

HOUSING POLICY AND THE UNDERCLASS DEBATE:

POLICY CHOICES AND IMPLICATIONS (1900-1970)

HISTORICALLY, HOUSING POLICY in the United States has pursued a variety of policy goals that reach well beyond the bounds of shelter. While housing policy can be viewed as social policy, its primary function was seldom the alleviation of poverty. U.S. housing policy has weathered a particularly disjointed history, throughout which concerns about class and race, as well as opportunity and responsibility, have been constant. In many ways, federal housing policy has shaped America's cities. The location and quality of government-sponsored housing reflects American ambivalence toward the poor, and its history mirrors the evolution of American attitudes toward poverty. The fragmented history and purpose of housing policy in the United States demonstrates the importance of recognizing and mitigating the unintended consequences of policy choices. As the United States becomes increasingly diverse and segregated, understanding the role of housing in shaping the geography of poverty and opportunity is essential.

Housing policy in the United States has always incorporated goals other than adequate shelter. Housing is an issue that touches nearly every aspect of family and economic policy. Thus, unlike many other social issues, housing incorporates multiple meanings and attributes. The most prominent of these are *shelter* (housing as a life-sustaining necessity); *home* (housing as the foundation of the family); *property* (housing as the primary investment vehicle for American households); *community development* (housing as the foremost mechanism for neighborhood and city revitalization); and *industry* (housing and construction as leading economic sectors and indicators). Housing

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policy has historically focused on outcomes of one of these aspects, but has been unable to tackle all of them. Because housing encompasses so many aspects, advocates and policymakers must find policy solutions that balance these facets. However, the desire to perform this balancing act has resulted in piecemeal policymaking that has failed to provide the most basic of services for the most vulnerable populations. Thus, federal housing policy “has always been limited in scope and hedged with conditions and restrictions.”¹

Due to the cautious and disjointed history of American housing policy, a framework is necessary to conduct a coherent analysis of the impacts on American cities and their residents. In “Reframing the Underclass Debate,” Michael Katz provides such a structure. Katz discusses four consequences of federal policies that have shaped the nature of urban poverty in this country: migration, marginalization, exclusion, and isolation.² This review of the history of housing policy demonstrates the relevance of these four factors to America’s housing policy choices. As various policies are proposed for the future of housing in America, it is imperative that the full consequences of housing policy decisions are understood so that our cities grow as whole communities, rather than isolated pockets of poverty and prosperity.

MIGRATION

The effects of migration are closely tied to the spatial aspects of economic opportunity. For, “unless populations are able to move within and between urban areas, they will remain locked into residential locations.”³ Three distinct periods and types of migration have affected housing in the United States. The first, and most commonly understood, is the immigration of Europeans in the 19th and early-20th centuries. This migratory period coincided with the industrial revolution and the emergence of urban industrial centers. Thousands of immigrants flocked to America’s cities, resulting in massive demand for a limited, substandard housing supply.⁴ Consequently, the urban tenements of the early 20th century were overcrowded, lacked basic services, and created fire and health risks for all of the city’s

inhabitants.⁵ The movement to reform this dire situation was the first major instance of organized housing advocacy in the United States. Building codes, zoning ordinances, and fire safety requirements all stem from these early efforts to protect the health, safety, and welfare of the tenants and the greater metropolitan community.⁶

The second period of migration that affected housing policy was the massive movement of African-Americans into northern cities in the 1940s and 1950s. During this period, blacks and whites from southern, rural areas migrated to the north to capitalize on the industrial boom resulting from the war.⁷ This migration drastically increased

the percentage of blacks living in northern cities. Furthermore, these new populations lacked much of the social capital needed to navigate the job market, and thus were more vulnerable to being “trapped” in inner-city neighborhoods than either white populations or their northern-born black counterparts.⁸

The early years of federal housing policy—passed in large part to aid those devastated by the Great Depression—added to these disadvantages by targeting primarily white Americans.⁹ One of the most significant housing policies to come out of this period was the establishment of the Federal Housing Administration (FHA). The FHA’s mortgage insurance changed the way that homeownership was financed in the United States and enabled many more households to achieve this goal. The new federally subsidized mortgages enabled upwardly mobile city-dwellers to purchase homes in nascent suburbia. As federal attention turned to homeownership following the Second World War, discriminatory lending policies enabled the emerging white middle class to leave increasingly crowded, increasingly minority city centers.¹⁰ These practices, known as redlining, allowed only white residents to utilize the new system and prevented lenders from investing in heavily minority neighborhoods.¹¹

