

CERTIFICATIONS AND WARRANTIES: KEYS TO EFFECTIVE RESIDENTIAL MOBILITY PROGRAMS

James E. Rosenbaum & Shazia Rafiullah Miller***

I. INTRODUCTION¹

Residential mobility programs are now seen as a successful strategy for helping low-income families. Programs that help low-income families move into middle-income neighborhoods have had some notable successes in improving family living conditions and have led to improved employment for adults and improved education and employment for youth. However, we must not only evaluate programs' effectiveness, we must also consider under what conditions they are effective. While the former task is commonly done, the latter is not. Most policy discussions consider the outcomes of programs, but either ignore conditions or relegate them to a technical section on methods. Conditions, however, may be crucial to programs' success.

This paper suggests that while programs are usually viewed as serving their clients, some programs must also serve other parties to be

* Professor of Sociology, Education, and Social Policy, Northwestern University; B.A., Yale University; M.A., Ph.D., Harvard University. Professor Rosenbaum specializes in research on work, education, and housing opportunities and has published three books and many articles on these subjects. Professor Rosenbaum is directing studies of low-income black families in white suburbs, and a study of a mixed-income housing project, Lake Parc Place. Professor Rosenbaum's research has been described in national media and has contributed to the federal Moving to Opportunity program.

** Fellow, Northwestern University's Institute for Policy Research; B.A., M.A., Northwestern University. Ms. Miller's past work has focused on employment issues for non-college bound youth, and her current project is a follow-up of the children in the original Gautreaux study.

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effective. In the instance of residential mobility, programs must gain the cooperation of landlords and neighbors. If landlords refuse to participate, units will not be available. If neighbors do not cooperate, they may make the transition difficult for participants; they may refrain from offering help and support; or they may even mobilize political opposition to the program. Programs that fail to serve these key groups may be less effective in helping clients.

Program screening is a key factor that affecting program success. Screening eliminates people who are not prepared to meet the demands of the program. No less important, screening also certifies to outsiders that the program's clients are capable of meeting appropriate demands. Programs that serve low-income people run special risks of inadvertently conferring stigma to their participants, and this stigma may undermine outsiders' support. In contrast, screening can counterbalance such stigma. We argue that programs that are dependent on other people's actions for their success must strive to provide certification and warranties about their clients that persuade these groups to cooperate. Rather than screening being a quiet or informal process, this view suggests that programs should pose formal criteria and certify the favorable qualities that their clients possess.

Job training literature is instructive on this point. Evaluation studies find that graduates of some job training programs actually obtain lower earnings than control groups that receive no training.² The programs offer good training, but, while they may improve all participants' capabilities, employers do not have much confidence in the programs' graduates. We have speculated that the wide diversity in programs' graduates undermines employers' confidence.³ Employers imagine that every participant carries the risks of the worst one.

In contrast, Focus/Hope, a Detroit-based job training program that serves low-income blacks, has stringent entrance requirements and rigorous training. This program is able to certify the quality of every graduate. Like other job training programs, this program also runs the risk of inadvertently conferring stigma to participants. By only admitting low-income people who have difficulty getting jobs, it implicitly sends a message that "these are people who have had poor success in the labor market." This program, however, effectively *counterbalances this potential*

² See HOWARD S. BLOOM ET AL., THE NATIONAL JOB TRAINING PARTNERSHIP ACT STUDY: BASELINE CHARACTERISTICS OF THE EXPERIMENTAL SAMPLE (1991); GEORGE CAVE & FRED DOOLITTLE, ASSESSING JOBSTART (1991).

³ James E. Rosenbaum, Linkages for Aiding the High School to Work Transition (Apr. 18-20, 1997) (presented at conference on New Passages Between Education and Work in a Comparative LifeCourse Cycle, Center for Int'l Studies, Univ. of Toronto) (on file with author).

stigma by certifying that all participants have a high school diploma (or GED) and no drug problems. These selection criteria permit the program to certify to employers that every graduate of this program has these positive qualities. Applicants who do not meet its criteria are referred to other programs to get special services for high school equivalency, drug rehabilitation, etc. Moreover, by requiring near-perfect attendance, good work habits, and training strong skills, the program offers further certification that its graduates will be good workers. As a result, Focus/Hope has succeeded in becoming a *preferred provider* of highly-paid, skilled workers in the auto industry.

While Focus/Hope has done careful thinking about the needs of its job training, no one has done much thinking about the needs of residential mobility programs. Indeed, until recently, there have not been many examples to consider. In the last few years, however, a number of residential mobility programs have arisen. Few of them have been carefully studied, but some descriptions of their operation can provide some clues about the underlying conditions that make them work.

After reporting research on the outcomes of the Gautreaux Residential Mobility Program (the Gautreaux Program or the Program), this paper describes how the Program provided certification of clients' qualities and used that certification to persuade landlords to accept them. Next this paper examines several other residential mobility programs. All of these programs involve mixed-income integration, and most also involve racial integration. This paper explores the ways they provided certification and warranties of their clients. Finally, this paper then turns to some very recent programs that have not placed much emphasis on certification and this paper speculates about potential difficulties that might arise.

II. THE GAUTREAUX RESIDENTIAL MOBILITY PROGRAM

The Gautreaux Residential Mobility Program in Chicago is one of the largest and oldest residential mobility programs. The Program gives low-income blacks housing vouchers to move to many different kinds of communities, including white, middle-income suburbs and black, low-income, city neighborhoods. Participants are assigned to their new city or suburban locations in a quasi-random manner; program officials place residents according to availability, and do not generally consider residents' preferences or try to match particular types of residents to particular types of communities. Thus we can see the differential effects of being placed in the city or the suburbs. The research found that suburban movers had better outcomes than city movers on all measured outcomes: employment, education and, social integration.

A. *The Program*

The Gautreaux Program is the result of a 1976 Supreme Court decision in a lawsuit against the United States Department of Housing and Urban Development (HUD) on behalf of public housing residents.⁴ The suit charged that "these agencies [HUD and the Chicago Housing Authority] had employed racially discriminatory policies in the administration of the Chicago low-rent public housing program."⁵ Administered by the non-profit Leadership Council for Metropolitan Open Communities in Chicago, the Gautreaux Program allows public housing residents and those who had been on the waiting list for public housing to receive Section 8 housing certificates⁶ and move to private apartments either in mostly-white suburbs or in the city of Chicago.

