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ADVANCING OPPORTUNITY THROUGH AFFORDABLE HOUSING

Commuting to Opportunity: Employment Patterns of People Living in High-Poverty Neighborhoods

BY ELIZABETH KNEEBONE

TERNER CENTER FOR HOUSING INNOVATION
UC BERKELEY

Enterprise

HOUSING PARTNERSHIP NETWORK

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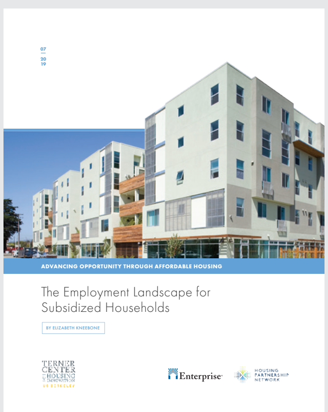
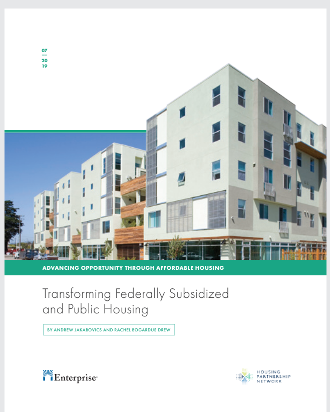
SERIES SUMMARY

Enterprise Community Partners and Housing Partnership Network are working together to launch a series of white papers Advancing Opportunity Through Affordable Housing. With contributions from the Terner Center for Housing Innovation at the University of California at Berkeley, the series focuses on accelerating promising ideas to address longstanding community development challenges in the current environment.





Introduction

The Covid-19 pandemic and the seismic job losses suffered in its wake are taking a disproportionate toll on lower-wage households, women and people of color, making the Covid-19 recession the most unequal in modern history.[1] The trajectory of this crisis threatens to exacerbate longstanding inequities that exist not only across racial and ethnic groups and by income, but also across a national patchwork of states, jurisdictions and neighborhoods already deeply marked by racial and economic segregation.

The growing prevalence of high-poverty neighborhoods over the past nearly two decades provides one manifestation of the uneven landscape that existed even before the current crisis began. Not only were there more high-poverty neighborhoods in 2018 than in 2000, they were in more kinds of places. While many cities and rural areas continued to grapple with persistent high-poverty neighborhoods, newly poor neighborhoods emerged at the fastest pace in smaller metropolitan areas and suburban communities where they typically had not been before.[2] Jobs and people of all races, ethnicities and incomes continued to move to the suburbs over this period, too, but not necessarily to the same swaths of suburbia. Rather than moving closer to opportunity, the net effect of these demographic and economic shifts was that jobs and people – and particularly people in poverty – got farther apart.[3]

These shifts do not just reflect the preferences of people or employers moving in and out of neighborhoods and communities. Housing, land use policies, economic development and transportation policies as well as market practices shape these trends – each of which can and have been used in racist and economically exclusionary ways. As a result, the spatial mismatches between where many lower-wage people can afford to live and where they are able to find work exact a number of costs – for the worker (time and monetary commute costs), the economy (lost productivity) and the environment (greenhouse gas emissions). For people living in high-poverty neighborhoods, a central question is: Where do they find work, and how can this slate of policy levers be used to better connect them with opportunities for economic mobility? For people commuting to economically better-off areas: What mobility strategies might be most effective to help them live closer to their jobs? For people who both live and work in areas of high-poverty: What kinds of investments and capacity building in place could create more pathways for economic mobility where they live?

President Joe Biden has made racial equity, economic recovery and climate change leading priorities for his administration. Housing is foundational to achieving these goals, in no small part because the way housing intersects with employment patterns and transportation options shapes who has access to opportunity and how far they must travel to reach it. Understanding the employment and commute patterns of people in high-poverty communities – and how housing options overlay those patterns – can help the new administration, state and local policymakers and practitioners effectively target solutions that support economic mobility.

This analysis uses a national tract-level database of Longitudinal Employer-Household Dynamics, American Community Survey and U.S. Department of Housing and Urban Development data to assess commute patterns for people who live in high-poverty neighborhoods. After a brief review of methods and background, this analysis explores what kinds of communities those people commute to and how they are similar to or different from where they live. The brief concludes with a consideration of what the current pandemic may mean for these people and communities and discussion of the implications of and recommendations stemming from this analysis.

A Note on Methods

This analysis draws on a national census tract-level database that combines information on commute origins and destinations with data on neighborhood income, demographic and housing characteristics.

Commute Data

Data on the origin and destination of commutes come from the U.S. Census Bureau's Longitudinal Employer-Household Dynamics Origin-Destination Employment Statistics (LODES) 2017 dataset, which were the most recent data available at the time of this analysis. LODES reports origins and destinations at the census block level. For the purposes of this analysis and alignment with other data sources, origin-destination data are collapsed to the census tract.

LODES data do not include information on commute distances or times. This analysis calculates the distance between the population-weighted centroids of origin and destination tracts "as the crow flies." How the geodetic distances presented here translate into actual travel distances – and the length of time spent commuting – will depend on the road network and mode of commute between the origin and destination.[4]

This analysis considers all commutes that originate in high-poverty neighborhoods. Given that households in poverty face the greatest budget constraints around housing options and commute modes and costs, ideally, we would focus specifically on the commutes of people in those households. However, while the LODES data does provide some information on earnings, it does not provide sufficient detail to identify people in poverty.[5] Moreover, the breakpoints for the earnings variables make it difficult to fully capture low-wage earners (e.g., it is not possible to distinguish how many people in the middle earnings band – $15,000 to roughly $40,000 a year – earn poverty-level wages or may be struggling with housing or commute costs in a high-cost market). Thus this analysis presents the findings for all commutes that start in a high-poverty neighborhood throughout the brief, but note that limiting the analysis to just jobs that pay less than $15,000 a year produces similar results.

Income, Demographic, and Housing Data

Census tract-level data on the poverty rate, racial and ethnic makeup and housing characteristics of neighborhoods come from the 2017 American Community Survey's five-year estimates. Those data are supplemented by data from the U.S. Department of Housing and Urban Development (HUD) on the number of federally subsidized units funded through HUD and built through the Low-Income Housing Tax Credit (LIHTC).[6]

Definition of Key Terms

This analysis categorizes neighborhoods based on poverty rate and community type.

Researchers have used various poverty rate thresholds to identify high-poverty neighborhoods across different kinds of communities.[7] Given the national scope of this analysis and that research has found the 20% poverty rate threshold to be meaningful in terms of identifying the onset of negative neighborhood effects[8], this analysis categorizes neighborhoods by poverty rate as follows:

» ***Low-poverty*** tracts have poverty rates of less than 10%.

» ***Moderate-poverty*** tracts have poverty between 10 and 20%.

» ***High-poverty*** tracts have poverty rates of 20% or more.

A tract's community type – also referred to as geography type – is determined according to these definitions[9]:

» ***City***: For the 100 most populous metropolitan statistical areas in the U.S., a tract that falls in the city that appears first in the official metro area title, or that falls in another city in the official title that has a population of 100,000 or more. (Sometimes referred to as primary cities.[10])

» ***Suburb***: All other tracts in the 100 largest metro areas that do not lie in a primary city.

» ***Small metro area***: Census tracts in a metropolitan statistical area outside the 100 most populous.

