership—far from being static—is also shaped by structural constraints, neighborhood attachments, and child-rearing beliefs. Contrary to what is argued by the life cycle perspective, we found that some low-income African American parents with young children view homeownership as a personal goal that should be achieved after they are done with their main priority: the hard work of raising children. Villa, an African American mother of five children, told us, "I have a whole team of [future] college graduates that I am raising...I want to buy this big home and I want this luxurious car and I want

to start my own company, but I am really not thinking about that *right now.*" Roxie, an African American mother of two children, told us that she aspired to homeownership but also talked in detail about her plans to move to the Baltimore suburbs to rent an apartment. She faced a trade-off between homeownership and neighborhood quality for her children: she was hesitant to sink money into purchasing a house in East Baltimore at this point in her life because she aspired to move to a safer neighborhood for her children. While she would love to own a home—and believed that she could easily purchase one in her current neighborhood—her priority is on leaving the neighborhood. "I don't want [my children] to think 'Mommy kept me here because it was cheap,'" Roxie said.

We also find that the preference for homeownership is often a product of tenants' residential history. Martha, an African American mother in Baltimore, was about to send her youngest daughter to college when we last spoke with her. When reflecting on the empty nest she was about to inhabit, she said, "I see [this period] as freedom and time to get to know me. Not just as a mom but me as person... I get to find out who is Martha and what does Martha really want." She was eager to pursue goals she had previously set aside to prioritize her children's needs. After renting her whole life, one of these goals was to become a homeowner. She also longed for stability, after spending much of her life being forced to relocate because of housing quality and landlord issues. When we met her, she was negotiating with her landlord to see if she could purchase the house from him. As Martha's example shows, preference is constructed based on what the perceived alternatives are. A lifetime of housing insecurity, being subjected to paternalism by landlords and public housing authorities (Chaskin and Joseph 2015; Rosen and Garboden 2020; Soss et al. 2011), and experiences doubling up with family members (Harvey 2020) all contribute to a desire to own a home. While most scholars assume that the nearuniversal preference for homeownership is due to economic opportunity or some notion of the American Dream, we find that many prefer homeownership simply because the alternatives—unstable, poor-quality rental units—seem worse.

This desire to own a home often puts low-income homebuyers in vulnerable positions. Poor families encounter numerous obstacles to homeownership: poor credit scores, meager savings, and lack of a stable income may prevent them from qualifying for a mortgage (Gyourko et al. 1999; Stiglitz and Weiss 1981). Increasingly, banks do not originate small mortgage loans that would allow families to purchase affordable homes (Goodman and Bai 2018). This means that poor African American homebuyers who wanted to purchase in disadvantaged neighborhoods such as East Baltimore were often purchasing without institutional financing; instead, their strategy was to rely on informal financing mechanisms such as seller-financing and contract-for-deed. 45 Unfortunately, while these strategies allowed for homeownership where there might not have been the option, there is little to no protection for buyers and sellers in the informal market. Homebuyers are forced to make major decisions under high degrees of uncertainty. In these circumstances, homebuyers searched for ways to mitigate risks. For example, Zeke, an African American homeowner, ended up purchasing a house from his landlord. "The guy who owned the house, he was a nice guy, a very nice guy," Zeke said, "About a year or two years later, he offered me to buy the house, and my old lady, we sat there and talked about it." They had originally planned on purchasing a larger house elsewhere, but they trusted their landlord and felt confident that they knew the house and its defects. Believing that they would not be able to purchase under better financial conditions, Zeke bought the house with seller-financing from his landlord.

Dallas, an African American homeowner, inherited a property from his parents. Inheriting or acquiring a property from family members is often perceived as a safe bet, as family members are less likely to take advantage of one another. Dallas went to college, got married, and was working in Delaware when his father became sick, prompting him to return to East Baltimore to care for him. When his father passed away, he was not sure what to do with the house; he struggled for nearly a year before telling his wife that moving into his parents' home was their best housing option. "I had gone other places, I had lived other places," he said, "And, to me, the lesson I learned was this: All roads lead home. I grew up here and my mom and dad made sacrifices for me. They made sacrifices to purchase this house." Dallas had worked hard to achieve the kind of social mobility his parents could only dream of. Yet, he chose to return because he believed that carrying on their legacy was important. The decision to become a homeowner in East Baltimore can appear highly irrational: homebuyers take on a lot of risks by purchasing through the informal market and they are purchasing in a neighborhood that will yield little financial benefits. Yet, homebuyers also took what they thought were steps to mitigate risks. Moreover, as shown above, they also had many personal reasons for wanting to purchase in East Baltimore.

While Zeke and his wife had aspirations of purchasing a bigger home, they felt like they could not turn down the opportunity. They purchased their landlord's house through seller-financing for the low price of \$7,000. Zeke's example provides somewhat of a best case scenario: Zeke and his wife knew the condition of the house and neighborhood before making the purchase; previous exchange history had created trust between buyer and seller; and the seller sold the home for a reasonable price. Others were not as lucky. Dallas, for example, noticed that there were liens against the house after he moved in and had to pay several thousand dollars to remove them. Others ended up purchasing structurally unsound properties, and a handful of owners ended up with clouded titles, making their claim to ownership dubious. The onus of making a financially sound purchase under these circumstances was laid solely on the buyer, with no independent third-party monitoring, and thus creating an environment ripe for exploitation, as our other ongoing research on real estate practices shows. 46

#### CONCLUSION

In this paper, we argue that the study of residential decisions is essential for understanding urban inequality. As South and Crowder (1997) note, "microlevel mobility processes should provide valuable insight into the sources of change in macrolevel spatial distributions" (p. 1080). Research on neighborhood effects and the residential locations of blacks versus whites and poor versus nonpoor families abounds, but the actual processes through which locational attainment occurs have gone relatively unexamined until recently. As neighborhood inequality persists or even grows, and as research showing the significance of neighborhoods for children's social mobility mounts, it makes understanding the processes of residential mobility and selection all the more important. We believe that fear of being criticized for blaming the victim, coupled with an overemphasis on selection bias, has prevented more research from being done on residential selection. Yet, as our paper shows sociologists have recently turned to studying residential selection as a social stratification process, one that is fundamental to understanding geographic sorting.

While the decision-making literature has been dominated by economists and psychologists, we argue that sociological research can contribute to this conversation by explaining how social context affects decisions. Bertrand et al. (2004) argue that the poor exhibit the same basic weaknesses and biases as everyone else, but operate with narrow margins for error. As sociologists, we have an opportunity to examine those margins of error, what causes them, which strategies individuals enact to cope with them, and how the two interact to perpetuate unequal access to residential opportunity.

While there are different ways to examine residential decisions, our research team has used narrative interviews to understand how families make decisions about when to move, where to move, where to send their children to school, whether to rent or purchase their homes, and also to examine how policy opportunities intended to increase residential choice work in practice. We have found that the residential decisions of poor parents share some common features. In contrast to an implicit *voluntary moves assumption* in the literature, poor families are often pushed out of their homes due to unforeseen circumstances. Unlike middle-class families, moving is typically not a multistaged, planned out process for the poor. Such structurally induced reactive mobility reduces the time and bandwidth needed to make deliberate moves. This is consistent with research showing the effects of scarcity on decision-making, with lower-income parents typically responding to tight timelines by hyper-focusing or "tunneling" (Mullainathan and Shafir 2013) in on addressing immediate needs.

In response, poor families focus on a few crucial priorities, most of which involve attributes of the house rather than the neighborhood, challenging the assumption that amenities are bundled in housing search assessments. Families also viewed their constrained decisions as avoiding the worst-case scenarios and as providing "temporary" solutions to immediate needs. Yet, these "deferrals" of some aspects of the residential decision can lead to more residential and school instability over time, as negative aspects of their neighborhoods and schools—some of which are even anticipated—rear up and spur relocation and school transfers. Unable to secure the "package deal" like middle- and upper-income parents, low-income parents engaged in an ongoing series of decisions, taking a "trial and error" approach to residential and school choice. As Tasha, an African American collections agent in Cleveland explained, she anticipated that each move she and her family made would bring some increase in quality, even if only a little: "my ultimate goal has always been every time I moved it was to get to something better, not just a lateral move, but I need to move up. So I moved from a terrible spot to a decent spot, from a decent spot to an okay spot, from an okay spot to a cool spot." We also learned that for families who seek homeownership—often a refuge from the unpredictable and uncontrollable alternative of renting—the available options can create even more vulnerability.