Equally striking, however, is the lack of migration of minority families that has occurred since the 1960s. Despite changes in federal lending guidelines resulting from the Civil Rights Act, the groundwork for the segregation of U.S. cities and suburbs had already been established through the public housing program and FHA lending policies, and this

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pattern continued to pervade U.S. cities for decades to come. Thus, various structures and institutions, exacerbated by public policy, have kept the poor from moving, and have caused stagnation in those neighborhoods. Concurrently, those same policies enabled working- and middle-class whites to obtain housing in communities far superior to those they left behind in the inner cities. These new suburban communities were quiet, accessible to jobs, and provided superior access to education and city services due to the wealthier tax base.

MARGINALIZATION

Katz describes marginalization as “the process whereby some combination of factors . . . pushes groups to the edges of the labor force, leaving them redundant, unwanted, or confined to the worst jobs.”¹² In the case of American cities, the concept of worthiness was used to determine which groups were subject to this process. Throughout history, communities and governments attempted to distinguish between the “worthy” poor, those whose poverty was not of their own doing, and the “unworthy” poor, whose own behavior or lifestyle choices had caused their poverty.¹³ Generally, the opinion was—and is—that support of the worthy poor should be a collective responsibility, while support of the unworthy poor should be a personal responsibility. In 1821, a report advocating for reform spoke of the “difficulty of discriminating between the able poor and the impotent poor and of apportioning the degree of public provision to the degree of actual impotency.”¹⁴ Even at this early date, there were expectations of those receiving public support. Those deemed “unworthy” found themselves marginalized from the very beginnings of housing policy.

Thus, much of the focus in the early years of publicly provided housing was on rehabilitation—getting the poor to a point where they were self-sufficient and no longer in need of public assistance. From almshouses to tenement reform to present-day projects, public housing provision has gone hand-in-hand with reforming those who need housing. Tenement reform in the post-WWI era embodied many of the themes of marginalization. This Progressive Era movement included such influential members as Jacob Riis, Lawrence Veiller, and Jane Addams, who worked to expose, improve, and resolve the poor housing conditions that plagued the tenement districts of American cities.¹⁵ However, the protection of the tenement

dwellers’ health was only part of the tenement reform movement. The slum districts were seen as having negative health impacts on society as a whole, and the tenement-dwellers were perceived to a large extent as being the source, rather than the victims, of those impacts. Thus, many of the early housing reformers placed emphasis on reforming not only the tenements, but also the tenants’ behavior and familial and social structures:

[Reformers] translated the conditions and activities that alarmed or disturbed them into questions of behavior, character, and personality, which they approached through educational reform, the regulation of drinking and sexuality, evangelical religion, reinvigorated personal contacts between rich and poor, and institutionally based programs directed at personal transformation.¹⁶

Because so many of the poor were viewed by mainstream society as outsiders, there was little impetus to provide them with comfort or services. Furthermore, the portrayal of slum-dwellers as the source of the problems of the inner cities produced a “legitimate” reason to marginalize these populations.

The migration patterns both into and among metropolitan areas resulted in dramatic differences in service provision between increasingly segregated neighborhoods. White communities typically received better education, health, and transportation levels than their minority counterparts. The result of these changing population patterns was the increasing marginalization of minority neighborhoods and their residents. While these forces were at work prior to and separate from federal housing policy, federal action in the housing arena through the public housing program exacerbated these differences. The early phases of public housing sought to attract the most able and “worthy” of the poor—establishing strict guidelines for acceptance.¹⁷ Housing advocates were unsatisfied with that result, and continued to seek a federal housing bill that would establish federally funded and constructed public housing for America’s poor.¹⁸ The goal of the public housing advocates was to reform and aid the poor by creating a living environment, “antithetical to the urban slum,” with proper light, heat, and plumbing.¹⁹ However, most policymakers did not embrace this view, and there was vehement opposition to the establishment of a public housing program. The opposition, represented by the National Association of Real Estate Brokers (NAREB), thought public hous-

ing “would destroy the private housing industry, that it would destroy the self-reliance of tenants.”²⁰ Continued attempts were thwarted by increasingly ideological policymakers: In 1935, a proposal for government provision of housing came under attack for “[exuding] the stench of gross inefficiency and Russian Communism.”²¹ As a result, when public housing was established in 1937, numerous other programs that encouraged, enabled, and protected private-sector home financing, construction, and development were also instituted in order to balance the requirements of *shelter* and *home* with the needs of *investment* and *industry*.