The Program provides extensive placement services.⁷ Two full-time real-estate staff worked to find landlords willing to participate in the program. Placement counselors then notified families as apartments became available, counseled them about the advantages and disadvantages of these moves, and took them to visit the units and communities. Since 1976, over 7000 families have participated, and over one-half have moved to middle-income white suburbs.

Because of its design, the Gautreaux Program presents an unusual opportunity to test the effect of helping low-income people move to better labor markets, better schools, and better neighborhoods. The United States does not have much experience with economic and racial integration of neighborhoods. Racial and economic homogeneity is the rule in most neighborhoods, thus we generally do not know how low-income blacks are affected by living in middle-income white neighborhoods. Moreover, even when exceptions exist, we must suspect that Blacks who break the residential barriers and move into white neighborhoods are themselves unusual people, thus their subsequent attainments may reflect more about themselves than about the effects of neighborhoods. Therefore, when researchers study black employment in suburbs, it is hard to

⁴ *Hills v. Gautreaux*, 425 U.S. 284 (1976).

⁵ KATHLEEN A. PEROFF ET AL., *THE GAUTREAUX ASSISTED HOUSING DEMONSTRATION: AN EVALUATION OF ITS IMPACT ON PARTICIPATING HOUSEHOLDS* (1979).

⁶ The Section 8 program is a federal program that subsidizes low-income people's rents in private sector apartments, either by giving them a Section 8 certificate that allows them to rent apartments on the open market or by moving them into a new or rehabilitated building where the owner has set aside some units for low-income tenants.

⁷ In this paper, our program description applies to the first 14 years of the Program (1976-1990). This is the program whose outcomes have been studied. After 1990, several elements of the Program changed, but little information is available about the outcomes of that program design.

tell whether the suburbs increased black employment or whether the Blacks who happen to live in suburbs are different, perhaps moving to the suburbs *after* getting a job.⁸ Similarly, most studies of black achievement in suburban schools cannot tell whether black children's achievement is due to living in the suburbs or to some unmeasured family assets or values that may have drawn these black families to the area.

In contrast, Gautreaux participants circumvent the ordinary barriers to living in the suburbs, not by their jobs, personal finances, or values, but by getting into the program that provides them with rent subsidies that permit them to live in suburban apartments for the same cost as public housing. Moreover, unlike the usual case of black suburbanization—working-class blacks living in working-class suburbs—Gautreaux permits low-income blacks to live in middle-income white suburbs.⁹ Participants move to a wide variety of over 115 suburbs throughout the six-counties surrounding Chicago. Neighborhoods (i.e., census tracts) with less than 70% Whites are excluded and very high-rent suburbs are excluded by funding limitations of Section 8 certificates. Yet these constraints leave a large number and variety of suburban neighborhoods available to the Program. The receiving suburbs range from working class to upper middle class and located throughout the six-county area.

The Program tries to move more than one family to any neighborhood to provide some social support, but it also avoids moving many families to any neighborhood. While the Program mandates do not specify how many families could move to any location, the program tries to avoid sending disproportionate numbers to any one community to prevent overcrowding (and potential backlash), and in fact it succeeds in this goal.¹⁰ As a result, the Program had low visibility and low impact on receiving communities.

Applying for the Program is largely a matter of luck and persistent telephone dialing on registration day because many more people try to call than can get through on the telephone lines. The Program also has three selection criteria. It tries to avoid overcrowding, late rent payments, and building damage by not admitting families that are large, or have large debts or unacceptable housekeeping habits. But none of these criteria eliminated large numbers of applicants, and all three only reduced

⁸ See Christopher Jencks & Susan E. Mayer, *Residential Segregation, Job Proximity, and Black Job Opportunities: The Empirical Status of the Spatial Mismatch Hypothesis* (Center for Urban Affairs and Policy Research, Northwestern University, Working Paper 1989).

⁹ See *id.*

¹⁰ See Paul Fischer, *Is Housing Mobility an Effective Anti-Poverty Strategy?* (Report to the Stephen H. Wilder Foundation (1991)) (on file with author).

the eligible pool by about one-third. Although these selection criteria make this an above average group compared to housing project residents, they are not a "highly creamed" group. All are very low-income blacks, are current or former welfare recipients, and have generally lived most of their lives in impoverished inner-city neighborhoods.

In any case, the Program's procedures create a quasi-experimental design. In principle, participants have choices about where they move, but in actual practice the Program assigns the participants to city or suburb locations in a quasi-random manner. Apartment availability is determined by housing agents who do not deal with clients and whose activities are unrelated to client interest. Counselors offer clients units as they become available according to their position on the waiting list, regardless of clients' locational preference. Although clients can refuse an offer, very few do because they are unlikely to get another offer. As a result, participants' preferences for city or suburbs have little to do with where they end up moving.¹¹

B. Adults' and Childrens' Studies: Methods and Sample

The studies of the Gautreaux Program compared families moving to white middle-income suburbs with families moving to middle and low-income city neighborhoods. The city movers are a good comparison group for judging the effects of the suburban move because both groups meet the same selection criteria and receive improved housing. But city movers are a particularly stringent comparison group because these movers receive better housing and move to better city neighborhoods than they had in the housing projects. We expect that housing-project residents would fare considerably worse than either of the Gautreaux groups. In effect, the suburban effects (relative to city movers) in this study may be considered "lower-bound" effects.

To examine adults' employment, we surveyed 332 adults and conducted detailed interviews with another 95 individuals. The childrens' study interviewed one randomly selected school-aged child (aged 8-18) from each of 114 families in 1982 and followed up with the same children in 1989, when they were adolescents and young adults, and examined their educational and employment outcomes.¹² As implied by the

¹¹ Cf. Tables 1a and 1b.

¹² Low-income people move often and they are therefore difficult to locate over a seven-year period. We located 59.1%, a reasonably large percentage for such a sample. Of course, one must wonder what biases arise from this attrition, and whether we were more likely to lose the least successful people (because they were harder to find) or the most successful ones (because they got jobs in distant locations). We suspect both happen, but if one happens more often, then the 1989 sample could be seriously different from the original 1982 sample.

quasi-random assignment procedure, suburban and city movers are highly similar in most attributes in both samples.¹³

C. *The Effects on Adult Employment*

There are a number of reasons to expect that low-income blacks may not get jobs in the suburbs despite the superior suburban economic opportunities. Virtually all of the mothers in Gautreaux have received public aid, most for five years or more, many have never had a job, and one-half grew up in families on public aid. They may lack the skills, motivation, or work experience necessary to obtain work. Moreover, they may face discrimination in the suburban labor market.¹⁴ In addition, Gautreaux adults were educated in poor urban schools, and many lack job training and job experience.