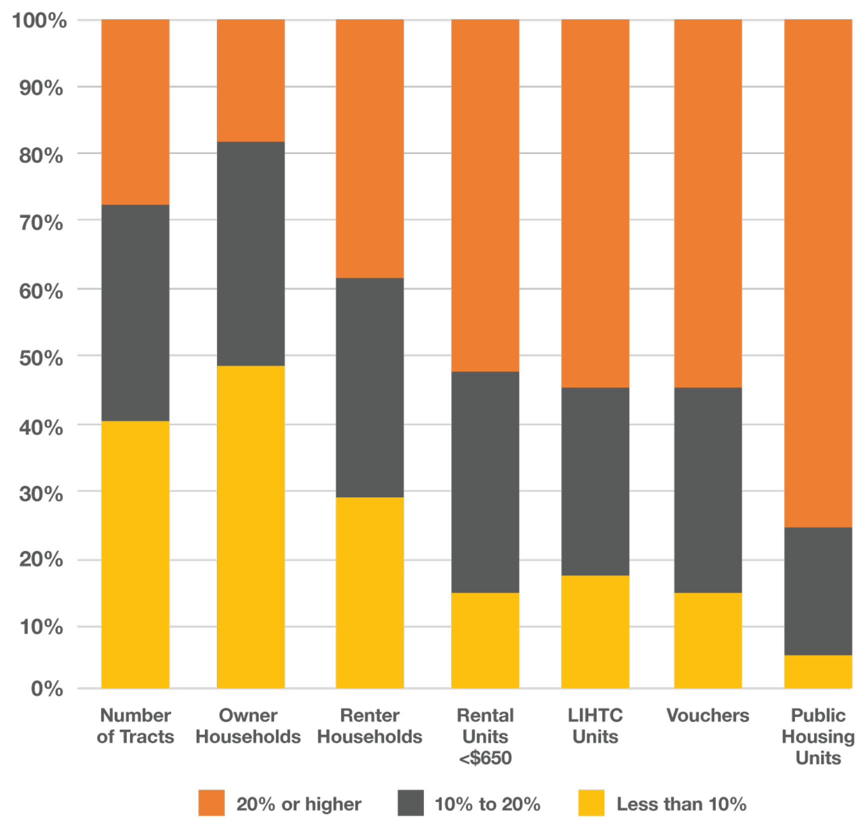
» ***Rural***: Tracts that are not located in a metropolitan statistical area.

BACKGROUND

A previous brief for the Advancing Opportunity Through Affordable Housing series analyzed the employment landscape around federally-subsidized housing. That analysis explored the variability of job options and commute patterns at the local level, and the host of barriers that can complicate a person's path out of poverty – from lack of transportation and child care options to low-paying jobs or skills mismatches.[11] Whether and to what extent a person faces such barriers is fundamentally shaped by where they live.

That analysis also underscored the limited choices subsidized households – and households with lower incomes in general – have when it comes to finding a place to live. Not only is the supply of affordable housing options for households with lower incomes declining across the country[12], but the uneven clustering of those options also means most renters with lower incomes and subsidized households end up in high-poverty neighborhoods (Figure 1). High-poverty neighborhoods account for just over 1 in 4 (28%) census tracts in the United States. However, those neighborhoods are home to most HUD-subsidized and LIHTC housing, as well as the majority of the nation's rental stock that would be affordable to a family living in poverty.[13] In contrast, while more than 40% of U.S. census tracts have poverty rates in the single digits, those areas hold just 29% of the nation's rental housing. For affordable rentals, LIHTC and voucher households, the shares dwindle to just 1 in 7 located in low-poverty areas, and drop to 6% for the public housing stock.

Figure 1. The Distribution of Housing by Neighborhood Poverty Rates and Housing Unit Characteristics



Source: Author analysis of American Community Survey and HUD data

At the same time, low-poverty neighborhoods contain a plurality of the nation's jobs (Table 1).[14] Certain kinds of jobs tilt even more heavily toward low-poverty areas, including higher-paying jobs in industries like professional services, management, information and finance. But jobs in retail, accommodation and food service and other services (e.g., car and home repair, beauty and nail salons, and barber shops) – which tend to pay lower wages and be more accessible to people without advanced degrees – are also more prevalent in low-poverty neighborhoods. For those industries, the share of jobs located in low-poverty neighborhoods exceeds the high-poverty share by upwards of 15 percentage points.

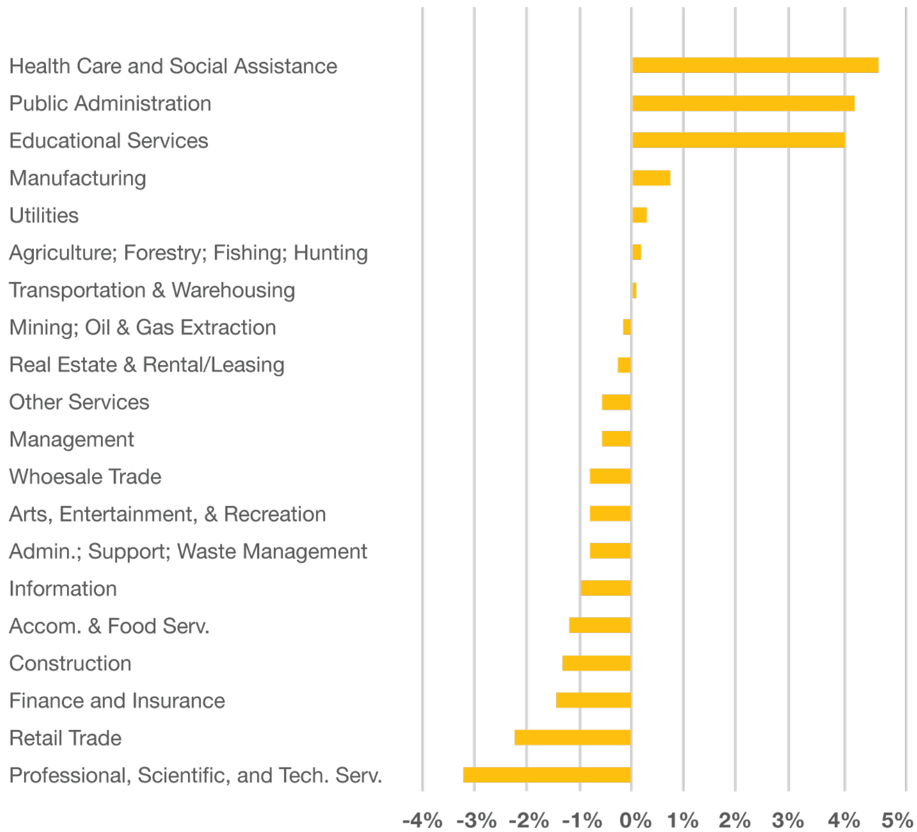
Table 1. Distribution of Jobs across Neighborhood Poverty Rate Categories, by Industry

Share of Jobs in:	Low Poverty Tracts	Moderate Poverty Tracts	High Poverty Tracts
Professional, Scientific, and Technical Services	50%	28%	22%
Management	48%	27%	25%
Information	48%	30%	22%
Arts, Entertainment and Recreation	47%	31%	22%
Finance and Insurance	47%	30%	24%
Construction	44%	32%	24%
Wholesale Trade	44%	30%	26%
Other Services	43%	31%	26%
Real Estate and Rental and Leasing	43%	31%	26%
Retail Trade	42%	34%	24%
Administrative; Support; Waste Management; Remediation	42%	31%	27%
Accommodation and Food Service	41%	33%	26%
All Jobs	**40%**	**32%**	**28%**
Transportation and Warehousing	39%	32%	29%
Mining; Quarrying; Oil and Gas Extraction	38%	41%	21%
Manufacturing	37%	34%	29%
Health Care and Social Assistance	35%	31%	34%
Educational Services	34%	30%	36%
Agriculture; Forestry; Fishing; Hunting	34%	37%	29%
Utilities	31%	32%	37%
Public Administration	23%	32%	45%

Source: Author analysis of American Community Survey and LODES data

The makeup of jobs within high-poverty and low-poverty neighborhoods reflects these differing distributions (Figure 2). Taken together, jobs available in low-poverty areas skew more towards professional services, finance and service-oriented industries like arts, entertainment and recreation, accommodation and food service and retail. In contrast, a larger share of jobs in high-poverty neighborhoods are in health care and social assistance (e.g., jobs in doctor's offices and hospitals, outpatient care, nursing homes, child care, community food and housing and emergency services); public administration (e.g., jobs in government offices, program administration and criminal justice and public safety); and educational services (e.g., jobs in schools, junior colleges and colleges, training programs and related support services).