EXCLUSION

As the impacts of these policies became more pronounced over time, the marginalization they incurred transformed into exclusion. While the connotation of marginalization is one of unintentional action, exclusion connotes action. From the first public housing programs in the 1930s through the production and loan programs of the 1970s, this action is plainly evident. The federal government, local housing authorities, and private organizations such as the National Association of Real Estate Brokers (NAREB) purposefully excluded people—especially minorities, single parents, and immigrants—from both public housing and the opportunity to purchase homes of their own.²² Federal Housing Administration policies that were so instrumental in providing middle class families the means to purchase housing established guidelines that both prevented minorities from settling in white neighborhoods and restricted investment in minority neighborhoods. Thus, government policies not only limited government-sponsored assistance, but also created a situation in which the private sector was prevented from investing in inner-city neighborhoods.

While most advocates and policymakers agreed that the de-concentration of poverty should be a core goal of housing policy and government action, they also had to combat the widespread perception that the poor—particularly those receiving govern-

ment aid—were a negative influence on mainstream society. These themes are also central to Edward C. Banfield’s 1970 book, *The Unheavenly City*:

[F]rom the standpoint of a society that wants at once to protect lower-class people from each other and to protect itself from them, there are advantages to having them . . . scattered in a way such that they will not constitute a “critical mass” anywhere.²³

Thus, rather than focusing on aiding the poor or providing services, early federal housing policies focused on rehabilitation. In doing so, the goal was not only to “fix” the poor, but to protect mainstream society from their influence. The result, however, was an even more distinct concentration of poverty.

As housing policy in the post-war years built upon the policy emphasis on home-ownership, citizens and policymakers alike viewed public housing as a temporary situation for its residents. The most self-sufficient poor left the cities, and public housing residents eventually came to represent the poorest and most indigent citizens. The deterioration of the inner cities and flight of the middle classes into home-ownership enhanced the view that

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tenancy walked hand in hand with dependency, while home-ownership represented self-reliance. In addition, the post-war focus was on the construction of housing and its economic impacts rather than the needs of the people who needed housing. As federal policy goals concentrated on the *community development* aspect of housing policies, the action taken indicated that “federal interest in America’s urban poor centered more on the fiscal plight of American cities than on the condition of the poor themselves.”²⁴

Further compounding FHA policies were actions by the National Association of Real Estate Brokers (NAREB), the statutes of which explicitly prevented their members from “introducing a character of property or use which will clearly be detrimental to property values in the neighborhood.”²⁵ What this translated into was a situation where FHA policies prevented lending in minority neighborhoods or to

minority borrowers and real estate brokers refused to sell or rent housing in white neighborhoods to minorities. Thus, the banking industry and the real estate industry essentially combined forces to keep minorities out of white neighborhoods, as well as ensure that there would be no private investment in minority neighborhoods. Consequently, the number of poor, minority inner-city neighborhoods dramatically increased throughout the mid-20th century. Furthermore, these areas were increasingly isolated from both white middle-class areas and employment centers.

ISOLATION

As whites left the inner-city areas, taking advantage of FHA loans, new highways, and the resultant blossoming suburbs, the neighborhoods they left deteriorated. In spite of the emphasis on other aspects of housing policy, many cities built large public housing projects to shelter the poor in the 1940s and 1950s. However, these projects tended to be constructed on marginal tracts of land on the outskirts of town, in undesirable neighborhoods. David Bartelt explains:

These new housing units lacked traditional linkages to either available jobs or new housing within the local community. They took on a character of a “warehouse” or, less pejoratively, a “safety net” for the poor, rather than a temporary stop on the road to independence.²⁶