In spite of these difficulties many adults found jobs, and suburban movers were more likely to have jobs than city movers. Suburban movers were over 25% more likely to have had a job after moving than city movers, although the two groups had almost equal rates pre-move. After moving, 50.9% of city movers had a job compared to 63.8% of suburban movers. Moreover, among respondents who had never been employed before their move, 46% found work after moving to the suburbs while a comparable figure for the city was only 30%. For this group of "hard-core unemployed," suburban movers were much more likely to have a job after moving than city movers. City and suburban movers, however, did not differ in hourly wages or number of hours worked per week.¹⁵

When asked how the suburban move helped them obtain jobs, all suburban participants mentioned the greater number of jobs in the suburbs. Improved physical safety was the second most mentioned factor. Adults reported that they did not work in the city because they feared being attacked on the way home from work, or they feared that their children would get hurt or get in trouble with gangs. The suburban move allowed mothers to feel safe enough to go out and work. Many adults also mentioned that positive role models and social norms inspired them to work, supporting William J. Wilson's contention about the importance of these factors.¹⁶ Seeing neighbors work, suburban Gautreaux adults reported that they felt that they too could have jobs, and they wanted to try

¹³ See Tables 1a and 1b.

¹⁴ See generally OSCAR LEWIS, *The Culture of Poverty*, in ON UNDERSTANDING POVERTY: PERSPECTIVES FROM THE SOCIAL SCIENCES (Daniel Patrick Moynihan ed., 1968); LAWRENCE M. MEAD, *BEYOND ENTITLEMENT: THE SOCIAL OBLIGATIONS OF CITIZENSHIP* (1986).

¹⁵ See Table 2b.

¹⁶ See WILLIAM J. WILSON, *THE TRULY DISADVANTAGED* (1987).

to obtain employment. In the city, few adults mentioned neighbors working.

In sum, the employment rates of suburban movers surpassed those of city movers, particularly for those who had never previously held a job. Whatever prevented some people from being employed in the past—lack of opportunity, safety, skills, or motivation—was not irreversible, and many took jobs after moving to suburbs. This program helped close the gap between low-income black adults and their white middle-income neighbors.¹⁷

D. The Effects on Youth

Housing moves may have even greater impact on children than on adults because children are in a more formative stage and are still in school. Being less mature, however, children may have even more difficulty coping with the challenges posed by the suburban move. Certainly one can imagine abundant risks. The children lack the home advantages of their suburban classmates, which might lead to social difficulties, or these low-income black youth might face rejection and harassment from their middle-income white classmates. Furthermore, their city schools may not have prepared them for the more demanding suburban schools, causing educational setbacks that might have permanent implications, or childrens' low-income background may make them less prepared or less motivated than middle-income suburban children;¹⁸ they may have attitudes and habits deemed "undesirable" by suburban teachers and employers. Finally, racial discrimination may deny them full access to suburban resources. For any or all of these reasons, the suburban children may have lower achievement than their city counterparts who do not face such barriers. On the other hand, suburban movers might benefit from better educational resources and greater employment prospects in the suburbs, and their fellow suburban students may create positive peer pressure for achievement. We do not know which process will operate or, if both do, which will win out.

¹⁷ Multivariate analyses on post-move hourly wages and on hours worked per week (controlling for the same variables, plus months of employment and the pre-move measure of the dependent variable [wages or hours, respectively]) confirm the above findings: Suburbs have no effect on either dependent variable. Job tenure, pre-move pay, and the two "culture of poverty" variables (internal control and long-term AFDC) have significant effects on post-move wages. Job tenure, pre-move hours worked, and post-move higher education have significant effects on post-move hours worked. None of the other factors had significant effects. For details of these analyses see generally James E. Rosenbaum et al., *Social Integration of Low-Income Black Adults in Middle-Class White Suburbs*, 38 SOC. PROBS. 448-61 (1991).

¹⁸ See *supra* note 14.

In 1982, we studied how the Gautreaux Program affected children, comparing Gautreaux children who moved to low-income, black areas of the city and those who moved to the suburbs.¹⁹ The two groups were similar in average age, proportion of males, and mothers' education. The families were predominantly female-headed in both the suburban (86%) and city (88%) groups.

We found that suburban movers initially had difficulty adapting to the higher expectations in the suburban schools, and their grades suffered in their first years at the new schools, while the city movers did not have these difficulties. By the time of our study, however, after one to six years in the suburbs, their grades and relative school performance (judged by their mothers) were the same as those of city movers. Moreover, our 1989 follow-up study²⁰ showed that suburban schools had substantially higher standards than the city schools, thus the same grades imply higher achievement. In addition, compared to city movers, suburban movers had smaller classes, higher satisfaction with teachers and courses, and better attitudes about school. Although the mothers noted instances of racial bias from teachers, the suburban movers were also more likely than city movers to state that teachers went out of their way to help their children, and the suburban movers mentioned many instances of teachers giving extra help in classes and after school.

We also found that by the time of our study suburban movers had virtually the same grades as city movers (a C+ average in city and suburbs). Because the national High School and Beyond (HSB) survey of high school sophomores indicates that suburban students get about a one-half grade lower than city students with the same achievement test scores, the grade parity of the two samples implies a higher achievement level of suburban movers.²¹

Most high schools offer different curricula to college-bound and non-college-bound youth; this affects college opportunities,²² and we expected suburban youth to be less likely to be placed in college tracks than their city counterparts. Researchers have found that Blacks are under-

¹⁹ See James E. Rosenbaum et al., *White Suburban Schools' Responses to Low-Income Black Children: Sources of Successes and Problems*, 20 URB. REV. 28-41 (1988); James E. Rosenbaum et al., *Low-Income Black Children in White Suburban Schools: A Study of School and Student Responses*, 56 J. NEGRO EDUC. 35 (1987).

²⁰ See Julie E. Kaufman & James E. Rosenbaum, *The Education and Employment of Low-Income Black Youth in White Suburbs*, 14 EDUC. EVALUATION & POL'Y ANALYSIS 229-40 (1992).

²¹ See *id.*

²² See generally JAMES E. ROSENBAUM, *MAKING INEQUALITY: THE HIDDEN CURRICULUM OF HIGH SCHOOL TRACKING* (1976); James E. Rosenbaum, *Social Implications of Educational Grouping*, in ANN. REV. RES. EDUC. 361-404 (1980).

represented in college tracks in racially integrated schools.²³ Indeed, after being desegregated, the Washington, D.C. public school system initiated a tracking system, which a court ruled was undercutting integration.²⁴ Given the higher standards and greater competition in suburban schools, we might expect suburban movers to be less likely than city movers to be in college-track classes. The results showed the opposite. Suburban movers were more often in college tracks than city movers (40.3% vs. 23.5%).