Figure 2. Comparison of the Composition of Jobs in High-Poverty Neighborhoods and Low-Poverty Neighborhoods

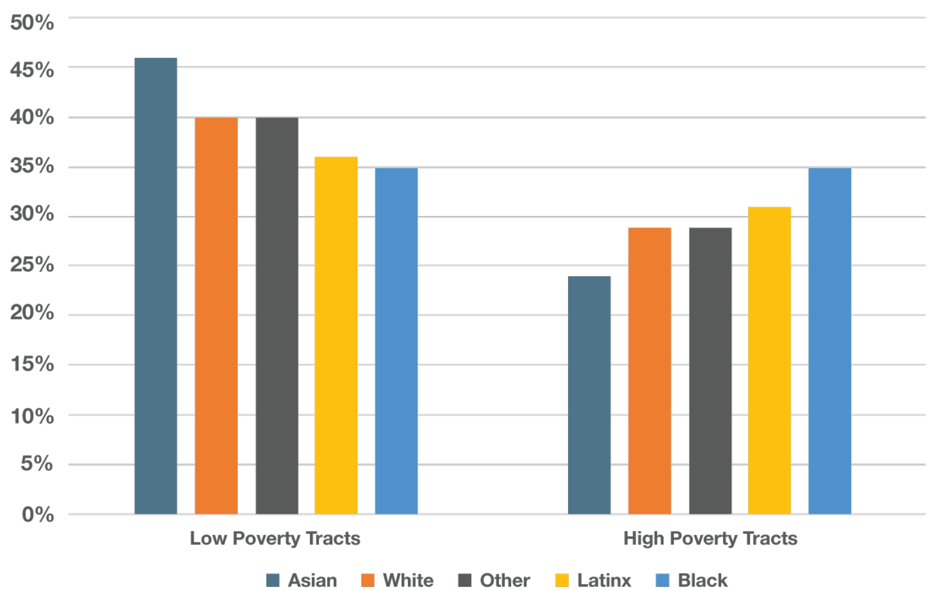


Source: Author analysis of American Community Survey and LODES data

Note: Positive figures mean that high-poverty neighborhoods have a larger share of jobs in a given industry (and negative figures mean they have a lower share of jobs) compared to low-poverty neighborhoods.

The racial and ethnic makeup of people also differs somewhat across low-poverty and high-poverty neighborhoods. While the distribution of jobs held by white people mirrors the national average (i.e., 40% of jobs held by white people are located in low-poverty areas compared to 28% in high-poverty areas), jobs held by Black and Hispanic or Latinx people tilt more toward high-poverty neighborhoods (Figure 3). As a result, an above-average share of jobs in low-poverty areas are held by white and Asian people, whereas jobs in high-poverty neighborhoods are more likely than average to be held by Black and Hispanic/Latinx people.

Figure 3. Distribution of Jobs by Neighborhood Poverty Rate and Race/Ethnicity of People



Source: Author analysis of American Community Survey and LODES data

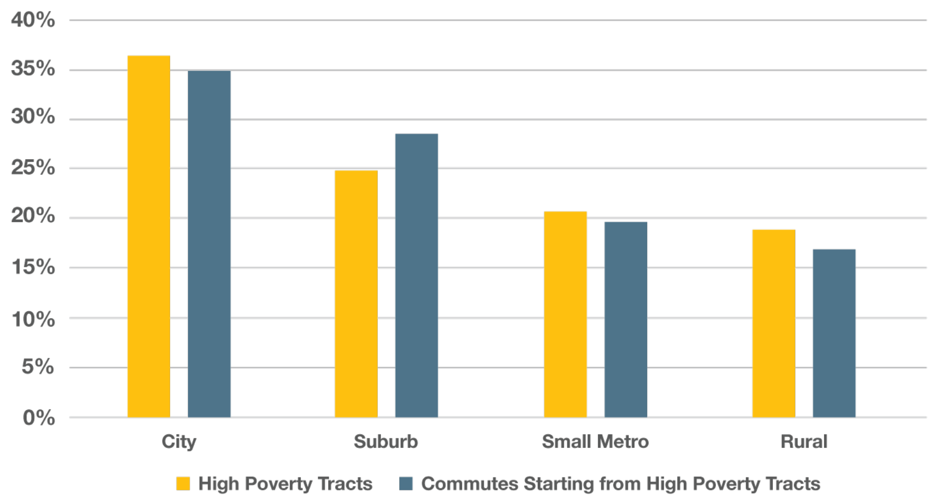
Given these overarching housing and employment patterns, this analysis focuses on the experiences of people who live in high-poverty neighborhoods, paying particular attention to where these people commute to and how housing and demographic characteristics in the neighborhoods where they work are similar to or different from the neighborhoods in which they live.

Findings

In 2017, 31.2 million commutes started in high-poverty neighborhoods.

Of the 141.5 million jobs reported in the LODES data, more than one-fifth (31.2 million) are held by people who live in high-poverty neighborhoods. The majority of people commuting from a high-poverty neighborhood live in one of the nation's most populous metro areas – 35% commute from a major-city neighborhood, while 28% start in a high-poverty suburban census tract (Figure 4). Another 20% of trips from high-poverty neighborhoods start in small metro areas, and the remaining 17% originate in rural communities. That distribution hews fairly closely to the distribution of high-poverty census tracts throughout the country.

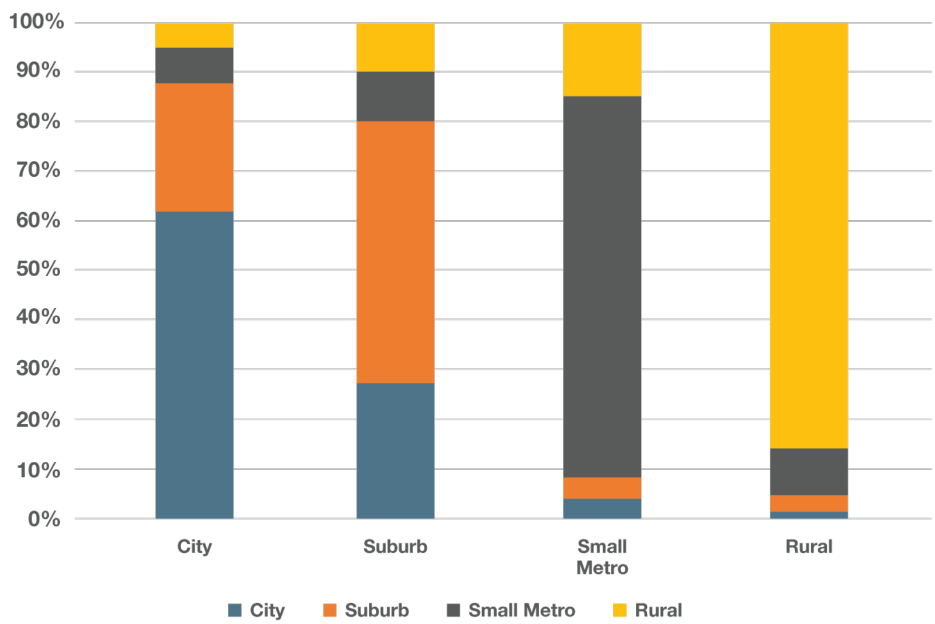
Figure 4. Distribution of High-Poverty Neighborhoods and Share of Commutes Originating in These Neighborhoods by Geography Type



Source: Author analysis of LODES and American Community Survey data

On the whole, the types of destinations residents in high-poverty neighborhoods commute to largely resemble the patterns for all commuters. It is relatively rare in the LODES data for a person to work in the neighborhood they live in: Just 5% of jobs in this dataset are held by people who live in the same census tract, and that holds true for commutes originating in high-poverty neighborhoods as well.[15] However, most people do live and work in the same kind of community (Figure 5). For instance, 68% of commutes that start in a suburb also end in a suburb, both for all commutes and for commutes originating in high-poverty neighborhoods.