Public housing was meant to be a means for the “submerged middle class” to gain a step-up toward home-ownership, and despite the isolation of many of these projects, the units in many cities were intended to be all white. However, as whites increasingly settled outside of the inner-city areas, demand for public housing units decreased and the strict tenancy requirements were relaxed. As a result, poor, largely minority residents of the inner-city areas began filling up public housing projects. In most cases, these projects remained strictly segregated—a pattern that increased the isolation of poor, minority groups within ghetto areas. It has even been suggested that public housing was “adapted by local white interests as an institutional mechanism to cope with the infringement of black ghettos on elite institutions and business districts. Through one means or another, poor blacks in most metropolitan areas

have been isolated within a segment of the public housing stock that places them under local government supervision.”²⁷

As public housing became increasingly associated with blight, crime, and African-Americans,²⁸ cities began to take increased interest in the revitalization of their commercial centers. The decline of residential areas and the perceptions of crime and negligence that accompanied it became the focus of federal housing policy. The Housing Act of 1949 was designed to combat the fact that affordable and public housing was not reaching those in greatest need, as well as to provide measures to improve the public perception of American cities. The primary goal of the act was the provision of “a decent home and a suitable living environment for every American family.”²⁹ The means to accomplish this was threefold: slum clearance, increased authorization of FHA loans, and the development of more than 800,000 public housing units.³⁰

Like so many of its predecessors, the 1949 Housing Act was self-contradictory. The primary goal of the slum-clearance portion of the program (generally known as urban renewal) was urban economic development. In place of the slums that were blighting American neighborhoods as a result of disinvestment, the Housing Act authorized the construction of thousands of replacement units. Seldom, however, did these measures construct as many units as they condemned, and those constructed followed the previously established pattern of public housing siting—namely, their placement in isolated areas far from established residential and job centers. Thus, in many cases, the result of the combined programs was the destruction of established, urban neighborhoods along with the construction of isolated housing projects.

Those who were displaced as a result of urban renewal or who did not qualify for a mortgage to buy a house in the suburbs had few choices. Those who chose to move into public housing tended to be minorities. It was extremely difficult for non-whites to secure housing in the private sector, as few units had been built in minority neighborhoods due to FHA redlining restrictions, and NAREB’s policies preventing realtors from showing vacant units in white neighborhoods to minorities. The destruction caused by urban renewal, combined with discriminatory policies, led many poor blacks to move to the projects. As a result, “stigmas of cultural difference, race and poverty blended very early in images of the undeserving poor.”³¹

The main reason that many label public housing a “failure” was a significant oversight in the original

legislation of the program. When established, it was assumed that tenant rents would provide sufficient funding for maintenance of the projects.³² However, as the units aged, the wealth of the tenants decreased, leaving less and less money for maintenance just as the buildings required significant repair.³³ The direct result was the rapid deterioration of many public housing projects during the 1960s, precisely the time in which the population in the projects became substantially minority. This led to the claim that, “[Blacks were] to blame for public housing’s problems.”³⁴ As a result, isolation of the poor in the inner-city areas increased.

Throughout the 1960s, there was an ideological shift away from housing as the primary means of reform for the poor. Similar to Banfield’s arguments and early critics of tenement reform, this shift promoted the idea that housing was not the answer to all social ills. Critics and reformers argued that the sources of poverty must be identified and eradicated in order to create the “worthy” tenants that public housing was initially created for. This is indicative of arguments that pervade the housing—as well as the broader poverty—debate: whether the poor are to blame for their situation, or are victims of societal and economic failures. It is these debates that pervade the poverty debate:

Improving “human capital,” correcting “community pathology,” breaking the “culture of poverty,” healing the “broken family,” all tended to restrict the problem to a “disadvantaged” population outside what was considered a basically sound “mainstream”. . . . Instead, poor people remained in both official policy and popular conception, “a culpable rather than a victimized group.”³⁵

Thus, the isolation of the poor serves to present them as an “other”—a population distinct from and inferior to mainstream society. Furthermore, policies that serve to marginalize and isolate the poor ignore the structural causes of poverty in favor of blaming the poor for their own lot.