We also found that suburban movers finished more years of education than city movers. More city movers dropped out of high school than did suburban movers (20% in the city vs. less than 5% in the suburbs). Suburban movers had significantly higher college enrollment than city movers (54% vs. 21%), and, among those in college, suburban movers are more likely to attend four-year colleges than are city movers (27% vs. 4%). While transfers to four-year colleges are theoretically possible for those in one-year schools or two-year colleges, in fact trade schools almost never lead to four-year colleges, and two-year colleges rarely do. Only 12.5% of students in the Chicago city colleges ultimately complete a four-year college degree (less than one-half the rate of some suburban community colleges in the area).²⁵

For those youth not in college, a significantly higher proportion of the suburban youth had full-time jobs than city youth (75% vs. 41.4%). Suburban youth also were four times as likely to earn over \$6.50/hour than city youth (21% vs. 5%) and significantly more likely to receive job benefits than city youth (55.2% vs. 23.1%).

In terms of social adjustment, we expected worse outcomes for the suburban youth. First, we expected suburban youth to experience more harassment than the city movers, but we found this to be mostly untrue. In terms of the most common form of harassment, name-calling, 51.9% of the Gautreaux suburban youth reported at least one incident in which they were called names by white students. Of course, the city movers were in predominantly black schools, so they were not called names by Whites, but 41.9% of the city movers experienced name-calling by classmates. On the other hand, in terms of more serious harassment, while many (15.4%) of the suburban movers reported being threatened

²³ See generally JEANNIE OAKES, *KEEPING TRACK: HOW SCHOOLS STRUCTURE INEQUALITY* (1985). See also JAMES S. COLEMAN ET AL., *EQUALITY OF EDUCATIONAL OPPORTUNITY* (1966); James E. Rosenbaum & Stefan Presser, *Voluntary Racial Integration in a Magnet School*, 86 U. CHI. SCH. REV. 156-86 (1978).

²⁴ See *Hobson v. Hansen*, 265 F. Supp. 902 (D.D.C. 1967).

²⁵ See Gary Orfield et al., *The Chicago Study of Access and Choice in Higher Education: A Report to the Illinois Senate Committee on Higher Education* (1984).

by classmates a few times a year or more, slightly more (19.4%) city movers were threatened this often. Finally, in terms of the most severe indicator of harassment, most city and suburban movers stated they had never been hurt by other students (93.5% city and 94.1% suburb). Overall, harassment was more similar than expected. Furthermore, additional analyses show that suburban youth who were harassed by Whites were also involved in positive social interactions with white classmates.

We expected suburban movers to feel less socially accepted than the city movers. Having spent over six years in all-black urban housing projects, these children have learned different habits and tastes than their classmates, have fewer economic resources than their classmates, and have a different skin color than most of their classmates. We anticipated that suburban movers would have greater difficulty being accepted by their classmates than city movers. We asked youth several different questions on their social acceptance, the responses included: "I feel I am a real part of my school" and "Other students treat me with respect." We also asked: "Are you considered a part of the 'in-group'?" "Do others think you do not fit in?" "Do others see you as popular?" and "Do others see you as socially active?". For each of these items, no significant differences were found between the city and suburban movers. The majority of the children in both groups felt that they fit into their schools socially, and were regarded by others as at least somewhat socially active and popular.

Similarly, we expected the suburban movers would have fewer friends than city movers. Given that the suburbs were overwhelmingly white, the suburban movers came in contact with fewer black peers than city movers. Suburban movers, however, had almost as many black friends as city movers (8.81 vs. 11.06, which is not a significant difference). Furthermore, the suburban movers had significantly more white friends than city movers (7.37 vs. 2.37). While only 17.3% of the suburban youth reported no white friends, 56.3% of the city sample did (a statistically significant difference). Only one of the city movers and one of the suburban movers reported having no friends at all.

Moreover, suburban youth spent significantly more time with white students outside of class than city movers. Compared with city movers, the suburban movers were significantly more likely to do things outside of school with white students, do homework with white students, and visit the homes of white students. When asked how friendly white students were, the suburban movers again were significantly more positive than the city movers. When the same questions were asked about socializing with black students, no significant differences existed between city and suburban movers.

To get an overview, two index variables were computed based on the summed responses to each of the three items for interactions with Whites and for interactions with Blacks. The findings suggest that the suburban movers divided their time almost equally between Blacks and Whites, while the city movers spent significantly more of their time with Blacks than with Whites. The experience of the suburban movers seems to reflect a more racially integrated peer network, despite the small numbers of Blacks in suburban schools. As one suburban mover reported, "We went into a new school and had the opportunity to be with white people, Indian people, just a mix of races and actually get to know people and have people get to know you."

E. Implications for Other Residential Mobility Programs

The Gautreaux Residential Mobility Program led to some rather impressive outcomes for the suburban movers in terms of employment, education and social integration of low-income blacks. It is a tempting model to copy. Yet the Program is not simply one of moving poor people to the suburbs; there are a number of details about the Program that may have contributed to its success. Similar programs that do not attend to such details may be less successful. This section speculates how the selection criteria may affect the programs' outcomes.

Of the many important details that made the Gautreaux Program successful, we believe the most important, and most easily missed, is in the selection of participants. To people who wish to help the poor, selection criteria are often viewed as abhorrent. Obviously, programs that only "cream" the top few persons may succeed by accepting people who would have done well without the program. Therefore, it is reasonable to be skeptical of programs that cream off the very best applicants.

Yet selection criteria do not have to be highly exclusive. Creaming, named for the process of taking the 4% of cream that collects at the top of a bottle of whole milk, refers to any process that uses only the top few cases. But the selection criteria used in Gautreaux take about two-thirds of applicants: the vast majority of applicants were accepted. It is one thing to use selection criteria to exclude 96% of potential participants; it is entirely different to exclude a small fraction.