Figure 5. Commute Origins and Destinations by Geography Type for Jobs Held by People in High-Poverty Neighborhoods



Source: Author analysis of LODES and American Community Survey data

To be clear, while people often commute to the same type of community they live in, that does not necessarily mean they live and work in the same jurisdiction. For instance, the majority of commutes starting from a high-poverty neighborhood in a big city (54%) also end in that same jurisdiction, but in the suburbs that share drops to 17%.

That is not necessarily surprising, given that primary cities are large enough population and job centers to anchor broader metropolitan regions, while "the suburbs" that surround them are often comprised of a fragmented patchwork of jurisdictions that can range greatly in number and size.[16] Take the Chicago region as an example. The city of Chicago is surrounded by hundreds of suburban jurisdictions that can be as large as Aurora – with its population of more than 200,000 – or as small as Irwin or Union Hill – each home to fewer than 100 residents. While 61% of commutes that start in high-poverty neighborhoods in Chicago also end within the city's borders, just 13% of commutes from high-poverty suburban neighborhoods in the region begin and end in the same suburb.

That the nation's metro areas – and the regional labor and housing markets they represent – are comprised of such a variable and often balkanized governance landscape means a patchwork of local (and often exclusionary) policy decisions shape people's daily commutes. The disparities that can emerge in that landscape become more apparent by further examining where people living in high-poverty neighborhoods commute to and how far they travel to get there.

The typical person who finds a job in a low-poverty area travels more than twice as far to get to work, compared to someone who both lives and works in a high-poverty neighborhood.

Among commutes that begin in a high-poverty neighborhood, three-quarters (23.5 million) end in a neighborhood with a comparatively lower poverty rate. Approaching one-third (9.3 million) end in a neighborhood with a poverty rate of less than 10%. However, the share of commutes from high-poverty areas that end in low-poverty neighborhoods ranges much higher in many major metro areas, such as Bridgeport (55%), Hartford (51%), Philadelphia (50%), Baltimore (46%), Washington, DC (44%), New York (44%), San Francisco (43%), Minneapolis-St. Paul (42%) and Chicago (41%).

The disparities between origin and destination neighborhood poverty rates can be stark (Table 2). While this analysis considers a neighborhood to be "high poverty" if it has a poverty rate of 20%, the average poverty rate of these neighborhoods is well above that. On average, commutes from a high-poverty neighborhood start in a census tract with a poverty rate of 30% – a level that is five times higher than the average low-poverty destination neighborhood.

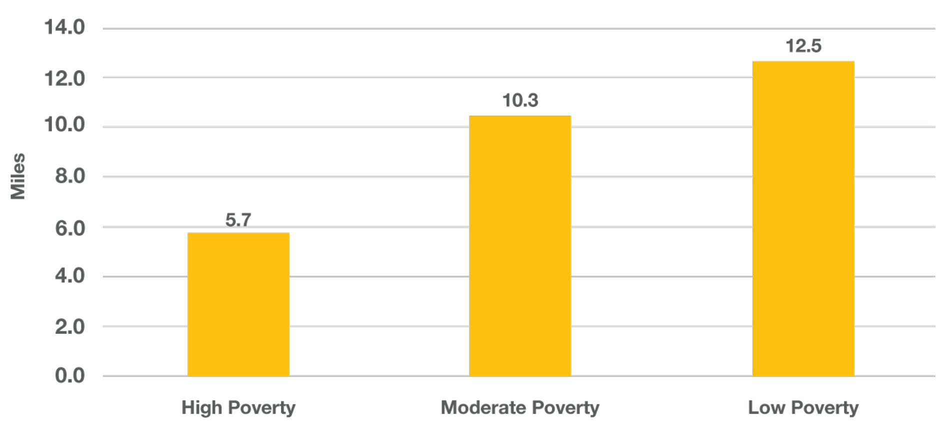
Table 2. Average Poverty Rates in Destination Neighborhoods for Commutes Starting in High Poverty Tracts

Commutes from High Poverty Tracts to…	Average Destination Poverty Rate	Percentage Point Difference, Compared to the Average Origin Poverty Rate of 30%
Low Poverty Tracts	6%	24%
Moderate Poverty Tracts	15%	15%
High Poverty Tracts	32%	-2%

Source: Author analysis of LODES and American Community Survey data

The bigger the disparity between origin and destination neighborhood poverty rates, the longer the commute tends to be (Figure 6). The typical commute that both begins and end in a high-poverty neighborhood is almost 6 miles. That distance stretches to more than 10 miles for moderate-poverty destinations and more than doubles for low-poverty places of work (12.5 miles). Put differently, people "commuting to opportunity" travel much farther to get there.

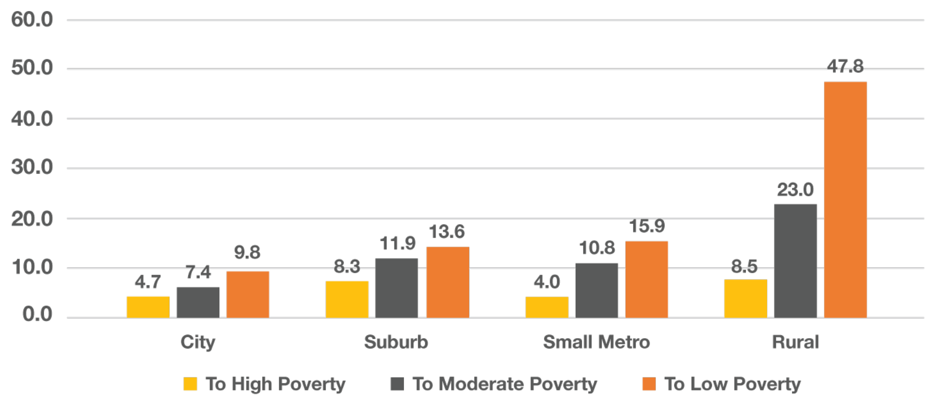
Figure 6. Typical Commute Distances from High-Poverty Origins to Destinations by Destination Poverty Rate



Source: Author analysis of LODES and American Community Survey data

The lower density the community, the longer the distances stretch (Figure 7). People commuting from rural areas to opportunity face by far the longest typical commute distance – nearly 50 miles one way. Within the nation's major metro areas, the typical commute distance from a high-poverty suburban neighborhood to a low-poverty destination (13.6 miles) is significantly higher than that of similar commutes starting in cities (9.8 miles). (See Box 1 for more detail on commute distances.)

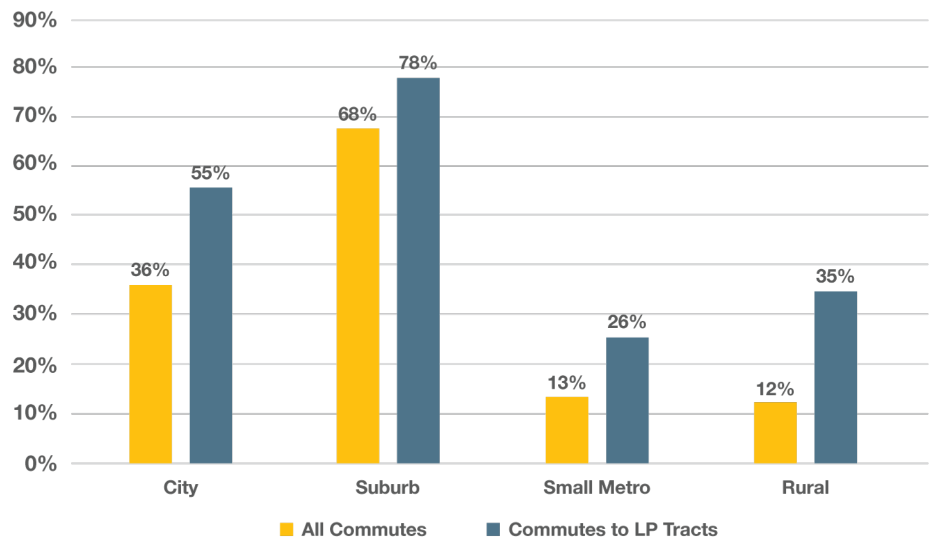
Figure 7. Typical Commute Distances by Geography Type of Origin and Poverty Level of Destination



Source: Author analysis of LODES and American Community Survey data

Three-quarters of trips from high-poverty neighborhoods to low-poverty employment destinations originate in the cities or suburbs of the nation's 100 largest metro areas. Yet, regardless of where they start, people traveling from high-poverty neighborhoods to jobs in low-poverty areas are more likely than average to commute to the suburbs (Figure 8).