We believe that these findings can inform policy as well, since effective policy requires understanding how people make decisions (Herd and Moynihan 2019; Mullainathan and Shafir 2013; Small and Newman 2001). In the absence of research on residential decision-making, it is easy for scholars and policymakers to assume that the unequal distribution of households across urban geography is due to underlying preferences, values, or choices to remain in low-opportunity areas (see Guetzkow 2010). If such decisions are perceived as "personal preferences," it is difficult to make the case that there is much of a role for policy intervention in improving people's residential locations (see also Clark 2008; Orfield and Eaton 1996). To design effective social programs, we need to understand how life conditions for poor and minority families facilitate or constrain their ability to

make optimal residential decisions and take advantage of housing policy opportunities. By studying decision-making, especially through narrative interviews, we can also learn much about policy assumptions,<sup>47</sup> including strategies low-income families use when responding to policies, their expectations about policy payoffs, and unexpected barriers that impede policy success. This is critical for informing expensive policy experiments and helping to design better ones.

For example, when the initial MTO experimental results showed housing voucher take-up rates were just below 50 percent for the treatment group, critics interpreted this as families' lack of interest in moving to lower poverty neighborhoods (Clark 2008). As we note elsewhere, when there is an apparent policy failure, it is all too easy to "blame individuals or overstate the durability of preexisting preferences" (2014, p. 377). Yet, our research on the housing and neighborhood experiences of MTO families showed that weaknesses in the housing voucher policy and constraints of the racially segregated housing market were more likely to lower take-up rates than preexisting preference for low-income neighborhoods. Our more recent work with CMTO in Seattle makes this case even more clearly. The decision-making studies we have done in the context of these policy interventions allow us to see how people respond when social environments and resources profoundly change—something that is difficult to do in the structurally confounded status quo (cf. Bronfenbrenner 1979)—and they also challenge assumptions about revealed preferences, upending what is commonly inferred from choices that are made under challenging circumstances.

Throughout our work, we have used terms like "preferences," "choices," and "decisions" to describe the beliefs, behaviors, and coping strategies of families as they seek shelter and schools. Unfortunately, such terminology risks oversimplifying reality and implying that there is far more freedom of choice than there is. We want to make clear that the decisions and strategies our qualitative work revealed have either been hindered by years of enduring significant instability, disadvantage, and threats to personal safety, or facilitated by relative advantage and the luxury of financial resources and stability. For example, consistent with prior research, lower-income parents in our studies were more likely to experience barriers in their housing searches relative to more affluent families, such as significant loss of income and joblessness, criminal records, evictions, the need to care for many other family members, and immigration status. Yet, we believe that there is much to be gained by studying how people make choices, even if many of those choices are made within extraordinary constraints, and are borne out of deep structural inequalities (see also Krysan and Crowder 2017).

For example, we know that many of these constraints are even more pronounced among minority families. As we note elsewhere (Harvey et al. 2019), parents in our studies with comparable levels of financial resources shared similar residential strategies and logics, regardless of their racial and ethnic backgrounds. However, existing research has long documented that nonwhite families nationwide are more likely to live in poorer neighborhoods, even when accounting for income and education level (Crowder and South 2005; Krysan and Crowder 2017; Sharkey 2013). Our interviews cannot address the role that some of these larger structural factors play in differential access to neighborhoods. Yet, we know that Black and Hispanic families are disproportionately vulnerable in ways that affect where they end up living, and experience higher barriers to homeownership (Haurin et al. 2007) and higher risks of the kinds of reactive moves we describe (Crowder 2001; Desmond and Shollenberger 2015). Regardless of income, Black and Hispanic parents

are subject to discrimination in housing and credit markets, which can circumscribe their residential options (Pager and Shepherd 2008). In our study, these barriers likely made achieving preferences more difficult for the least-advantaged and nonwhite families.

#### LIMITATIONS AND FUTURE RESEARCH

The studies our team has conducted have a number of strengths that allow them to inform research on residential decision-making. For example, we have collected data with economically and racially diverse, systematically sampled groups of families, in different regions of the country, using longitudinal interviews and ethnographic components, and often leveraging unique policy opportunities. However, some aspects of our work also limit what we can learn about the unequal geography of opportunity. First, we have not explored the significance of social networks in-depth, yet we know that social and institutional relationships are vital for understanding situated residential decision-making, notably the importance of family members for child care (see Bader et al. 2019; Krysan and Crowder 2017; Lareau 2014; Talbert 2018). Second, while some of our study neighborhoods in Dallas and Mobile were semirural, we have not done work in less populated or rural areas in the Northwest, Southwest, or Deep South, where population density, housing markets, and policy environments differ in important ways from larger metropolitan regions (cf. Edin and Schaefer 2015).

Third, our studies focused mostly on the decisions of parents and caregivers (and in other work, those of landlords and property owners), but future work on residential decision-making should also include other institutional stakeholders and actors, including real estate developers and professionals, school administrators, city agency planners, and other community groups (like neighborhood associations) and nonprofits (see Small 2004). We are in the process of including some of this in our work in Baltimore, <sup>49</sup> and are encouraged by emerging research in this area by others (cf. Bartram 2019; Besbris 2020; Korver-Glenn 2018). Lastly, while we spent time with a diverse sample of families in Dallas and Cleveland, our sample sizes did not always allow for analyses of race, income, and social class subgroups (e.g. low-income white and high-income Black and Hispanic families). More research is also needed to understand the decisions of more advantaged families who shape what is possible for others (e.g., Altenhofen et al. 2016; Bader et al. 2019; Billingham and Kimelberg 2013; Lareau 2014).

Finally, it would be hard to end our paper without talking about the extraordinary societal changes that accompanied the COVID-19 pandemic in the spring of 2020. As we note above, in addition to conceptual contributions, understanding decision-making under unexpected and fast-changing circumstances can yield benefits for improving social policy. Governments have executed shelter-in-place orders throughout the country, mandating that nonessential businesses close and families and children stay home. Social distancing has become paramount to stop the spread of infection. Yet, while the public health benefits are undeniable, we also know that the burdens of these measures are not borne equally. Home is not a safe environment for everyone—it depends on the physical condition of the house, who is living at home, and what shelter-in-place means for one's livelihood. In Baltimore, like many other cities, poor families often live in cramped, low-quality, uncomfortable, and even dangerous dwellings, making it difficult to social distance. Housing conditions, such as mold and vermin infestation, can also aggravate the asthma symptoms of their children.

Shelter-in-place also means being unable to access facilities, such as schools, libraries, and recreation centers, which provide a layer of protection against substandard living situations and unsafe relationships. In addition, privacy is at a premium for most poor households-it is hard to find and extremely valuable (Harvey 2020; Pilkauskas et al. 2014). Living in crowded conditions can increase the risk of infection, as well as take a toll on mental and emotional health. For victims of domestic abuse, sheltering-in-place with an abuser—under conditions of extreme uncertainty and stress—can be potentially disastrous (Hardesty and Ogolsky 2020). Finally, the economic fallout of social distancing is likely to be worst for poor and minority households, many of whom have little to no savings (Federal Reserve 2019) and work in hourly positions that were the first to be eliminated in the crisis (Butcher and Schanzenbach 2018). With the unemployment claims now at near record highs, many tenants are unable to pay rent, which will compound their already precarious housing situation. Previous research and the work we describe in this paper shows that people sometimes make choices that they know have negative future consequences, especially when the alternatives are worse. Thus, moving forward, as public health experts and social policymakers prepare for the next pandemic, we need to consider how people perceive risks and make decisions, including those about housing We also need to understand how these processes differ by income (see Papageorge et al. 2020) and how they might disadvantage minority families—and develop ways to mitigate these risks to protect the poor and gain greater behavioral compliance to ensure public safety.

#### Notes

<sup>1</sup>We are enormously grateful for the generous support of our funders, whose investment in our fieldwork and analysis made this work possible. They include the: Abell Foundation, Annie E. Casey Foundation, Bill and Melinda Gates Foundation, Department of Housing and Urban Development, MacArthur Foundation, National Science Foundation, Overdeck Foundation, Russell Sage Foundation, Spencer Foundation, Surgo Foundation, and William T. Grant Foundation.