Advocates for the poor might suggest that the Program should take everyone, especially the hardest cases, because they have the greatest potential to benefit. This may be an appropriate strategy for programs that are bilateral, that include only the assistance provider and the participant, and that can afford to assist the most needy. Regardless of who the served population is, bilateral programs are mutually beneficial in that participants receive benefits and providers fulfill a mission and re-

ceive a paycheck. Trilateral programs, however, which require private sector participants, such as landlords and community members, must take those third party's needs into consideration; if third parties do not receive benefits, as the other two actors do, they must at least be assured that they will be no *worse* off for their involvement. If third party needs are not considered, these private citizens are likely to refuse to participate and the program will end. For instance, if new residents develop a reputation for not paying rents, not taking care of their apartments, or causing other trouble, landlords may refuse to rent to the program's participants and communities may resist involvement in the program. If this occurs, the program will fail, and no poor people will be helped.

Selection is essential to reassure third-party participants, such as landlords or neighbors. Landlords are concerned about tenants who will not pay rents or who will damage property. Neighbors worry about new neighbors being noisy, inconsiderate, or even criminal. If programs can reassure landlords and neighbors that low-income participants have been screened to eliminate those with undesirable behaviors, then resistance is less likely to occur. Furthermore, Gautreaux participants benefited substantially from assistance from neighbors. This purely voluntary action is unlikely if the program sends participants with a reputation for disrupting neighborhoods. The benefits available to future participants may be substantially dependent on the reputation created by those who were previously in the program.

Screening performs two functions. First, it eliminates applicants who are unlikely to meet the requirements demanded by the program and the expectations of important third parties. Second, no less important, screening—if done overtly—provides a formal certification of the positive qualities of participants. Advocates of the poor complain about the unfair and untrue stereotypes that are attributed to low-income people. Even if low-income people were somewhat more likely to have poor rent paying records than middle-income people, the vast majority of low-income people probably pay their rent regularly. A program that screens participants can effectively militate against such stereotypes and certify that participants have desired qualities.

Screening does not have to be highly selective "creaming," and it does not have to promise perfection. It only has to promise that the risks associated with program participants are no worse than those of the average person in the housing market. If this is achieved, the program is more likely to get landlord and neighbor support.

The Gautreaux Program has had considerable success in placing participants while gaining the continuing support of landlords, because landlords have come to trust the program. The Leadership Council's se-

lection procedures became an unofficial *certification* about participants' capabilities. The staff who contacted landlords reported that even landlords who harbored prejudices against the larger class of low-income people felt they could trust the people selected by the Leadership Council. In effect, the Leadership Council informally certified participants in ways that overcame landlords' prejudices.

Some would argue that it is demeaning for low-income residents to have to submit to screening. Yet condominium and co-op boards regularly screen new tenants and buyers. Some argue that it is difficult for low-income people to meet these criteria, yet this ignores Gautreaux's finding that two-thirds of low-income applicants met a screen for regular rent payment and taking care of their property. Some will complain that this program does nothing for the remaining one-third. That is true, but this program is not suitable for those who cannot pay their rent and take care of their apartments. Other programs are needed to address these problems. Nonetheless, such families would not last long in this program, and their failure might prompt landlords to leave the program as well.

III. OTHER RESIDENTIAL MOBILITY PROGRAMS

Few residential mobility programs existed just ten years ago. Now several programs have been initiated. While Gautreaux is still the main program to receive systematic research attention, we have obtained some information about several programs across the nation. Most of these programs have not been rigorously studied, so most of these accounts are based on reports by a single administrator. It would be desirable to have more systematic research to document and elaborate these general features. In the meantime, these reports are the best information available, and they are included because they help us explore the ideas we discovered in the Gautreaux Program.

All of these programs involve residential integration across incomes, and some involve racial integration. As such, some demand cooperation by private landlords, and most involve cooperation by middle-income neighbors who are not obliged to support the programs. The information we obtained suggests that these programs' use of screening seems to be an important component of their success.

A. *Tent City, Boston*

Tent City is a non-profit managed, mixed-income housing development located in central Boston. It is comprised of 25% market rate tenants who are unsubsidized (rents at \$1000 per month or more), 50% moderate income tenants who receive a small subsidy, and 25% subsi-

dized, low-income tenants. Like most private apartment management, Tent City would like its residents to include only people who will be good tenants and good neighbors. To ensure good tenants, Tent City states clear selection criteria including evidence of a good rent-payment record, good credit history, and landlord references. Interestingly, the community of residents was initially involved in selecting tenants, but no longer does so as the management has shown itself to be capable of making good choices. Furthermore, tenants can be evicted for serious rule infractions including selling drugs or destroying property, the types of activities that suggest chaos and are likely to cause residents to flee, and minor disturbances lead to warnings. Thus, Tent City offers both *certification* and a *warranty*, not only choosing reliable tenants, but also having a back-up arrangement for evicting people when their decisions are bad.

By addressing the concerns that market-rate people might have about living with low-income people, Tent City has been remarkably successful at maintaining a mixed income development since 1988. As a result of these practices and its highly desirable location, Tent City has a long waiting list of middle-class (market-rate) people seeking admission.²⁶

B. Lake Parc Place, Chicago

In Chicago's mixed-income development, Lake Parc Place (LPP), we again see this mixture of certification and warranty to attract and retain middle-income residents. This program was systematically studied in 1993-1995, and the present account is based on the research in two reports.²⁷ LPP is a mixed-income public housing development, devised and owned by the Chicago Housing Authority, in two high rise buildings. One-half of the 282 high rise units in LPP are rented to low-income tenants, and the other half to families with 50-80% of median income. To ensure that the building is safe, anyone with a record in drug or criminal activity is excluded from admission and anyone caught in such activity is evicted. Unlike Tent City, LPP is not located on prime real estate. Nonetheless, it has been highly successful in attracting and retaining working families, and these families expressed complete satisfaction with the safety in the building. Indeed, many working families said that LPP was safer than their previous apartments in the private sector. That LPP

²⁶ (Telephone interview with Henry Joseph, Interim Director of Tent City Corporation (Oct. 18, 1995)).

²⁷ See generally Shazia Rafiullah Miller, *Order and Democracy*, 9 HOUSING POL'Y DEBATE (forthcoming 1998); James E. Rosenbaum et al., *Lake Parc Place: The First Four Years of a Mixed-Income Housing Program* (Center for Urban Affairs and Policy Research, Northwestern University, Working Paper 1995).

could produce safe buildings was a particularly remarkable achievement in light of the terrible violence that pervades most of the other housing developments managed by the Chicago Housing Authority. Indeed, the fact that the program could attract over 140 families who could have chosen private-sector apartments to live in public housing buildings was a surprise to many observers.