Figure 8. Share of Commutes from High-Poverty Tracts That End in the Suburbs



Source: Author analysis of LODES and American Community Survey data

These disparate commute patterns – and the growing distances between areas of distress and opportunity – relate to the myriad decisions local jurisdictions make that shape not just where job options concentrate but also where people can afford to live.

Box 1: Measuring Commute Distances

While telling, the collective median commute distances presented in this analysis can mask the extent to which commutes can stretch, particularly as density declines. Among individual metro areas, both the cities and suburbs in several Sun Belt metro areas – such as Bakersfield, Stockton-Lodi and Riverside-San Bernardino-Ontario in California, and Deltona-Daytona Beach-Ormond Beach, Florida – see typical commutes from high-poverty to low-poverty areas more than double the median for all major metro areas.

Looking beyond the collective median commute distance also sheds more light on the literal lengths many people go to for their jobs. The table below presents commute distances at the 75th percentile for trips from high- to low-poverty areas – all at least roughly double the distances reported at the median.

75th Percentile Commute Distances of Trips Originating in High-Poverty Tracts

	Starting from a:				
Commuting to:	Overall:	City:	Suburb:	Small Metro:	Rural:
High-Poverty Tracts	19.4	9.6	22.1	22.6	35.1
Moderate-Poverty Tracts	31.1	14.2	28.6	44.0	62.1
Low-Poverty Tracts	32.7	18.0	29.0	63.1	96.4

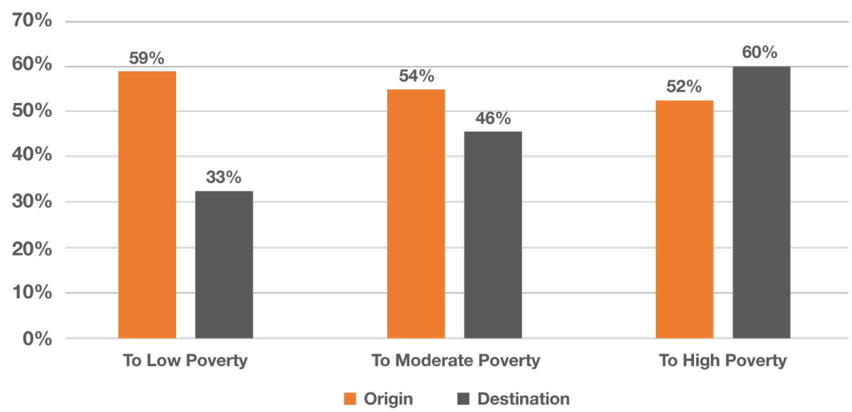
Source: Author analysis of LODES and American Community Survey data

Typical rents in the low-poverty neighborhoods people commute to outstrip rents where they live by 44%.

As disparities between origin and destination neighborhood poverty rates grow, so do differences in the types of housing options available in those neighborhoods. Again, only a modest share of people work and live within the same census tract – and it is not the expectation that they should. Yet, comparing housing characteristics in origin versus destination census tracts is revealing and suggestive of larger patterns that make it challenging to find affordable housing options closer to work.

While the majority of homes in the average high-poverty neighborhood are rentals, just one-third of housing units in the average low-poverty destination are renter-occupied (Figure 9). Not only are there fewer rental options in low-poverty neighborhoods to begin with, but the rental options that are in such neighborhoods tend to be significantly more expensive. The typical rent in a low-poverty destination neighborhood is 44% higher than the typical rent in a high-poverty origin tract, and rents in moderate-poverty destinations are 18% more expensive (Table 3).

Figure 9. Average Share of Housing Stock That Is Renter-Occupied in High-Poverty Origin Neighborhoods Compared to Destination Neighborhoods



Source: Author analysis of LODES and American Community Survey data

Table 3. Median Gross Rent in Origin and Destination Neighborhoods by Destination Poverty Rate

Commutes from High-Poverty Tracts to…	Origin Median Gross Rent	Destination Median Gross Rent	Percentage Difference
High Poverty Tracts	869	1,249	44%
Moderate Poverty Tracts	820	966	18%
Low Poverty Tracts	780	775	-1%

Source: Author analysis of LODES and American Community Survey data

Disaggregating travel patterns by geography type reveals that those disparities exist across community types, although to different degrees (Table 4). Among high-poverty neighborhoods, typical rents are most expensive in the suburbs. But the gap between typical rents in origin and destination neighborhoods is most pronounced for city residents. When people from a high-poverty neighborhood in a primary city commute to jobs in a low-poverty neighborhood, the typical rent where they work costs 1.5 times the median rent where they live – or $466 more a month.

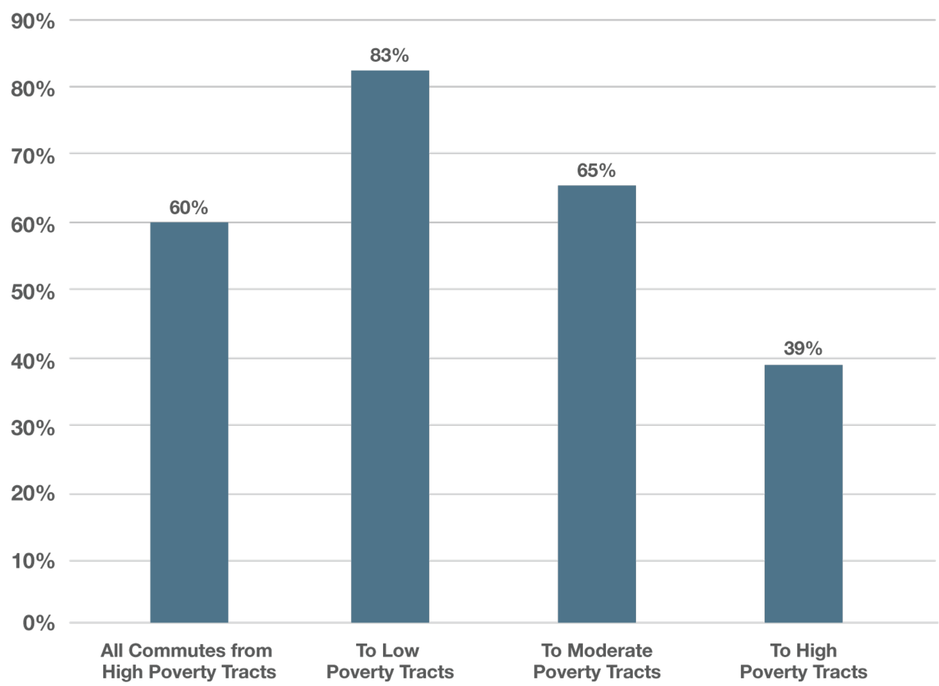
Table 4. Median Gross Rent in Origin and Destination Neighborhoods by Origin Geography Type and Destination Poverty Rate

High-Poverty Origin Traveling to	Low Poverty Tracts			Moderate Poverty Tracts			High Poverty Tracts		
	Origin Rent	Dest. Rent	Pct. Diff.	Origin Rent	Dest. Rent	Pct. Diff.	Origin Rent	Dest. Rent	Pct. Diff.
City	918	1,384	51%	901	1,139	26%	874	880	1%
Suburb	950	1,330	40%	933	1,094	17%	893	874	-2%
Small Metro	769	1,039	35%	758	854	13%	750	736	-2%
Rural	655	926	41%	643	724	13%	627	641	2%

Source: Author analysis of LODES and American Community Survey data

Moreover, the presence of federal housing subsidies that could help close affordability gaps diminishes as the poverty rate in destination tracts declines (Figure 10). Taking HUD programs and Low-Income Housing Tax Credit units into account, nearly two-thirds of commutes that end in moderate-poverty tracts – and more than 80% of commutes to low-poverty tracts – take people to neighborhoods that have fewer subsidized options than where they live. Take tenant-based vouchers, which are meant to offer recipients more choice and flexibility in where they move, as an example. There is a more than fivefold difference between the average number of vouchers in the high-poverty neighborhoods people live in (83) compared to the low-poverty neighborhoods they commute to (15). A voucher-holder can only move where there is available rental housing at a rent level that does not outstrip HUD's fair market payment standard (assuming the landlord is willing to accept a voucher). That often puts low-poverty neighborhoods – with their paucity of rental options and higher rents – out of reach of many voucher holders.