<sup>2</sup>This article would not have been possible without our collaborators, and we think of this piece as co-authored by us all, over many years of conversations and shared fieldwork experiences. In addition to our coauthors, several dozen additional fieldworkers and coders also helped us conduct this research, and each paper individually credits them. They include: Noel Abdala, Paige Ackman, Brian Adams, Trisha Ahmed, Christina Ambrosino, Kimberly Arnold, Asad Asad, Birdy Assefa, William Atienza, Divya Baron, Laura Bartos, Monica Bell, Janice Bonsu, Kiana Boroumand, Joseph Boselovic, Ines Botto, Melody Boyd, Janaya Brown, Brielle Bryan, Brianna Bueltmann, Erin Carll, Elaine Carpenter, Meshay Clark, Steven Clapp, Hana Clemens, Devin Collins, Barbara Condliffe, Jennifer Cossyleon, Mollie Cueva-Dabkoski, Adelaide Currin, Hannah Curtis, Sophie Damas, Jennifer Darrah-Okike, Bridget Davis, Alessandra Del Conte Dickovick, Hilario Dominguez, Kaitlin Edin-Nelson, Marisa Edin-Nelson, Jordan Engel, Jennifer Ferentz, Kimberly Foley, Angela Gaffney, Naomi Gamoran, Phil Garboden, Mitchell Generette, Asaph Glosser, Meredith Greif, Darriel Harris, Megan Holland, Trevor Hummel, Jacqueline Hwang, Steph Irwin, Sarah Jabour, Akanksha Jayanthi, Lily Kairis, Rebecca Kissane, Barbara Kiviat, Carly Knight, Holly Howell Koogler, Nicole Kovski, Christine Lee, Olivia Long, Tanya Lukasik, Snehaa Maripudi, Kathryn Mercogliano, Freddie McCall, Marika Miles, Margot Moinester, Mia Monkovic, Daphne Moraga, Fadeke Muraina, Melanie Nadon, Kiara Nerenberg, Bronte Nevins, Kate Nygaard, Jayne O'Dwyer, Elise Omaki, Ann Owens, Jilliann Pak, Jennifer Pashup, Kristin Perkins, Tichelle Porch, Daveona Ransome, Kathryn Reed, Emily Rencsok, Anna Rhodes, Simone Robbennolt, Larry Robinson, Lucas Rodriguez, Eva Rosen, Peter Rosenblatt, Jasmine Sausedo, Beth Schueler, Ben Schwartz, Trinard Sharpe, Will Shefelman, Tracey Shollenberger, Angela

Simms, Brianna So, Geena St. Andrew, Kate Stepleton, Lauren Stettz, Elizabeth Talbert, Sydney Thomas, Jessica Tollette, Naomi Tsegaye, Maria Vignau-Loria, Siri Warkentien, Emily Warren, Annette Waters, Anna Westin, Juliana Wittman, Jason Wright, Stephen Wong, Holly Wood, Allison Young, Nazish Zafar, Queenie Zhu, and Anita Zuberi.

 $^3$ See also Boyd and colleagues (2010) for research on Chicago's Gautreaux II mobility program, which comes to similar conclusions .

<sup>4</sup>As Wilson (1991) argues: "Outmigration has decreased the contact between groups of different class and racial backgrounds and thereby concentrated the adverse effects of living in impoverished neighborhoods. These concentration effects, reflected, for example, in the residents' self-limiting social dispositions, are created by inadequate access to jobs and job networks, the lack of involvement in quality schools, the unavailability of suitable marriage partners, and lack of exposure to informal "mainstream" social networks and conventional role models" (p. 595).

<sup>5</sup>Subsequent work by Edin and colleagues has shown how the introduction of the expansion of the Earned Income Tax, which now offers wage subsidies to low-wage working parents, reversed this calculus among single mothers (Halpern-Meekin et al. 2015; Edin and Shaefer 2015).

<sup>6</sup>In this piece, we do not pick up the recent debates on culture and poverty studies (cf. Small, Harding and Lamont 2010), although we acknowledge that decision-making is certainly shaped by culture. For example, we can consider decisions as: reflecting what people value as important;, part of their repertoires and strategies; important for how they frame the world in which they need these strategies; motivated by narratives; made with cultural capital which is leveraged at important decision points; and influenced by norms about what it means to be a "good" parent in their communities and families (drawing on Small et al. 2010; Pugh 2013).

<sup>7</sup>We also attribute this point to a comment William Julius Wilson made during a presentation the first author gave on some of this work at Harvard Kennedy School of Government in September 2012.

<sup>8</sup>We thank Kathryn Edin for this insight.

 $^9$ See Greif (2018) and Garboden et al. (2018, 2019). We also thank Jennifer Cossyleon for helping direct this work.

<sup>10</sup>Adapted from Harvey et al. (2019).

<sup>11</sup>DeLuca et al. (2019), Rosenblatt and DeLuca (2012), Harvey et al. (2019), DeLuca et al. (2013), and Rhodes and DeLuca (2014).

<sup>12</sup>Harvey et al. (2019).

<sup>13</sup>See also Boyd (2010), who found similar reactive moves among families in Chicago's Gautreaux II intervention.

<sup>14</sup>Rosenblatt and DeLuca (2012) and DeLuca et al. (2016).

<sup>15</sup>Neighborhood poverty itself increased in some respondents' neighborhoods, and other life course events put families back out into a rental market with vouchers that had little support (Edin et al. 2012).

<sup>16</sup>Rosenblatt and DeLuca (2012).

<sup>17</sup>DeLuca et al. (2019, p. 22).

<sup>18</sup>Rosenblatt and DeLuca (2012); See also Wood (2014).

<sup>19</sup>Harvey et al. (2019).

<sup>20</sup>DeLuca et al. (2018).

<sup>21</sup>See also Wood (2014) on what voucher recipients report are desirable features for a rental home.

<sup>22</sup>Harvey et al. (2019).

<sup>23</sup>See also Gigernezer and Goldstein (1996) on "fast and frugal" shortcuts.

<sup>24</sup>Harvey et al. (2019) and DeLuca et al. (2019).

 $^{25}\mathrm{DeLuca}$  et al. (2019).

<sup>26</sup>Garboden and DeLuca (2013).

<sup>27</sup>Garboden and DeLuca (2013) and Bergman et al. (2020).

<sup>28</sup>Darrah-Okike et al. (2019).

<sup>29</sup>This policy varies from one Public Housing Authority to another. Sixty days is the HUD-mandated minimum, but PHAs in tighter housing markets sometimes extend search windows up to three months.

<sup>30</sup>DeLuca et al. (2013, p. 278).

<sup>31</sup>It is common for HCV households to rely on websites, like gosection8.com for their housing searches. However, recent work has shown that the units listed as available on these websites also tend to be in higher poverty, more racially segregated neighborhoods (Gayles et al. 2015; Bergman, Chan and Kapor 2020).

 $^{32}$ Edin et al. (2012) and DeLuca et al. (2013).

<sup>33</sup>Darrah and DeLuca (2014).

<sup>34</sup>Bergman et al. (2020).

<sup>35</sup>It is also often assumed that parents are making the decisions about where to go to school. In other work (Condliffe et al. 2015), we found that youth were often the primary decision makers in the high school choice process. Many of the youth we interviewed made choices under considerable constraints imposed by the district policy and by their family, peers, and academic background. Most youth were not eligible for the top high schools in the district, and many felt that they were choosing from among a small number of undesirable schools. When choosing among the nonselective schools, youth did not prioritize school characteristics such as teacher quality or graduation rates, but prioritized physical safety and social concerns.

<sup>36</sup>DeLuca et al. (2018). See also Rhodes and DeLuca (2014) and DeLuca and Rosenblatt (2010).

<sup>37</sup>The constant instability of housing, work, health, and violence made school decisions difficult. As we noted in DeLuca and Rosenblatt (2010, p. 1481), "While most MTO parents emphasized the importance of school and wanted better things for their children, good intentions and hopes were also thrown off course by the instability and chaos that comes from needy extended family members, the nature of low-wage work, and the unpredictability of landlord practices."

<sup>38</sup>DeLuca et al. (2018).

<sup>39</sup>Rhodes and DeLuca (2014).

<sup>40</sup>DeLuca and Rosenblatt (2010).

<sup>41</sup>Darrah and DeLuca (2014).

<sup>42</sup>DeLuca, Rhodes and Young (2020); see also DeLuca, Rhodes and Garboden (2016).

<sup>43</sup>Harvey et al. (2019).

<sup>44</sup>Iang-Trettien (2019a).

<sup>45</sup>Jang-Trettien (Forthcoming).

<sup>46</sup>Jang-Trettien and DeLuca (2019).