C. *HOME, Cincinnati*

The Cincinnati HOME Program, like the Gautreaux Program, uses Section 8 certificates to place over 700 black families in predominantly white communities since 1984.²⁸ The average destination census tract is 86% non-Hispanic White. The HOME Program conducts a mild screen on clients and counsels those accepted to prepare them for what they will encounter in their move. This process has been so successful that landlords now solicit the HOME Program for tenants saying that they would prefer the program's low-income blacks over anonymous white renters.²⁹ In an era where housing discrimination is still a problem, this is remarkable.

D. *Alameda County (California) Public Housing*

One problem with Section 8 vouchers is that landlords are not always willing to take residents using them. The Alameda County (California) Housing Authority has convinced landlords to take their low-income (mostly Black) participants by assuring them that these tenants will work out, and even offering to help evict any tenant if the landlord can prove the person has not met obligations.³⁰ Landlords usually have great difficulty in evicting bad tenants, and they are particularly worried about government programs that can add red tape to make evictions even more difficult. The Alameda County Housing Authority has been successful at finding private sector apartments for its participants by providing a *warranty* that addresses landlords' concerns and promises to help them evict tenants who do not live up to reasonable standards. While she did not have specific numbers, the executive director believes that there have been very few cases where the housing authority had to act on the warranty, but the warranty had large effects in persuading many landlords to work with their program. Of course, this is the principle underlying any warranty—for a TV or toaster. It appears that this principle

²⁸ Cf. Fischer, *supra* note 10.

²⁹ (Conversation with Dotty Hall, Housing Counselor/ Landlord Outreach Specialist, (Oct. 21, 1994)).

³⁰ (Conversation with Ophelia Bascal, Executive Director of the Alameda County Housing Authority, (Oct. 21, 1994)).

can also work to improve acceptance of low-income tenants.

IV. ISSUES TO CONSIDER FOR NEW PROGRAMS

The successes of the Gautreaux Program have led similar programs to spring up nationwide. We have heard of many local areas that have considered initiating such programs. While such isolated local initiatives are intriguing, many areas have great difficulty figuring out how to design their programs, they lack the resources to gain know-how from previous programs, and they fail to research their progress and outcomes. Consequently, these programs stumble into their procedures without guidance, and their successes and failures generally go unseen.

An important contrast to this haphazard pattern is Moving to Opportunity (MTO) initiated by the federal government. It is one of the most exciting of the new mobility programs. MTO enables residents of public and assisted housing projects in high-poverty neighborhoods to move to homes and apartment in low-poverty neighborhoods in five metropolitan areas across the United States. This program was developed based on an extensive examination of the Gautreaux Program and lengthy discussions with Gautreaux leaders and staff. This examination helped the program to avoid many of the pitfalls of such programs, and it was able to develop thoughtfully designed guidelines and procedures that are likely to be of great help to local programs. Yet even this program, which considered many factors, still raises some concerns.

Although the federal guidelines for MTO are clear in specifying income eligibility, they do not make any public claims about screening. In particular, the federal guidelines do not explicitly exclude felons or destructive tenants. As a result, the original design of the MTO program provided no way to certify participants to landlords or neighbors.

Thus, when politicians made false accusations against the MTO program in Baltimore, middle-class residents panicked over nightmarish visions of MTO placing felony criminals into their communities. The program guidelines offered no reassurance that it had taken steps to prevent such visions from coming true. The resistance has now subsided in Baltimore, and it never occurred in the other four cities, but it would only take a few bad program participants to re-ignite controversy about the program.³¹

In fact, most MTO residents probably pose no danger to their new

³¹ Some observers have indicated that the panic in Baltimore was generated as a political issue to use in the 1994 election, and they note that the issue subsided after election day. While it is very likely that certification would not have prevented demagoguery on this issue, certification would have given advocates and the media clearer evidence to combat mistaken fears.

neighborhoods. Indeed, the first report on the MTO program found that the most distinctive attribute that distinguished MTO applicants from the average public housing resident was their fear of crime and their recent experience at being victims of crime. "Nearly half of MTO applicants (47.8 percent) said that they had been a victim of crime within the last six months, . . . [while] only 5.4 percent of residents in the largest" public housing authorities were.³² When asked their reasons for applying to MTO, "more than half (54.8 percent) listed crime as their primary reason, and another 30.8 percent listed it as their secondary reason."³³ The report describes one mother who was "desperate" to get out of public housing because of the crime and drugs there; a stray bullet had shattered her window one night.³⁴ Another mother in Baltimore, "was worried that the illegal activity prevalent in the neighborhood would lure her 15-year-old son into a gang or the drug trade."³⁵ The report recounts similar stories from Boston, Chicago, Los Angeles, and New York.

With over 85% of MTO applicants describing their motivation for entering the program as escaping crime, MTO applicants are more similar to their new middle-class neighbors than they are like the criminals their neighbors imagined them to be. If MTO had posed formal selection criteria excluding felony criminals, the program would have excluded very few applicants, and it would have provided a reassuring certification to landlords and neighborhoods.

We must note that local administrators of MTO have the latitude for adding such screening criteria and there are some indications that they have done so.³⁶ In addition, the MTO Program Operations Manual explicitly authorizes the MTO counseling non-profits to stop providing counseling services to families who do not show up for appointments, do not show decent housekeeping skills, or have serious drug or alcohol problems. This is a matter of judgment calls by the local non-profits about whom they will work with and recommend to landlords.³⁷ If the non-profits decide not to work with a MTO recipient family, the family does not lose their certificate, but they do not get the non-profit helping

³² United States Department of Housing and Urban Development, *Expanding Housing Choices for HUD-Assisted Families 11* (1996).

³³ *Id.*

³⁴ *See id.*

³⁵ *Id.* at 15.

³⁶ (John Goering, Policy Development and Research, United States Department of Housing and Urban Development, personal communication, (Dec. 23, 1996)) (on file with author).

³⁷ (Margery Turner, former Deputy Assistant Secretary, United States Department of Housing and Urban Development, personal communication, (Dec. 17, 1996)) (on file with author).

them or vouching for them with landlords.

Thus, while the federal guidelines offer no certification, they offer local administrators latitude to do so. At present, HUD does not yet know how selection and certification are being handled by the various locations and to what extent these practices are being publicly announced to communities, but some information on these issues is expected in a research report sometime in 1997. Thus, we can hope that local MTO agencies are doing some certification and announcing it to their local landlords and communities.