Figure 10. Share of Commutes from High-Poverty Tracts That End in Neighborhoods with Fewer Federal Housing Subsidies



Source: Author analysis of LODES and American Community Survey data

The lack of housing options – and particularly the lack of affordable homes – in lower-poverty neighborhoods helps explain the longer distances traveled to reach jobs in those neighborhoods. But those longer commute distances carry their own costs, which many people with lower incomes may not be able to stretch their budgets to bear (see Box 2).

Box 2: The Cost of Commuting

The cost of a commute varies based on a number of different factors, including distance and mode as well as local variations in the cost of transit fare, gas, insurance and parking. (The focus here is on monetary costs to the individual commuter, but longer commutes also have broader costs both in terms of productivity and turnover and in their environmental and health impacts.)

Most commutes in the U.S. occur by car, even for people with lower incomes. Therefore, one rough approximation of the cost of commuting would be to use the mileage rates adopted by the IRS (which are meant to reflect costs including gas, depreciation and maintenance) and apply them to the typical commute distances observed in the LODES data for people commuting from high-poverty neighborhoods.*

The IRS mileage rate in 2017 was 53.5 cents a mile. Assuming people commute an average of 21 working days in a month and do not pay for parking, the typical commute from a high-poverty neighborhood to a job in a low-poverty neighborhood would equal $220 a month for city residents (i.e., a 9.8 mile commute to work equals 19.6 miles roundtrip; at .535 a mile a daily commute costs $10.49; added up over 21 working days, the monthly commute costs total $220.21). (This leaves aside foregone earnings and other costs potentially related to longer commutes, such as additional child care costs.) By this calculation, commute costs account for nearly half of what the typical city renter in a high-poverty neighborhood would save in monthly rent by living in the poorer neighborhood. For suburban residents, estimated commute costs would eat up four-fifths of what the typical renter would save in rent. For small metro area and rural residents, estimated commute costs quickly outstrip any rent savings they might see from living in a less affluent neighborhood than the one they work in.

Estimated Costs of Commuting by Car Compared to Differences in Median Rents in High-Poverty Origin Tracts and Low-Poverty Destination Neighborhoods

	Difference in Typical Rents, Origin vs. Destination ($)	Estimated Cost of Commute by Car ($)	Commute Costs as % of Rent Difference
City	466	220	47%
Suburb	380	306	80%
Small Metro	270	357	132%
Rural	271	1,074	396%

Source: Author analysis of LODES, American Community Survey, and IRS data

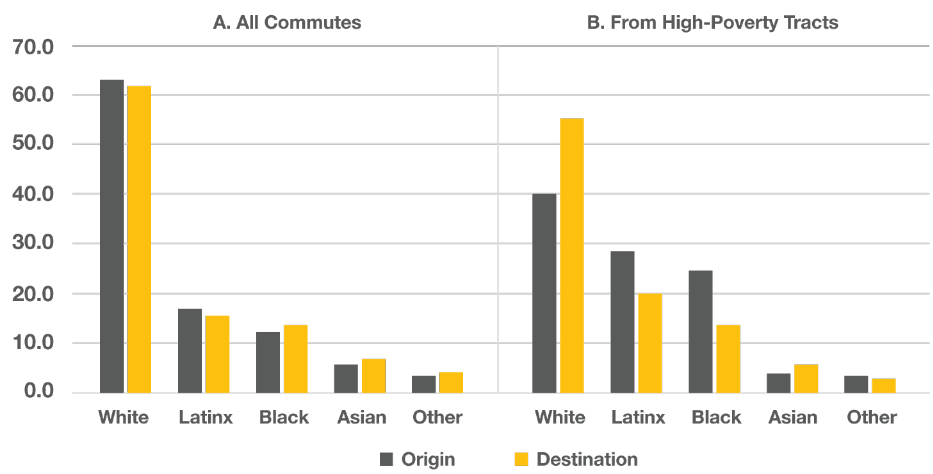
*Because this analysis measures "as the crow flies" distances, actual miles traveled via the road network may be even higher than the median estimates used for this cost estimate exercise. For example, if we assume traveling by roadway would increase the distance estimates by a factor of 1.2, then the estimated costs included in the table above would increase by $44 a month for commuters who live in a big city, and by $61, $71, and $215 a month for people living in suburbs, small metro areas and rural communities, respectively.

What we cannot observe in this dataset is whether the same job pays more if it is located in a low-poverty area compared to a high-poverty neighborhood, which could offset some of the monetary costs of commuting. That is an area for further research.

Significant racial and ethnic disparities exist between the high-poverty neighborhoods people live in and the lower-poverty neighborhoods where they work.

On the whole, jobholders in the U.S. tend to work in neighborhoods with a racial and ethnic makeup that looks a lot like the neighborhoods they live in (Figure 11 A & B). But that is not the case for commuters who live in high-poverty neighborhoods. The average worker commuting from a high-poverty tract lives in a neighborhood where most residents are Hispanic or Latinx and Black (28 and 24%, respectively), but they work in a neighborhood where most residents are white (56%). Disparities become even more pronounced for people "commuting to opportunity." For those people, the share of white residents in the neighborhoods where they work (69%) is nearly twice that of where they live (37%).

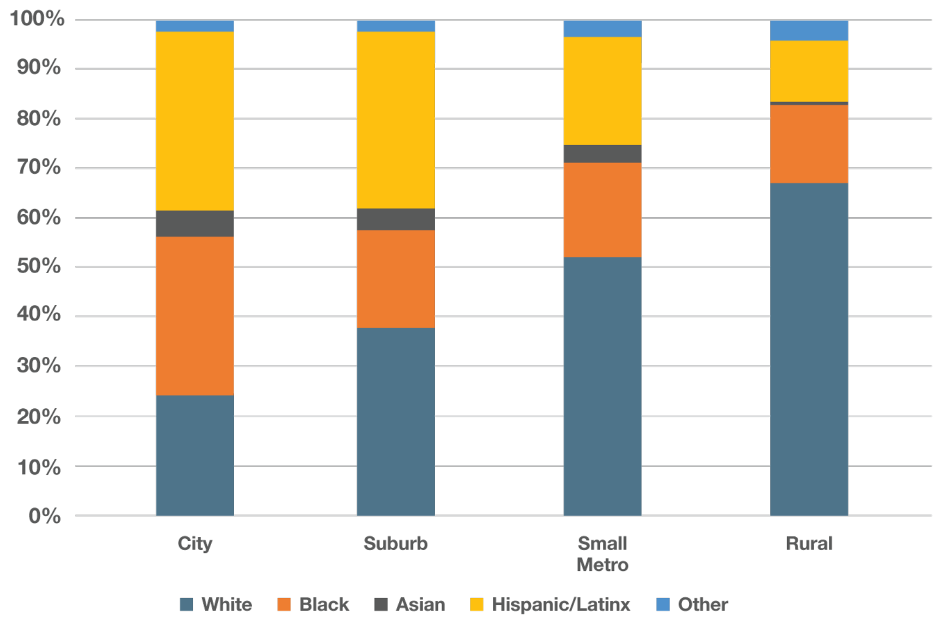
Figure 11 A & B. Racial and Ethnic Makeup of Commuters' Origin and Destination Neighborhoods