<sup>47</sup>As Edin and Pirog (2014) argue, there are at least three virtues of qualitative data for policy analysis: hypothesis generation and informing intervention design; understanding underlying processes and mechanisms behind quantitative results; and discovering meaning. See also DeLuca et al. (2012) for a review of how qualitative data informed our interpretations of the Moving to Opportunity experimental results, in part by revealing faulty assumptions about decision-making.

<sup>48</sup>Edin et al. (2012), Rosenblatt and DeLuca (2012), and DeLuca et al. (2013).

<sup>49</sup>Garboden and Jang-Trettien (2020), Schock and Cossyleon (2019), and Rosen and Garboden (2020).

<sup>50</sup>DeLuca, Papageorge and Kalish (2020).

#### REFERENCES

Acevedo-Garcia, Dolores, Teresa L. Osypuk, Rebecca E. Werbel, Ellen R. Meara, David M. Cutler, and Lisa F. Berkman. 2004. "Does Housing Mobility Policy Improve Health?" *Housing Policy Debate* 15:49–98.

Altenhofen, Shannon, Mark Berends, and Thomas G. White. 2016. "School Choice Decision Making among Suburban, High-Income Parents." AERA Open 2:1–14.

- Asad, Asad and Eva Rosen. 2019. "Hiding within Racial Hierarchies: How Undocumented Immigrants Make Residential Decisions in an American City." *Journal of Ethnic and Migration Studies* 45(11):1857–1882.
- Bader, Michael D.M., Annette Lareau, and Shani A. Evans. 2019. "Talk on the Playground: The Neighborhood Context of School Choice." *Citγ & Community* 18(2):483–508.
- Banfield, Edward C. 1970. The Unheavenly City: The Nature and Future of Our Urban Crises. Boston: Little, Brown and Company.
- Barrett, Frank. 1976. "The Search Process in Residential Relocation." Environment and Behavior 8(2):169-98.
- Bartram, Robin. 2019. "Going Easy and Going After: Building Inspections and the Selective Allocation of Code Violations." *City and Community* 18(2):594–617.
- Bell, Monica C. 2020. "Located Institutions: Neighborhood Frames, Residential Preferences, and the Case of Policing." American Journal of Sociology 125(4):917–73.
- Bell, Monica, Kathryn Edin, Holly Michelle Wood, and Geniece Crawford Mondé. 2018. "Relationship Repertoires, the Price of Parenthood, and the Costs of Contraception." *Social Service Review* 92:313–48.
- Belsky, Eric S., Nicolas Retsinas, and Mark Duda. 2007. "The Financial Returns to Low-Income Homeownership." Pp. 191–212 in *Chasing the American Dream: New Perspectives on Affordable Homeownership*, edited by W. M. Rohe and H. L. Watson. Ithaca, NY: Cornell University Press.
- Bergman, Peter, Eric W. Chan, and Adam Kapor. 2020. "Housing Search Frictions: Evidence from Detailed Search Data and a Field Experiment." *National Bureau of Economic Research Working Paper* # 27209.
- Bergman, Peter, Raj Chetty, Stefanie DeLuca, Nathaniel Hendren, Lawrence F. Katz, and Christopher Palmer. 2020. "Creating Moves to Opportunity: Experimental Evidence on Neighborhood Choice among Housing Voucher Recipients." National Bureau of Economic Research Working Paper # 26164.
- Bertrand, Marianne, Sendhil Mullainathan, and Eldar Shafir. 2004. "A Behavioral-Economics View of Poverty." American Economic Review 94(2):419–23.
- Besbris, Max. 2020. Upsold: Real Estate Agents, Prices, and Neighborhood Inequality. Chicago: University of Chicago Press.
- Billingham, Chase M., and Shelley M. Kimelberg. 2013. "Middle-Class Parents, Urban Schooling, and the Shift From Consumption to Production of Urban Space." *Sociological Forum* 28:85–108.
- Boehm, Thomas P., and Alan M. Schlottmann. 2004. "The Dynamics of Race, Income, and Homeownership." *Journal of Urban Economics* 55(1):113–30.
- Boyd, Melody L., Kathryn Edin, Susan Clampet-Lundquist, and Greg Duncan. 2010. "The Durability of the Gautreaux Two Residential Mobility Program: A Qualitative Analysis of Who Stays and Who Moves from Low-Poverty Neighborhoods." *Housing Policy Debate* 20(1):116–43.
- Boyd, Melody L., and Stefanie DeLuca. 2017. "Fieldwork with In-depth Interviews: How to Get Strangers in the City to Tell You Their Stories." Pp. 239–53 in *Methods in Social Epidemiology*, 2nd edition, edited by J. Michael Oakes and Jay S. Kaugman. Jossey-Bass: Wiley.
- Briggs, Xavier de Souza, K. S. Ferryman, Susan J. Popkin, & Rendon Maria. 2008. "Why Did the Moving to Opportunity Experiment Not Get Young People into Better Schools?" Housing Policy Debate 19:53–91.
- Brooks-Gunn, Jeanne, Greg J. Duncan, and J. Lawrence Aber. 1997. Neighborhood Poverty: Context and Consequences for Children. New York: Russell Sage Foundation.
- Bronfenbrenner, Urie. 1979. The Ecology of Human Development. Cambridge, MA: Harvard University Press.
- Bruch, Elizabeth, and Fred Feinberg. 2017. "Decision-Making Processes in Social Contexts." *Annual Review of Sociology* 43:207–27.
- Bruch, Elizabeth, and Robert Mare. 2006. "Neighborhood Choice and Neighborhood Change." *American Journal of Sociology* 112:667–709.
- Bruch, Elizabeth, and Joffre Swait. 2019. "Choice Set Formation in Residential Mobility and Its Implications for Segregation Dynamics." *Demography* 56(5):1665–92.
- Bruch, Elizabeth, Ross Hammond, and Peter Todd. 2015. "The Co-Evolution of Decision Making and Social Environments." In *Emerging Trends in the Social and Behavioral Sciences*, edited by Robert Kaplan and Stephen Kosslyn. Hoboken NJ: John Wiley and Sons.
- Burdick-Will, Julia, Jeffrey Grigg, Kiara Millay Nerenberg, and Faith Connolly. 2020. "Socially-Structured Mobility Networks and School Segregation Dynamics: The Role of Emergent Consideration Sets." American Sociological Review 85 (4):675–708.
- Butcher, Kristin F., and Diane Whitmore Schanzenbach. 2018. "Most Workers in Low-Wage Labor Market Work Substantial Hours, in Volatile Jobs." In *Policy Futures*. Washington, DC: Center on Budget and Policy Priorities. Retrieved August 21, 2020 (https://www.cbpp.org/sites/default/files/atoms/files/7-24-18pov.pdf).