The Chicago Housing Authority (CHA) provides another example. The CHA has also noted the benefits of the area's Gautreaux Program without noticing the details that have helped make it effective. CHA has begun renovating and tearing down various buildings, and some displaced tenants are being given Section 8 housing vouchers or certificates and encouraged to move into middle-income areas, including distant suburbs. The program, however, is proceeding very quickly, and it has not thought about what kinds of families can handle living in private apartments or what kinds of placements might undercut the program.

One top CHA administrator reported that he planned to give Section 8 certificates to the lowest income and most troubled families, arguing that the Gautreaux experience indicated that suburbs could help these families more than the city could. As we have stressed, this is not what the Gautreaux experience indicated. That program required families to have certain capabilities before moving to suburbs.

This administrator's comments are not official policy at this time, but they represent the kind of thinking that could seriously harm residential mobility programs. While the most troubled families may get more services in the suburbs, they might also antagonize their neighbors and thereby reduce the amount of community assistance they might otherwise receive. Moreover, they might jeopardize landlords' and communities' willingness to accept future Section 8 tenants. If the CHA moves families with histories of poor rent paying or property destruction, evictions and landlord resistance seem likely, and the entire movement for residential mobility could be seriously impaired.

In discussions of housing and job training programs, we have heard some idealistic advocates urge that poverty programs should give a fresh start to individuals who had previous criminal experiences if they state a willingness to reform themselves. As nice as such stories of "rebirth" may be, these gains must be balanced against their potential costs. If programs do not publicly exclude individuals with criminal backgrounds, they are unable to certify the non-criminal records of the vast majority of their participants. This has a major cost to the program's reputation and

to the vast majority of participants who are intent on escaping crime. People with such backgrounds can benefit from second chances, but this kind of program may not be the most appropriate way to help these individuals, and the program itself may be greatly harmed if it cannot certify the quality of its participants.

A. The Risk of Staff Improvising

Our review suggests that several successful residential mobility programs have developed explicit selection criteria for choosing their participants. Yet if this idea is as important as we claim for maintaining the support of the third parties involved, it is likely that the staff members have by necessity developed their own informal selection criteria. Based on their observations of participants, staff often have their own ideas about what is required to make the program work. If they have a personal stake in satisfying third parties (landlords, etc.), or if they are being held accountable for their success rate, staff will initiate screening or other means of redirecting participants.³⁸ A number of studies have shown that program staff often use their own discretion and alter programs in unanticipated ways.³⁹

While most programs try to discourage staff improvising, programs may inadvertently encourage it by failing to provide clear guidelines about necessary components of the job.⁴⁰ Specifically, programs that have unrealistically low entrance requirements may put staff in a situation where they feel they must improvise informal activities to do their jobs and meet the expectations of those third-parties who are crucial to their success. In some cases, program administrators may not even be aware of what their staff are doing.

For example, in 1986, the HUD-sponsored Project Self-Sufficiency (PSS) Program offered a combination of Section 8 housing certificates and job placement through existing JTPA (Job Training Partnership Act) programs to promote self-sufficiency. While HUD had few entrance requirements, not even high school equivalency, JTPA staff who implemented the job component believed that employers would stop offering their clients jobs if they did not meet employers' expectations that workers must have high school diplomas (or GED equivalency) and other work-related personal attributes (regular attendance, punctuality, task-

³⁸ See generally MICHAEL LIPSKY, *STREET-LEVEL BUREAUCRACY* (1980).

³⁹ See generally LIPSKY, *supra*, note 38. See Richard Weatherly & Michael Lipsky, *Street-Level Bureaucrats and Institutional Innovation: Implementing Special-Education Reform*, 47 HARV. EDUC. REV. 171-97 (1977); Soren Winter, *Implementation of Danish Youth Employment Policy*, in FINDING WORK 109-38 (1986).

⁴⁰ See LIPSKY, *supra*, note 38.

completion, attention to quality). Consequently, JTPA staff developed their own *ad hoc* screening procedures and side-tracked many PSS participants into "Job Club" activities that were essentially a holding pattern that did not lead to employment.⁴¹

The MTO program is currently running a similar risk. MTO staff will need to maintain the support of private landlords by sending them reliable tenants, and they can only be sure of doing so by using selection criteria. Indeed, we have heard reports from one observer that some MTO counselors have used selection criteria, side-tracking some participants who fail to keep their appointments or who show signs of dysfunctional behaviors. Indeed, MTO guidelines explicitly encourage such initiatives. Our aim is not to prejudge the program based on such casual observations, and we do not have direct evidence of such behavior. These observations of staff improvising, however, are just what is predicted.

Moreover, if such staff improvising behaviors occur, they may even be good for the program and for most participants in some respects. Like the JTPA staff, the MTO staff may be acting to improve their success in keeping rapport with their third-party contacts (landlords).

Yet the informality of these activities raises the risk of some unfortunate consequences. First, they are *ad hoc*, and thus likely to be done differently by different staff, so they run risks of abuses, inconsistencies, and unfairness. Second, clients do not know about them, so clients cannot prepare to meet these unstated expectations. Third, because these selection criteria are unstated, landlords and neighbors may not know about them, the program cannot promise landlords that they are certifying clients even if staff are doing the informal equivalent of certification. Even if staff express explicit certification promises to the landlords they know (and we do not know whether they do or not), the staff's informal improvising will not be public knowledge and it will not be known by other landlords or neighbors.⁴²

V. CONCLUSION

The Gautreaux results show that residential mobility can significantly contribute to the aims of improving employment, education, and

⁴¹ See James E. Rosenbaum, *An Analysis of Project Self-Sufficiency in Lake County* (1987).

⁴² If such informal screening is occurring, it will not affect the evaluation research of MTO, which would discover the rate of program non-placements. The evaluation research, however, may not detect the reasons for non-placement. Just as landlords may not know about such informal improvising, it may not be known by program administrators, policy makers, or researchers either.

social integration of low-income blacks. The suburban move greatly improved adults' employment, and many adults got jobs for the first time in their lives. The suburban move also improved youths' education. Compared with city movers, the children who moved to the suburbs are more likely to be (1) in school; (2) in college-track classes; (3) in four-year colleges; (4) in jobs; and (5) in jobs with benefits and better pay. The children who went to college or who got jobs with benefits or better pay are on the way toward upward mobility. The suburban move also led to a considerable amount of social integration, friendships, and interaction with white neighbors in the suburbs.