Source: Author analysis of LODES and American Community Survey data

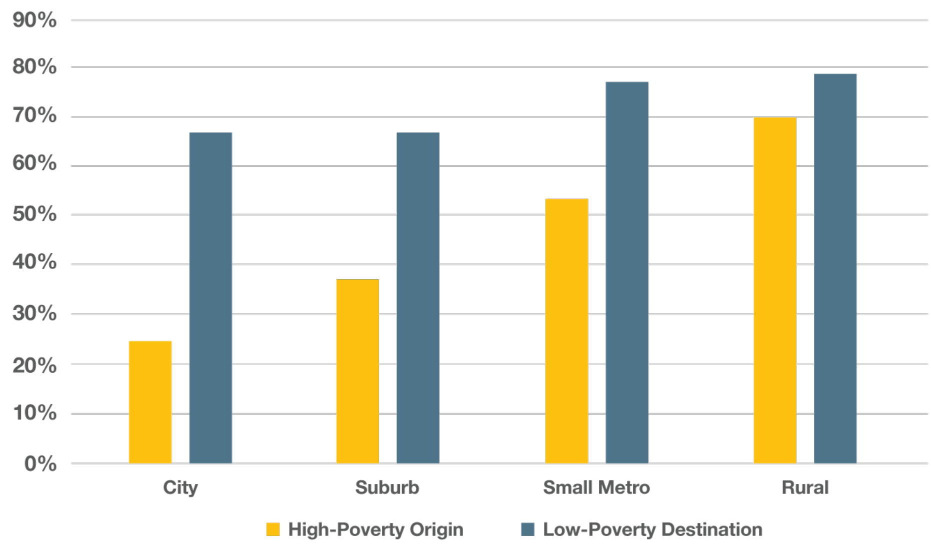
These patterns vary by geography type, in part because racial and ethnic makeup vary across the urban to rural continuum. Large cities tend to be the most racially and ethnically diverse, while rural areas are largely white on the whole. While white residents also make up a larger share of high-poverty neighborhood residents in less dense community types, high-poverty neighborhoods are disproportionately home to people of color (compared to broader makeup of the population) no matter what kind of geography type they are located in (Figure 12). They also tend to experience larger-than-average demographic disparities between where they live and work (Figure 13).

Figure 12. Racial and Ethnic Makeup of High-Poverty Neighborhoods by Geography Type



Source: Author analysis of American Community Survey data

Figure 13. Share of the Neighborhood Population That Is Non-Hispanic White in High-Poverty Origin Tracts versus Low-Poverty Commute Destinations



Source: Author analysis of LODES and American Community Survey data

These patterns make clear that when affluent communities welcome jobs but not housing options affordable to the workforce, the spatial mismatches and patterns of exclusion created disproportionately impact Black and Hispanic or Latinx people, across all geography types, but especially in the cities and suburbs that make up the nation's major metropolitan economies.

Implications and Conclusion

These findings illuminate the ways in which housing, land use and economic development policies have often concentrated rental housing and particularly affordable and subsidized rentals, in higher-poverty neighborhoods, but have amassed the majority of employment options outside of those neighborhoods. The spatial mismatches that stem from this divergence mean that people who live in high-poverty neighborhoods confront significant tradeoffs as they try to make ends meet.

For most people who live in high-poverty neighborhoods the tradeoff is commuting longer distances to lower-poverty but less-affordable communities – commutes that carry their own significant costs, both for a household's budget and for their carbon footprint. How can policy levers at various levels of government reduce that spatial mismatch and ameliorate those costs and impacts?

For people both living in and commuting to high-poverty neighborhoods, they may save on commute costs, but at the expense of access to opportunity structures they might be able to benefit from if they were to live or work in a more resourced community. What does access to economic opportunity look like for those people and how can policy better support opportunity pathways for those individuals and their families?

While it is unclear how the current Covid-19 pandemic and related economic fallout may be shifting these patterns, it is unlikely to be for the better. The job losses that occurred when the pandemic first triggered stay at home orders dug a hole much deeper than the depths of the Great Recession and affected people with lower incomes – and particularly people and households of color – disproportionately hard.[17] After the first waves of lockdowns, re-openings began to bring jobs back. But employment rebounded most quickly for high-income earners while lower-wage jobs lagged well below pre-pandemic levels.[18] What is more, by December of 2020, overall job gains gave way to losses once again, as another wave of shutdowns rolled out amid spiking infection rates. Those job losses continued to hit unevenly, exacting the greatest toll on people of color, and particularly women of color.[19] Amid this economic turbulence, the delay in passing a second wave of federal assistance – which lagged until the end of December – saw economic hardship worsen for millions of households. Researchers estimate that 8 million people fell into poverty between June and November of 2020, as CARES Act supports expired.[20] As 2020 came to a close, nearly 18 million renters across the country expressed no or little confidence in their ability to make next month's rent, and more than 5 million saw their risk of eviction in the next two months as somewhat or very likely.[21]

The relief package passed in December included much-needed rental assistance, although that $25 billion provision represented less than one-half of rental arrears estimated to have already accrued over the course of the pandemic.[22] The American Rescue Plan, signed into law in March, included an additional $21.6 billion in emergency rental assistance, among a host of other measures aimed at stabilizing vulnerable households amid the ongoing pandemic. These critical resources represent important steps in addressing the economic distress and housing instability wrought by Covid-19. The extent to which these resources stave off eviction and guard against worsening poverty will hinge in part on their ability to reach hard-hit populations and communities. And the likely protracted and uneven nature of economic recovery following this crisis may also require additional action to ensure the disparate and deep impacts of the downturn do not further exacerbate longstanding and underlying inequities.

What the crisis is unlikely to change is the need for residents of high-poverty neighborhoods—particularly those earning lower incomes—to commute to work. In December of 2020, the U.S. Bureau of Labor Statistics reported that less than 10 percent of workers with a high school diploma or less teleworked, and that share was just 17 percent of workers with some college or an associate degree. Even for workers with a Bachelor's degree, most of them commuted to work, while just 38 percent worked from home. Only workers with a graduate degree (roughly one-third of the employed population) were more likely to telework than to commute (52 percent).[23] Even if telework remains more common than before the pandemic, that shift is unlikely to upend the underlying economic and housing market landscape that agglomerates job opportunities in many of the same places that exclude lower-wage workers by tightly regulating the amount and type of housing they allow.

As the federal government focuses on the immediate priority of stabilizing vulnerable households in the near term, there is also an opportunity—and an imperative—to lay the groundwork for policy responses that address the longstanding spatial and racial disparities in access to housing, jobs, and opportunity evident in the findings of this brief.