- Carrillo, Laura, Mary Pattillo, Erin Hardy, and Dolores Acevedo-Garcia. 2016. "Housing Decisions among Low-Income Hispanic Households in Chicago." *Cityscape* 18(2):109–50.
- Cerulo, Karen A. 2014. "Reassessing the Problem: Response to Jerolmack and Khan." Sociological Methods & Research 42:219–26.
- Chapin, Francis Stuart, and Edward Kaiser. 1978. *The Residential Choice Process: A Final Report to the Ford Foundation*. Chapel Hill: University of North Carolina, Department of City and Regional Planning.
- Charles, Camille Zubrinsky. 2000. "Neighborhood Racial-Composition Preferences: Evidence from a Multiethnic Metropolis." *Social Problems* 47(3):379–407.
- Chaskin, Robert J., and Mark L. Joseph. 2015. Integrating the Inner City: The Promise and Perils of Mixed-Income Public Housing Transformation. Chicago: University of Chicago Press
- Chellman, Colin C., Ingrid Gould Ellen, Brian J. McCabe, Amy Ellen Schwartz, and Leanna Stiefel. 2011. "Does City-Subsidized Owner-Occupied Housing Improve School Quality?" Journal of the American Planning Association 77(2):127–41.
- Chetty, Raj, Nathaniel Hendren, and Lawrence F. Katz. 2016. "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Project." American Economic Review 106:855– 902
- Clampet-Lundquist, Susan. 2007. "No More 'Bois Ball: The Impact of Relocation from Public Housing on Adolescents." Journal of Adolescent Research 22(3):298–323.
- Clark, William A.V. 1991. "Residential Preferences and Neighborhood Racial Segregation: A Test of the Schelling Segregation Model. Demography 28:1–19.
- ——— 2008. "Reexamining the Moving to Opportunity Study and Its Contribution to Changing the Distribution of Poverty and Ethnic Concentration." *Demography* 45:515–35.
- Clark, William A.V., Marinus C. Deurloo, and Frans M. Dieleman. 2003. "Housing Careers in the United States, 1968–93: Modelling the Sequencing of Housing States." *Urban Studies* 40(1):143–60.
- Clark, William A.V., and Robin Flowerdew. 1982. "A Review of Search Models and Their Application to Search in the Housing Market." Pp. 4–29 in *Modeling Housing Market Search*, edited by William A.V. Clark. London: Croom Helm.
- Clark, William A. V., & T. R. Smith. 1982. "Housing Market Search Behavior and Expected Utility Theory 2: The Process of Search." *Environment and Planning A: Economy and Space* 14:717–37.
- Condliffe, Barbara F., Melody L. Boyd and Stefanie DeLuca. 2015. "Stuck in School: How Social Context Shapes School Choice for Inner-City Students." Teachers College Record 117(3):1–36
- Crane, Jonathan. 1991. "Effects of Neighborhoods on Dropping out of School and Teenaged Childbearing." Pp. 299–320 in *The Urban Underclass*, edited by Christopher Jencks and Paul E. Peterson. Washington, DC: Brookings Institution Press.
- Crowder, Kyle D. 2001. "Racial Stratification in the Actuation of Mobility Expectations: Micro-Level Impacts of Racially Restrictive Housing Markets." *Social Forces* 79(4):1377–96.
- Crowder, Kyle, and Scott J. South. 2005. "Race, Class, and Changing Patterns of Migration between Poor and Nonpoor Neighborhoods." *American Journal of Sociology* 110(6):1715–63
- Cucchiara, Mia. 2013. "Are We Doing Damage? Choosing an urban public school in an era of parental anxiety." Anthropology & Education Quarterly 44:75–93.
- Cunningham, Mary, Martha Galvez, Claudia L. Aranda, Rob Santos, Doug Wissoker, Alyse Oneto, Rob Pitingolo, and James Crawford. 2018. "A Pilot Study of Landlord Acceptance of Housing Choice Vouchers," U.S. Department of Housing and Urban Development, September.
- Darrah, Jennifer, and Stefanie DeLuca. 2014. "Living Here Has Changed My Whole Perspective': How Escaping Inner-City Poverty Shapes Neighborhood and Housing Choice." Journal of Policy Analysis and Management 33(2):350–384.
- Darrah-Okike, Jennifer, Hope Harvey, and Kelley Fong. 2019. "Because the World Consists of Everybody': Understandings Parents' Preferences for Neighborhood Diversity." *City & Community* 19(2):374–397.
- DeLuca, Stefanie, and Peter Rosenblatt. 2010. "Does Moving to Better Neighborhoods Lead to Better Schooling Opportunities? Parental School Choice in an Experimental Housing Voucher Program." *Teachers College Record* 112(5):1441–89.
- DeLuca, Stefanie and Peter Rosenblatt. 2017. "Walking Away from The Wire: Housing Mobility and Neighborhood Opportunity in Baltimore." Housing Policy Debate 27:519–546.
- DeLuca, Stefanie, Greg Duncan, Ruby Mendenhall and Micere Keels. 2012. "The Notable and the Null: Using Mixed Methods to Understand the Diverse Impacts of Residential Mobility Programs." (Pp. 195–223) in

- Neighborhood Effects Research: New Perspectives, edited by Maarten Van Ham, David Manley, Nick Bailey, Ludi Simpson and Duncan Maclennan. Dordrecht: Springer.
- DeLuca, Stefanie, Susan Clampet-Lundquist, and Kathryn Edin. 2016. Coming of Age in the Other America. New York: Russell Sage Foundation.
- DeLuca, Stefanie, Anna Rhodes and Philip ME Garboden. 2016. "The Power of Place: How Housing Policy Can Boost Educational Opportunity." Report for the Abell Foundation.
- DeLuca, Stefanie, Philip Garboden, and Peter Rosenblatt. 2013. "Segregating Shelter: How Housing Policies Shape the Residential Locations of Low Income Minority Families." Annals of the American Academy of Political and Social Science 647:268–99.
- DeLuca, Stefanie, Holly Wood, and Peter Rosenblatt. 2019. "Where Poor Families Move (and Where They Go): Reactive Mobility and Residential Decisions." *City & Community* 18(2):556–93.
- DeLuca, Stefanie, Jennifer Darrah-Okike, and Kiara Millay Nerenberg. 2018. "I Can Fill in the Gaps": Social Class Differences in How Parents Make School Choices." Paper presented at the American Sociological Association Annual Meeting.
- DeLuca, Stefanie, Nicholas Papageorge, and Emma Kalish. 2020. "The Unequal Cost of Social Distancing." *Johns Hopkins University Coronavirus Resources Center*. Retrieved June 23, 2020 (https://coronavirus.jhu.edu/fromour-experts/the-unequal-cost-of-social-distancing)
- DeLuca, Stefanie, Anna Rhodes, Allison Young. 2020. "How Parents and Children Adapt to New Neighborhoods: Some Considerations for Future Housing Mobility Programs." (Pp. 187–218) in *Confronting Inequality: How Policies and Practices Shape Children's Opportunities*, edited by Laura Tach, Rachel Dunifon and Douglas L. Miller (Eds.). Washington, D.C.: American Psychological Association.
- Desmond, Matthew, and Tracey Shollenberger. 2015. "Forced Displacement from Rental Housing: Prevalence and Neighborhood Consequences." *Demography* 52:1751–72.
- Deterding, Nicole M. 2015. "Instrumental and Expressive Education: College Planning in the Face of Poverty." Sociology of Education 88(4):284–301.
- Dimaggio, Paul. 2014. "Comment on Jerolmack and Khan, 'Talk Is Cheap'": Ethnography and the Attitudinal Fallacy." Sociological Methods & Research 42:232–5.
- Druckman, James, and Arthur Lupia. 2000. "Preference Formation." Annual Review of Political Science 21:1–24.
- Duneier, Mitchell. 1999. *Sidewalk*. New York: Farrar, Straus and Giroux. Dupuis, Ann, and David C. Thorns. 1998. "Home, Home Ownership and the Search for Ontological Security."
- The Sociological Review 46(1):24–47.

  Edin, Kathryn, Stefanie DeLuca, and Ann Owens. 2012. "Constrained Compliance: Solving the Mystery of MTO Lease-Up Rates and Why Mobility Matters." Cityscape 14(2):181–94.
- Edin, Kathryn, and Laura Lein. 1997. Making Ends Meet. New York, NY: Russell Sage Foundation.
- Edin, Kathryn, and Timothy J. Nelson. 2013. Doing the Best I Can: Fatherhood in the Inner City. Berkeley: University of California Press.
- Edin, Kathryn J. and Maureen A. Pirog. 2014. "Special Symposium on Qualitative and Mixed-Methods for Policy Analysis." *Journal of Policy Analysis and Management* 33:345–349.
- Edin, Kathryn, and H. Luke Shaefer. 2015. \$2.00 a Day: Living on Almost Nothing in America. New York: Houghton Mifflin Harcourt.
- Ellen, Ingrid. 2000. Sharing America's Neighborhoods: The Prospects for Stable Racial Integration. Cambridge, MA: Harvard University Press.
- Emerson, Michael O., George Yancey, and Karen J. Chai. 2001. "Does Race Matter in Residential Segregation? Exploring the Preferences of White Americans." *American Sociological Review* 66(6):922–35.
- Federal Reserve. 2019. Board of Governors of the Federal Reserve "Report on the Economic Well Being of U.S. Households in 2018–2019." Retrieved June 23, 2020 (https://www.federalreserve.gov/publications/2019economic-well-being-of-us-households-in-2018-dealing-with-unexpected-expenses.htm)
- Galster, George C. 2019. Making Our Neighborhoods, Making Our Selves. Chicago: The University of Chicago Press Galster, George C., and Patrick Sharkey. 2017. Spatial Foundations of Inequality: A Conceptual Model and Empirical Overview. RSF: The Russell Sage Foundation Journal of the Social Science 3(2):1–33.
- Garboden, Philip M.E., and Stefanie DeLuca. 2013. "'I Came Straight Here': How Poor Renters Search for Housing." Paper presented at the Annual Meeting of the Association for Public Policy Analysis and Management, Washington, DC.
- Garboden, Philip, Eva Rosen, Stefanie DeLuca and Kathryn Edin. 2018. "Taking Stock: What Drives Landlord Participation in the Housing Choice Voucher Program." *Housing Policy Debate* 28:979–1003.