Successful residential programs, however, may require certain preconditions, including appropriate selection criteria. Just as Focus/Hope's entrance requirements allowed this job training program to certify that all clients satisfied employers' minimum requirements (drug-free, education, etc.), successful residential mobility programs may have to employ certain selection criteria if they are to gain the cooperation of the third parties who are crucial to the programs' success: landlords and neighbors. By careful choice of selection criteria, housing programs can certify that their participants would make good tenants and neighbors. Indeed, we reviewed some cases where housing programs served low-income families with a multitude of disadvantages (low education, single-parents, etc.), yet these programs became *preferred* providers of tenants, avoided neighbor resistance, and elicited neighbor support and cooperation for their participants.

Obviously, no amount of certification is adequate to prevent all biases. Nearly every Gautreaux family that moved in the 1970s and early 1980s reported isolated incidents of racial biases and harassment. Yet it was noteworthy that this harassment declined over time, and even before it declined, nearly every suburban-mover who received harassment also reported incidents of support and help by white neighbors—offering information, help, support, and friendship to mothers and children.⁴³ Moreover, the incidence of harassment was not correlated with a lack of neighbor support; the same families who were harassed often reported support from white neighbors, sometimes as a direct response to the harassment. Indeed, some mostly white churches mobilized organized efforts to assist Gautreaux families with material goods and employment assistance. While landlord support is vital to making placements happen, neighbor support may be vital to the positive social outcomes we noted. We suspect that if the Gautreaux families had been bad neighbors (noisy, destructive, or otherwise troublesome), neighbors would have offered

⁴³ See Rosenbaum et al., *supra*, note 17.

less support.

Certainly, community reactions arise from both rational and irrational concerns. Certification probably will not reduce irrational prejudices, but certification can deal with legitimate concerns. Indeed, until programs attempt to address potentially legitimate concerns of neighbors and landlords, it is hard to know how much irrational prejudice is motivating community reaction. Programs that certify participants deprive bigots of legitimate arguments, while denying them the support of people with legitimate concerns.

We are not urging that programs should necessarily be announced; perhaps the ideal is program invisibility, where people get residential moves without being tagged as part of a government program, just as we do not tag people who get disability benefits or disaster relief. When the program has been announced to neighbors or to landlords, however, the certification standards should be clearly presented as an integral part of the program.

Our proposals are an extension of current policy efforts. Congress and HUD have already taken steps to make housing programs more responsive by allowing landlords to evict recipients for the same reasons they use for market rate clients. The steps we are urging extend these efforts, effectively promising landlords before participation that the program has tried to reduce the likelihood that they will need to invoke eviction procedures

Our argument should not be confused with the values argument, which urges selection criteria that encourage poor people to conform to conventional values. We are urging selection, not because it is "good," but because it is necessary in programs that require the support of third parties. Our argument does not apply in direct services programs: programs that involve only two-parties, government and clients. Our argument applies when programs require the cooperation of third parties—employers, landlords, or neighbors. Rebecca Blank urged that poverty programs will be most effective if they have clear criteria and are targeted to individuals' specific needs.⁴⁴ Our call for appropriate selections elaborates that view. Not only should programs be targeted to individuals who can benefit from them, they should also be targeted to those who can satisfy third parties who are vital to the success of the programs and participants.

There are important requirements to running a successful residential mobility program; it is a serious disservice to the program and to participants to ignore these elements. Reasonable selection standards eliminate

⁴⁴ See REBECCA BLANK, *IT TAKES A NATION* (1997).

few individuals, but they have major benefits for all participants and for the program itself. While it is compassionate to give people second chances, placing people with bad credit histories or criminal records in suburban neighborhoods is unlikely to be successful, and it may hurt the vast majority of other participants who will be unfairly stigmatized by the program's failure to certify their positive qualities. Even a few failures can seriously damage a program's reputation and reduce landlord and neighbor cooperation.

Table 1a. Characteristics of the Adult Study Sample: City-Suburban Comparison

	City N=108	Suburb N=224	Sig. ^a
Years on Gautreaux	5.8	5.4	n.s.
Age	36.7	35.4	n.s.
Age of youngest child	9.6	7.8	**
Number of children	2.5	2.6	n.s.
Years of Education pre-move	11.7	11.9	n.s.
Years of Education post-move	12.5	12.3	n.s.
Marital Status			
Married	8.3%	6.3%	n.s.
Never Married	44.4%	44.6%	n.s.
Getting AFDC	53.7%	47.8%	n.s.
Long-term AFDC recipient ^b	68.5%	59.8%	n.s.
Second Generation AFDC	51.9%	50.9%	n.s.

Table 1b. Characteristics of the 1989 Children Sample: City-Suburban Comparison

	City	Suburb	Sig. ^a
Age	18.2	18.8	n.s.
Males	45.5%	56.8%	*
Mother not married	88%	86%	n.s.
Mother education post-move	12.0	12.1	n.s.
Mother finished high school	43%	47%	n.s.

a. Significance of chi-square or t-test: *p<.01, **p<.01.

b. On AFDC for 5 years or more.

Table 2a. Percent of Respondents Employed Post-move by Pre-move Employment for City and Suburban Movers^a

	City Pre-Move				Suburb Pre-Move		
	Employed	Unemployed	Total		Employed	Unemployed	Total
Post-move Employed	42 (64.6%)	13 (30.2%)	55	Post-move Employed	106 (73.6%)	37 (46.2%)	143
Unemployed	23 (35.4%)	30 (69.8%)	53	Unemployed	38 (26.4%)	43 (53.8%)	81
Total	65	43	108	Total	144	80	224

a. Numbers in parentheses are column percentages.

Table 2b. City and Suburban Comparison on Wages and Hours Worked

	Pre-Move Mean	Post-Move Mean	t	p
<u>City Movers</u> Post-move earners (N=55)				
Hourly wages	\$5.04	\$6.20	6.52	**
Hours/Week	33.27	31.92	0.60	n.s.
<u>Suburban Movers</u> Post-move earners (N=143)				
Hourly wages	\$4.96	\$6.00	6.50	**
Hours/Week	33.62	33.39	0.60	n.s.

Table 3. Youths' Education and Job Outcomes: City-Suburban Comparison

	City	Suburb	Sig.a
Drop-out of school	20%	5%	*
College track	24%	40%	**
Attend college	21%	54%	***
Attend four-year college	4%	27%	**
Employed full-time (if not in college)	41%	75%	****
Pay under \$3.50/hour	43%	9%	****
Pay over \$6.50/hour	5%	21%	****
Job benefits	23%	55%	****

a. Significance of chi-square or t-test: *p<.10, **p<.05, ***p<.025, ****p<.005.