To that end, the findings of this analysis confirm the need for a policy playbook that both (1) invests in high-poverty places and their residents and (2) increases access to low-poverty, jobs-rich communities for people who would want to live closer to work if they were able. Policymakers and practitioners can advance the first priority by building on housing and institutional investments that increase resources in high-poverty neighborhoods to strengthen opportunity pathways for the residents in distressed neighborhoods, including:

» **Increasing access to safe, stable, quality housing.** Upgrading the quality of housing available in high-poverty neighborhoods could bring a host of improvements for residents[24], particularly if that housing is operated and managed by mission-driven organizations and offered at affordable, predictable rent levels. For instance, research on residents of LIHTC homes has found that high-quality housing with stable and predictable rents, "opened up opportunities for adults to pursue educational opportunities and build their professional skills."[25] In addition, because there is no penalty for earning more (i.e., rents are set at the unit level and not based on household income), residents reported that they were able to "develop intentional strategies for employment and advancement."[26]

  Other federal investments also have a role to play in improving the quality of housing options in distressed neighborhoods. For instance, increased funding for the Rental Assistance Demonstration Program could help expand its reach and effectiveness and help more Public Housing Authorities make use of this tool to rehabilitate and preserve their subsidized housing stock.[27]

  For unsubsidized rentals in high-poverty neighborhoods, collaborative strategies around code enforcement could ensure residents have options to remain in their neighborhoods but in healthier living conditions.[28]

» **Connecting more residents to the high-quality wraparound supports that promote economic stability.** In addition to creating more quality housing options in high-poverty neighborhoods, expanding the number of residents who have access to work-oriented wraparound supports like those provided through well-run Family Self Sufficiency programs, Jobs Plus pilots and mission-driven nonprofits like The Community Builders and CommonBond Communities, would help more people and working families connect to resources shown to improve employment and earnings outcomes.[29]

- **Expanding the institutional and economic capacity in high-poverty neighborhoods.** Ensuring adequate funding for key programs that can help stabilize working families with lower incomes – like housing subsidies, affordable transportation options, subsidized child care and the Supplemental Nutrition Assistance Program – is a foundational priority. But it is also important to recognize that many of those supports are distributed unevenly even within large cities, let alone across low-density suburbs and hard to reach rural communities.[30] Finding ways to connect more working families to the programs for which they qualify – for instance, by creating better access to and leveraging of technology, better integrating a range of services and supports to simplify access and intake, and/or fostering cross-institutional, cross-jurisdictional partnerships – could help more residents of high-poverty neighborhoods find pathways to opportunity where they live.

  And central to that aim is directly fostering more economic opportunities for people within these neighborhoods.[31] To succeed in bolstering these people, such efforts need to draw on lessons from previous efforts to invest and spur economic activity in distressed areas.[32] They must be sensitive to systemic injustices and imbalances that have created concentrated economic disadvantage and racial inequities and grounded in deep engagement with the community.

For the people commuting longer distances to lower-poverty, higher-opportunity communities who might choose to live closer to work if they could, a number of policy levers could open up more options that would allow them to do so, including:

- **Expanding tenant-based rental assistance.** Less than one-quarter of households eligible for rental assistance receives it. Of the roughly 5 million HUD-subsidized households, half receive that assistance in the form of a tenant-based voucher that they can use in the private rental market, allowing them some flexibility in where they choose to live. Increasing the number of subsidized households, and voucher-holders in particular, would stabilize the housing situation of more working families and could – in combination with the policy steps outlined below – expand the number and range of neighborhoods accessible to them. Such an expansion could happen through a number of pathways, including the creation of a universal voucher. Pairing expanded vouchers with a targeted renter's tax credit could also be an effective way to smooth transitions out of assistance and minimize employment disincentives as tenants' incomes increase.[33]

- **Ensuring vouchers can be – and are being – used in more neighborhoods.** One barrier to increasing access to high-opportunity neighborhoods for voucher-holders is that rents tend to be more expensive in those neighborhoods. As noted in the findings, Fair Market Rent payment standards that are based on regional rental costs often put the rental options that do exist in low-poverty neighborhoods out of reach for voucher recipients. The introduction of Small Area Fair Market Rents, which base payment standards on ZIP code-level data, provides a more nuanced alternative that can help adjust for the often significant cost differences between high-poverty and low-poverty neighborhoods.[34]

  Expanding housing counseling and outreach to voucher recipients, in combination with the adoption of SAFMRs, could increase the use of vouchers in higher-opportunity neighborhoods, especially when paired with increased access to assistance with the higher security deposits often charged in low-poverty neighborhoods.[35] In addition to assistance programs, some jurisdictions are limiting security deposits to lower barriers to housing access, while others – and some landlords – are experimenting with alternatives.[36]

  Policymakers can also take steps to ensure more landlords will rent to voucher-holders. Laws, like the one that went into effect in California in 2020 that banned source of income discrimination, are another way to broaden the choice set of voucher-holders looking for housing.[37] Enacting such a policy at the federal level would take the onus off of individual states and localities to address this exclusionary practice.

- **Increasing the range of housing options in high-opportunity neighborhoods.** More – and easier to use – subsidies will only go so far in redrawing the map of where subsidized renters live if steps are not taken to increase and diversify the housing available in high-opportunity neighborhoods. Federal programs can help boost subsidized production in high-opportunity areas. For instance, among 51 Qualified Allocation Plans that direct LIHTC funding, only one state (North Dakota) does not either implicitly or explicitly reward development in higher-opportunity areas.[38] However, it tends to be more expensive to build in these areas, and restrictive zoning often presents barriers to development. The Chicago and Baltimore regions have formed regional collaboratives that use a pool of project-based vouchers to incentivize and support development in higher-opportunity areas, which offers an operating subsidy in addition to the credit that can help those projects to pencil.[39] If more states were to make it easier to pursue small, scattered site units in areas of opportunity, including Accessory Dwelling Units (ADUs) and duplexes, that could also open up additional avenues for increasing the number of affordable options in those neighborhoods.[40]

States and jurisdictions are also paving the way for more housing – and more types of housing – by addressing local zoning and land use policies that can constrain production (e.g., by allowing modest density in areas formerly solely zoned for single family homes and by liberalizing ADU policies to encourage more naturally affordable housing in lower-density areas).[41] An increasing number of proposals at the federal and state level are looking to tie funding sources to a jurisdiction's housing policy landscape and/or performance on housing production goals.[42] Such proposals offer carrots to good actors, but the more consequential the funding source tied to outcomes, the more of a stick it becomes for exclusionary jurisdictions.[43]

The pandemic has also created potential opportunities to preserve and create affordable housing options in areas of opportunity, particularly through the acquisition and adaptive reuse of underutilized commercial properties affected by the ongoing economic fallout of Covid-19. Policies and programs to bolster those strategies are emerging at the local, state and federal level.[44]

» **Restoring and strengthening regulatory tools that can help enforce fair housing obligations and ensure that lower-income households and households of color have greater access to a wider range of neighborhoods.** It is impossible to bridge the disparities enumerated here without explicitly recognizing and addressing the disproportionate toll they take on people and communities of color. The Trump administration actively worked to dismantle regulatory tools meant to redress inequitable and discriminatory policies and practices, by effectively gutting the Fair Housing Act's obligations to affirmatively further fair housing and by issuing a new Disparate Impact rule that undermines the ability of those harmed by housing discrimination to take legal action. The Biden administration moved swiftly to direct the secretary of HUD to take the necessary steps to implement the AFFH rule and prevent practices that have a disparate impact.[45] While these tools alone are not enough to overcome exclusionary and discriminatory practices or their imprint on the housing landscape, reinstating and improving their implementation (e.g., with stronger enforcement mechanisms) can provide a regulatory and legal framework for holding localities accountable for meeting their fair housing obligations. In addition, states can act to adopt similar measure to ensure fair housing obligations guide their housing and community development-related programs and policies.[46]

The findings of this analysis make clear that long-standing patterns of segregation and spatial mismatch continue to shape—and to limit—who has access to communities of opportunity in the United States. As a candidate, President Biden put forward a multifaceted housing platform consistent with the range of recommendations outlined here, and expressed a commitment to addressing the deep and pernicious inequities stemming from systemic racism. His call to invest in rental assistance through a universal voucher and renter's tax credit, to expand key programs like LIHTC and RAD, to incentivize localities to address zoning, and to strengthen regulatory oversight lay a strong foundation this administration's potential to address the spatial and racial gaps underscored in this analysis. Since taking office, President Biden has taken significant steps to advance these goals, both through the American Rescue Plan and more recently through his proposed $1.7 trillion infrastructure and jobs plan, which includes $213 billion for housing and seeks to curb exclusionary zoning. Continuing to build on that foundation is critical to overcome the policy and market practices that perpetuate economic and racial exclusion. Changing the landscape that shapes access to opportunity in the United States will require intentional and sustained public and private-sector action to increase the range of housing options—and ultimately the economic mobility pathways—available to the millions of workers living in the nation's high-poverty neighborhoods.

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