- Garboden, Philip, Eva Rosen, Meredith Greif, Stefanie DeLuca, and Kathryn Edin. 2018. *Urban Landlords and the Housing Choice Voucher Program: A Research Report.* United States Department of Housing and Urban Development, Policy Development and Research Division.
- Garboden, Philip ME and Christine Jang-Trettien. 2020. "There's Money to Be Made in Community: Real Estate Developers, Community Organizing, and Profit-making in a Shrinking City." Journal of Urban Affairs 42(3):414–434.
- Gayles, Ebony and Silva Mathema. 2015. Constraining Choice: The Role of Online Apartment Listing Services in the Housing Choice Voucher Program. *Poverty & Race Research Action Council*. Washington, DC: Poverty & Race Research Action Council. Retrieved August 21, 2020 (https://prrac.org/pdf/ConstrainingChoice.pdf)
- Gennetian, Lisa A., and Eldar Shafir. 2015. "The Persistence of Poverty in the Context of Financial Instability: A Behavioral Perspective." *Journal of Policy Analysis and Management* 34(4):904–36.
- Gigerenzer, Gerd and Daniel G. Goldstein. 1996. "Reasoning the Fast and Frugal Way: Models of Bounded Rationality." *Psychological Review* 103(4):650–669.
- Goodman, Laurie, and Bing Bai. 2018. "Why Do Lenders Deny Small-Dollar Mortgages at Higher Rates?" Retrieved March 31, 2019 (https://www.urban.org/urban-wire/why-do-lenders-deny-small-dollar-mortgages-higher-rates)
- Gramlich, Edward, Deborah Laren, and Naomi Sealand. 1992. "Moving Into And Out Of Poor Urban Areas." *Journal of Policy Analysis and Management* 11:273–87.
- Greif, Meredith J. 2018. "Regulating Landlords: Unintended Consequences for Poor Tenants." City & Community 17:658–674.
- Guetzkow, Joshua. 2010. "Beyond Deservingness: Congressional Discourse on Poverty, 1964–1996." Annals of the American Academy of Political and Social Science 629:173–97.
- Gyourko, Joseph, and Peter Linneman. 1997. "The Changing Influences of Education, Income, Family Structure, and Race on Homeownership by Age over Time." *Journal of Housing Research* 8(1):1–25.
- Gyourko, Joseph, Peter Linneman, and Susan Wachter. 1999. "Analyzing the Relationships among Race, Wealth, and Homeownership in America." *Journal of Housing Economics* 8(2):63–89.
- Halpern-Meekin, Sarah, Kathryn Edin, Laura Tach, and Jennifer Sykes. 2015. It's Not Like I'm Poor: How Working Families Make Ends Meet in a Post-Welfare World. Oakland: University of California Press.
- Hankins, Katherine, Mechelle Puckett, Deirdre Oakley, and Erin Ruel. 2014. "Forced Mobility: The Relocation of Public-Housing Residents in Atlanta." *Journal of Urban Affairs* 46:2932–49.
- Hardesty, Jennifer L., and Brian G. Ogolsky. 2020. "A Socioecological Perspective on Intimate Partner Violence Research: A Decade in Review." *Family Relations* 82:454–77.
- Harding, David J. 2003. "Counterfactual Models of Neighborhood Effects: The Effect of Neighborhood Poverty on High School Dropout and Teenage Pregnancy." American Journal of Sociology 109(3):676–719.
- ——— 2010. Living the Drama: Community, Conflict, and Culture among Inner-City Boys. Chicago: University of Chicago Press.
- Harvey, Hope. 2020. "Cumulative Effects of Doubling Up in Childhood." Demography 57:501–28.
- Harvey, Hope, Kelley Fong, Kathryn Edin, and Stefanie DeLuca. 2019. "Forever Homes and Temporary Stops: Housing Search Logics and Residential Selection." Social Forces 98:1498–523.
- Haurin, Donald, Christopher Herbert, and Stuart S. Rosenthal. 2007. "Homeownership Gaps among Low-Income and Minority Borrowers and Neighborhoods." *Cityscape* 9(2):5–52.
- Heckman, James, Hidehiko Ichmura, Jeffery Smith, and Petra Todd. 1998. "Characterizing Selection Bias Using Experimental Data." *Econometrica* 66:1017–98.
- Herbert, Christopher, Daniel McCue, and Rocio Sanchez-Moyano. 2014. "Is Homeownership Still an Effective Means of Building Wealth for Low-Income and Minority Households?" Pp. 50–98 in Homeownership Built to Last: Balancing Access, Affordability and Risk after the Housing Crisis, edited by E. S. Belsky, C. E. Herbert, and J. H. Molinsky. Washington, DC: Brookings Institution Press.
- Herd, Pamela, and Donald Moynihan. 2019. Administrative Burden: Policymaking by Other Means. New York: Russell Sage Foundation.
- Holland, Megan, and Stefanie DeLuca. 2016. "Why Wait Years to Become Something? Low Income African American Youth and the Costly Search for Careers in For-Profit Programs." Sociology of Education 89:261–78.
- Holme, Jennifer Jellison. 2002. "Buying Homes, Buying Schools: School Choice and the Social Construction of School Quality." Harvard Educational Review 72(2):177–206.
- Huff, James O. 1986. "Geographic Regularities in Residential Search Behavior." Annals of the Association of American Geographers 76:208–27.

- Jang-Trettien, Christine. 2019a. "Housing Tenure and Parenting: How Low-Income Mothers Make Choices about Homeownership." Working paper.
- —— Forthcoming. "House of Cards: Informal Housing Markets and Precarious Pathways to Homeownership in Baltimore." Social Problems.
- Jang-Trettien, Christine and Stefanie DeLuca. 2019. "Real Estate Investments and the Destabilization of Poor Neighborhoods." Paper presented at the Sociology of Housing Conference, Georgetown University, Washington DC, October 4th.
- Jargowsky, Paul, and Christopher Wheeler. 2017. "Economic Segregation in US Metropolitan Areas, 1970-2010."
  Retrieved June 23, 2020 (https://21cc.jhu.edu/wp-content/uploads/2018/06/economic-segregation-in-us-metropolitan-areas-1970-to-2010.pdf)
- Jerolmack, Colin, and Shamus Khan. 2014. "Talk Is Cheap: Ethnography and the Attitudinal Fallacy." *Sociological Methods & Research* 43(2):178–209.
- Johnson, Monique S. 2014. "Poverty Deconcentration Priorities in Low-Income Housing Policy: A Content Analysis of Low-Income Housing Tax Credit (LIHTC) Qualified Allocation Plans." Ph.D. Thesis, Virginia Commonwealth University.
- Jones, Nikki. 2010. Between Good and Ghetto: African American Girls and Inner City Violence. America: Rutgers University Press.
- Katz, Michael B. 1996. In the Shadow of the Poorhouse a Social History of Welfare in America. New York: Basic Books. Kleit, Rachel, Seungbeom Kang, and Corianne Payton Scally. 2016. "Why Do Housing Mobility Programs Fail in Moving Households to Better Neighborhoods?" Housing Policy Debate 26(1):188–209.
- Korver-Glenn, Elizabeth. 2018. "Compounding Inequalities: How Racial Stereotypes and Discrimination Accumulate across the Stages of Housing Exchange." American Sociological Review 83(4):627–56.
- Krysan, Maria, and Michael Bader. 2007. "Perceiving the Metropolis: Seeing the City through a Prism of Race." Social Forces 86(2):699–733.
- Krysan, Maria, and Kyle Crowder. 2017. Cycle of Segregation: Social Processes and Residential Stratification. New York: Russell Sage Foundation.
- Lareau, Annette. 2014. "Schools, Housing and the Reproduction of Inequality." Chapter 6 in Pp. 169–206, Annette Lareau and Kimberly Goyette (Eds.), *Choosing Homes Choosing Schools*. New York: Russell Sage.
- Logan, John R., and Richard Alba. 1993. "Locational Returns to Human Capital: Minority Access to Suburban Community Resources." *Demography* 30:243–68.
- Logan, John R., and Harvey Molotch. 1987. *Urban Fortunes: The Political Economy of Place*. Berkeley and Los Angeles: University of California Press.
- Logan John R., and Brian J. Stults. 2011. "The Persistence of Segregation in the Metropolis: New Findings from the 2010 Census." US2010 Project Report.
- Manski, Charles F. 1995. *Identification Problems in the Social Sciences*. Cambridge, MA; London: Harvard University Press
- Marris, Peter. 1990. "Witnesses, Engineers, Or Storytellers? Roles of Sociologists in Social Policy." Pp. 75–87 in *Sociology in America*, edited by Herbert J. Gans. Newbury Park, CA: Sage.
- Massey, Douglas S., and Nancy A. Denton. 1985. "Spatial Assimilation as a Socioeconomic Outcome." *American Sociological Review* 50(1):94–106
- Mayer Susan E., and Christopher Jencks. 1989. "Growing Up In Poor Neighborhoods: How Much Does It Matter?" *Science* 243:1441–45.
- McCabe, Brian J. 2018. "Why Buy a Home? Race, Ethnicity, and Homeownership Preferences in the United States." *Sociology of Race and Ethnicity* 4:452–72.
- McClure, Kirk. 2008. "Deconcentrating Poverty with Housing Programs." *Journal of the American Planning Association* 74:90–9.
- McClure, K. 2010. "The prospects for guiding housing choice voucher households to high opportunity neighborhoods." *Cityscape: A Journal of Policy Development and Research* 12, 101–122.
- Moffitt, Robert A. 2004. "The Role of Rndomized Field Trials in Social Science Research: A Perspective from Evaluations of Reforms of Social Welfare Programs. *American Behavioral Scientist* 47:506–40.
- Moynihan, Daniel P. 1965. The Negro Family: The Case For National Action. Washington, DC: United States Department of Labor.
- Mullainathan, Sendhil, and Eldar Shafir. 2013. Scarcity: Why Having Too Little Means So Much. New York: Times Books.

- Nelson, K.P., and J.G. Edwards. 1993. "Intra-Urban Mobility and Location Choice in the 1980s." Pp. 53–95 in *Housing Markets and Residential Mobility*, edited by G.T. Kingsley and M.A. Turner. Washington, DC: The Urban Institute Press.
- Lewis, Oscar. 1966. "The Culture of Poverty." Scientific American 215(4):19-25
- Newman, Katherine. 1999. No Shame in My Game: The Working Poor in the Inner City. New York: Vintage.
- Newman, Katherine S., and Rebekah Peeples Massengill. 2006. "The Texture of Hardship: Qualitative Sociology of Poverty, 1995–2005." Annual Review of Sociology 32(1):423–46.
- Oakley, Deirdre, and Keri Burchfield. 2009. "Out of the Projects, Still in the Hood: The Spatial Constraints on Public-Housing Residents' Relocation in Chicago." *Journal of Urban Affairs* 31:589–614.
- Orfield, Gary, and Susan E. Eaton. 1996. Dismantling Desegregation: The Quiet Reversal of Brown v. Board of Education. New York: New Press.
- Owens, Ann. 2016. "Assisted Housing and Neighborhood Poverty Dynamics: 1977-2008." *Urban Affairs Review* 52:287–322.
- Pager, Devah, and Hana Shepherd. 2008. "The Sociology of Discrimination: Racial Discrimination in Employment, Housing, Credit, and Consumer Markets." *Annual Review of Sociology* 34:181–209.
- Pais, Jeremy, Scott J. South, and Kyle Crowder. 2012. "Metropolitan Heterogeneity and Minority Neighborhood Attainment: Spatial Assimilation or Place Stratification?" *Social Problems* 59(2):258–81.
- Papageorge, Nicholas W., Matthew V. Zahn, Michèle Belot, Eline van denBroek-Altenburg, Syngjoo Choi, Julian C. Jamison, and Egon Tripodi. 2020. "Socio-Demographic Factors Associated with Self-Protecting Behavior during the COVID-19 Pandemic." No. 13333. Institute of Labor Economics (IZA).
- Parry, Marc. 2012. "The Neighborhood Effect." The Chronicle of Higher Education, November 5th, 2012.
- Pendall, Rolf. 2000. "Why Voucher and Certificate Users Live in Distressed Neighborhoods." *Housing Policy Debate* 11(4):881–910.
- Pilkauskas, Natasha V., Irwin Garfinkel, and Sara S. McLanahan. 2014. "The Prevalence and Economic Value of Doubling Up." Demography 51(5):1667–76.
- Pugh, Allison. 2013. "What Good are Interviews for Thinking about Culture? Demystifying Interpretive Analysis." American Journal of Cultural Sociology 1(1): 42–68.
- Quercia, Roberto G., and William M. Rohe. 1993. "Models of Housing Adjustment and Their Implications for Planning and Policy." *Journal of Planning Literature* 8(1):20–31.
- Quillian, Lincoln. 2003. "How Long Are Exposures to Poor Neighborhoods? The Long-Term Dynamics of Entry and Exit from Poor Neighborhoods." *Population Research and Policy Review* 22:221–49.
- Reardon, Sean F., and Kendra Bischoff. 2011. "Income Inequality and Income Segregation." American Journal of Sociology 116(4):1092–153.
- Reid, Carolina. 2014. "To Buy or Not to Buy? Understanding Tenure Preferences and the Decision-making Processes of Lower-income Households." Pp. 143–71 in *Homeownership Built to Last: Balancing Access, Affordability and Risk after the Housing Crisis*, edited by E.S. Belsky, C.E. Herbert, and J.H. Molinsky. Washington, DC: Brookings Institution Press.
- Rhodes, Anna, and Stefanie DeLuca. 2014. "Residential Mobility and School Choice among Poor Families." Pp. 137–66 in *Choosing Homes, Choosing Schools*, edited by Annette Lareau and Kim Goyette. New York: Russell Sage Foundation.
- Rhodes, Anna, and Siri Warkentien. 2017. "Unwrapping the Suburban "Package Deal": Race, Class, and School Access." *American Educational Research Journal* 54:1685–89S.
- Rosen, Eva. 2017. "Horizontal Immobility: How Narratives of Neighborhood Violence Shape Housing Decisions." American Sociological Review 82(2):270–96.
- Rosen, Eva, and Philip Garboden. 2020. "Landlord Paternalism: Housing the Poor with a Velvet Glove." Social Problems
- Rosenblatt, Peter, and Stefanie DeLuca. 2012. "We Don't Live Outside, We Live in Here': Neighborhood and Residential Mobility Decisions among Low-Income Families." City & Community 11(3):254–84.
- Rosenblatt, Peter, Kathryn Edin, and Queenie Zhu. 2015. "I Do Me: Young Black Men and the Struggle to Resist the Streets." Pp. 229–251 in *The Cultural Matrix: Understanding Black Youth*, edited by Orlando Patterson. Cambridge: Harvard University Press.
- Rossi, Peter H. 1955. Why Families Move: A Study in the Social Psychology of Urban Residential Mobility. Glencoe, IL: Free Press
- Ryan, William. 1971. Blaming the Victim. New York: Pantheon Books.

- Sandercock, Leonie. 2004. "Towards a Planning Imagination for the 21st Century." Journal of the American Planning Association 70:133–41.
- Sampson, Robert J. 2008. "Moving to Inequality: Neighborhood Effects and Experiments Meet Social Structure." American Journal of Sociology 114(1):189–231.
- 2012b. "Moving and the Neighborhood Glass Ceiling." Science 337:1464-5.
- Sampson, Robert J., Jeffery D. Morenoff, and Thomas Gannon-Rowley. 2002. "Assessing "Neighborhood Effects": Social Processes and New Directions in Research." Annual Review of Sociology 28:443–78.
- Sampson, Robert J., and Patrick Sharkey. 2008. "Neighborhood Selection and the Social Reproduction of Concentrated Racial Inequality." *Demography* 45(1):1–29.
- Sampson Robert J., Patrick Sharkey, and Stephen W. Raudenbush. 2008. "Durable Effects of Concentrated Disadvantage on Verbal Ability in the Lives of Black Children." *Proceedings of the National Academy of Sciences* 105:845–59
- Schafft, Kai. 2006. "Poverty, Residential Mobility and Student Transiency within a Rural New York School District." Rural Sociology 71:212–31.
- Schock, Natalie and Jennifer Cossyleon. 2019. "Enrollment and Neighborhood Brokers: School Leaders in Baltimore City Schools." Paper presented at the Annual Meeting of the Eastern Sociological Society, Boston, MA, March14-17.
- Sharkey, Patrick. 2008. "The Intergenerational Transmission of Context." American Journal of Sociology 113(4):931–969.
- Sharkey, Patrick. 2012. "Residential Mobility and the Reproduction of Unequal Neighborhoods." *Cityscape* 14(3):9–31.
- Sharkey, Patrick. 2013. Stuck in Place: Urban Neighborhoods and the End of Progress Toward Racial Equality. Chicago, IL: University of Chicago Press.
- Sharkey, Patrick and Jacob W. Faber. 2014. "Where, When, Why, and For Whom Do Residential Contexts Matter? Moving Away from the Dichotomous Understanding of Neighborhood Effects." Annual Review of Sociology 40:559–579.
- Shlay, Anne B. 1985. "Castles in the Sky: Measuring Housing and Neighborhood Ideology." *Environment and Behavior* 17:593–626.
- Simms, Angela, and Elizabeth Talbert. 2019. "Racial Residential Segregation and School Choice: How a Market-Based Policy for K-12 School Access Creates a 'Parenting Tax' for Black Parents." *Phylon* 56(1):33–57.
- Small, Mario Luis 2004. Villa Victoria: The Transformation of Social Capital in a Boston Barrio. Chicago: University of Chicago Press.
- Small, Mario Luis, David J. Harding, and Michele Lamont. 2010. "Reconsidering Culture and Poverty." The Annals of the American Academy of Political and Social Science 629(1):6–27.
- Small, Mario Luis, and Katherine Newman. 2001. "Urban Poverty after *The Truly Disadvantaged*: The Rediscovery of the Family, the Neighborhood, and Culture." *Annual Review of Sociology* 27:23–45.
- Soss, Joe, Richard C. Fording, and Sanford F. Schram. 2011. Disciplining the Poor: Neoliberal Paternalism and the Persistent Power of Race. Chicago, IL: University of Chicago Press.
- South, Scott J., and Kyle D. Crowder. 1997. "Escaping Distressed Neighborhoods: Individual, Community, and Metropolitan Influences." American Journal of Sociology 102:1040–84.
- Stiglitz, Joseph E., and Andrew Weiss. 1981. "Credit Rationing in Markets with Imperfect Information." The American Economic Review 71(3):393-410.
- Sugrue, Thomas J. 2014. The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit. Princeton, NJ: Princeton University Press.
- Swidler, Ann. 1986. "Culture in Action: Symbols and Strategies." American Sociological Review 51(2):273-86.
- Sykes, Jennifer, Katrin Križ, Katheryn Edin, and Sarah Halpern-Meekin. 2015. "Dignity and Dreams: What the Earned Income Tax Credit (EITC) Means to Low-Income Families." *American Sociological Review* 80(2): 243–67.
- Talarchek, Gary M. 1982. "Sequential Aspects of Residential Search and Selection." Urban Geography 3:34-57.
- Talbert, Elizabeth Mary. 2018. "Balancing the Three-Legged Stool: Sustainable Childrearing Routines, Family, and Work in Two American Cities." *Doctoral thesis*, Johns Hopkins University.
- Tiebout, Charles M. 1956. "A Pure Theory of Local Expenditures." Journal of Political Economy 64(5):416-24.

#### CITY & COMMUNITY

- Turner, Margery Austin, Robert Santos, Diane K Levy, Douglas A Wissoker, Claudia Aranda, and Rob Pitingolo. 2013. "Housing Discrimination against Racial and Ethnic Minorities 2012." Retrieved June 23, 2020 (https://www.huduser.gov/portal/Publications/pdf/HUD-514\_HDS2012\_execsumm.pdf)
- Turney, Kristin, Rebecca Joyce Kissane, and Kathryn Edin. 2012. "After Moving to Opportunity: How Moving to a Low-Poverty Neighborhood Improves Mental Health among African-American Women." Society and Mental Health 3(1):1–21.
- Vaisey, Stephen, and Lauren Valentino. 2010. "Culture and Choice: Toward Integrating Cultural Sociology with the Judgement and Decision-making Sciences." Poetics 68:131–43
- Venkatesh, Sudhir Alladi. 2008. Off the Books: The Underground Economy of the Urban Poor. Cambridge, MA: Harvard University Press.
- Wang, Ke, Amy Rathbun, and Lauren Musu. 2019. "School Choice in the United States: 2019." *National Center for Education Statistics*. Retrieved May 20, 2020 (https://nces.ed.gov/pubs2019/2019106.pdf)
- Wherry, Frederick F., Kristin S. Seefeldt, Anthony S. Alvarez, and Jose Quinonez. 2019 Credit Where It's Due: Rethinking Financial Citizenship. New York: Russell Sage Foundation.
- Wilson, William Julius. 1987. The Truly Disadvantaged: The Inner-City, the Underclass, and Public Policy. Chicago, IL: University of Chicago Press.
- Wilson, William Julius. 1991. "The Truly Disadvantaged Revisited: A Response to Hochschild and Boxill." Ethics 101:593–609.
- ———— 1996. When Work Disappears: The World of the New Urban Poor. Vintage.
- ——— 2009. "The Moynihan Report and Research on the Black Community." The Annals of the American Academy of Political and Social Science 621:34–46
- Wood, Holly. 2014. "When Only a House Makes a Home: How Home Selection Matters in the Residential Mobility Decisions of Lower-Income, Inner-City African American Families." *Social Service Review* 88(2):264–94.
- Wright, Susan E. 1993. "Presidential Address: Blaming the Victim, Blaming Society or Blaming the Discipline: Fixing Responsibility for Poverty and Homelessness." *The Sociological Quarterly* 34:1–16.
- Young, Alford. 2003. The Minds of Marginalized Black Men: Making Sense of Mobility, Opportunity, and Future Life Chances. Princeton: Princeton University Press.
- Zelizer, Viviana A. 2017. The Social Meaning of Money: Pin Money, Paychecks, Poor Relief, and Other Currencies. Princeton, NJ: Princeton University Press.

Appendix: Selected Qualitative and Mixed Methods Studies Drawn on in the Paper

Study Name	Years	Site	Purpose	Sample Members	Sample Size	Methods Deployed
MTO Interim Impacts Qualitative Study <sup>1</sup>	2003–2004	Baltimore	Explaining the puzzling effects of the MTO	Primary caregivers, youth, teachers	149	Narrative Interviews, classroom observations
MTOQ10 Transition to 2010–2012 Adulthood Study <sup>2</sup>	2010–2012	Baltimore	Understanding how disadvantaged youth launch into adulthood	Young Adults	150	Narrative Interviews, ethnographic observations
Family and Housing Dynamics Study <sup>3</sup>	2009–2012	Mobile, AL	Understanding how low-income families decide where to live	Primary caregivers and children	128	Narrative Interviews, ethnographic observations
Baltimore Housing Mobility Program Study <sup>4</sup>	2005-ongoing	Baltimore	Understanding the experiences of families and children who moved from low- to high-opportunity areas, with a focus on neighborhood and school change	Primary caregivers and children/youth	110	Narrative Interviews, program observations, and staff interviews

(Continued)

Study Name	Years	Site	Purpose	Sample Members	Sample Size	Methods Deployed
How Parents House Kids Study <sup>5</sup>	2013–ongoing	Cleveland and Dallas	Understanding income and race differences in how parents decide where to live and send their children to school	Primary caregivers	156	Narrative interviews, simulated and actual searches
Who's Moving In? Divestment and Reinvestment in Baltimore City <sup>6</sup>	2015-ongoing	Baltimore	Examining the dynamics of Homeowners, neighborhood change, renters, lan redevelopment and divestment in Baltimore school prin city informants	Homeowners, renters, landlords /developers, school principals, other key informants	137 renters, 133 homeowners, 35 landlords, 29 developers, 73 other key informants, including principals & city	133 Narrative interviews, rs, 35 ethnography rs, 29 (community association s, 73 meetings; new development rts, marketing events) rg e city
Creating Moves to Opportunity <sup>7</sup>	2018–ongoing	Seattle and King County, WA	Examining how participants in a housing mobility intervention search for homes with the help of program staff and resources	Primary caregivers	198 households	Narrative interviews, ethnography, intervention staff interviews, program intake observations

<sup>&</sup>lt;sup>1</sup>Clampet-Lundquist, Edin, DeLuca (along with Alessandra Del Conte, Rebecca Kissane, Greg Duncan, Jeff Kling, Annette Rogers).

<sup>2</sup>Clampet-Lundquist, Edin, and DeLuca.

<sup>3</sup>DeLuca.

<sup>4</sup>DeLuca.

<sup>4</sup>DeLuca and Edin.

<sup>5</sup>DeLuca (with Bergman, Chetty, Hendren, Katz, and Palmer).