Until the late 1960s, placement in housing projects was based on applicant choice. An assumption in this policy was that whites would choose all-white

neighborhoods, and blacks would choose all-black neighborhoods. Most often, this did happen, and the segregation that had already been structurally established was accelerated. This segregation, intentional or not, was in Bartelt’s opinion, “an integral part of both the concept of isolated black communities . . . and a pivotal element in the disproportionate share of housing problems experienced by African-Americans in cities.”³⁶

In the 1960s, the NAACP brought a number of discrimination suits against the various housing authorities. Due to agreements with the NAACP, as well as the Civil Rights Movement, a number of “pioneer” black families were placed in white neighborhoods or previously all-white housing projects. These families had little support from even the people who placed them in those neighborhoods, and the onus of integration was on the poor. However, many white families responded to inte-

gration with fear and apprehension, and many middle and working class whites simply left the cities when minorities began encroaching on their neighborhoods, leading to more drastic segregation.³⁷

By 1968, the reputation of public housing had completely disintegrated. The “worthy” tenants that were so coveted as role models in public housing had fled the cities entirely, leaving what was left of the worthy poor in nearly uninhabitable conditions in projects on the outskirts of the city. The projects were far from any amenities, shopping, or services. A lack of transportation made getting to and from work extremely difficult, if work could even be found within commuting distance. Katz states, “In effect, the federal government manipulated market incentives in ways that lured middle-class whites to the suburbs and trapped blacks in inner cities.”³⁸ The lack of black migration to the suburbs created a stagnation that remains to this day, and their concentration in inner-city neighborhoods has led to severe isolation from the remainder of many cities.

CONCLUSION

Housing has been one of the foremost structural

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forces in determining the spatial, economic, and social marginalization, exclusion, and isolation of America's poor. The issue of public housing, in particular, embodies the ambivalence in America toward aiding the poor. In wanting to emphasize hard work and not giving anyone "something for nothing," Americans have historically been hesitant to pass any legislation concerning their poor neighbors. The issue of public housing is further complicated by the singularly American emphasis on private property ownership as the embodiment of the "American Dream." As Vale observes:

Ultimately, the problems with tenants, buildings, managers, and funding are products of the same underlying cultural unease . . . the system has been under constant attack from those pressing for more ideologically palatable alternatives emphasizing private-sector involvement.³⁹

Housing policy in America has gone full circle, from a reliance on local control, to an emphasis on private sector development, to federal programs, and back to scattered-site private sector development. The recent emphasis on public housing's inclusion in extant neighborhoods and creating scattered-site housing that is all but indistinguishable from private housing may combat the isolation and exclusion seen historically. However, it is highly questionable whether this type of housing has the capacity and the backing to fully reach those who are in greatest need or whether public housing of any kind will ever really be accepted by "mainstream" society. Housing policy today is increasingly pursued through the tax code and private-sector means. Direct government policies have become rare. What government action does exist continues to emphasize goals unrelated to the needs of the poor, focusing instead on the *industry*, *investment*, and *community development* facets of housing. Should the trend of housing policy used for means other than creating shelter and homes for Americans continue, marginalization, exclusion, and isolation will likely persist.

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NOTES

1. R. Allen Hays, *The Federal Government and Urban Housing: Ideology and Change in Public Policy* (New York: State University of New York Press, 2002), p. 370.

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3. David W. Bartelt, "Housing the "Underclass"" in *The Underclass Debate: Views from History*, ed. Michael B. Katz (New Jersey: Princeton University Press, 1993), p. 143.
4. Peter Marcuse, "Housing Movements in the USA," *Housing, Theory and Society*, vol. 16 (1999), p. 69.
5. Anne B. Shlay, "Housing in the Broader Context in the United States," *Housing Policy Debate*, vol. 6, issue 3 (1995), p. 695.
6. William J. Lloyd, "Understanding Late Nineteenth-Century American Cities," *Geographical Review*, vol. 71, no. 4 (October 1981), p. 463.
7. Stewart E. Tolnay, Robert M. Adelman, and Kyle D. Crowder, "Race, Regional Origin, and Residence in Northern Cities at the Beginning of the Great Migration," *American Sociological Review*, vol. 67, no. 3 (June 2002), pp. 457-458.
8. *Ibid.*, p. 472.
9. Adam Bickford and Douglas S. Massey, "Segregation in the Second Ghetto: Racial and Ethnic Segregation in American Public Housing," *Social Forces*, vol. 69, no. 4 (June 1991), p. 1012.
10. Hays, *The Federal Government and Urban Housing*, p. 86.
11. *Ibid.*, pp. 85-86.
12. Katz, "Reframing the Debate," p. 452.
13. Lawrence J. Vale, *From the Puritans to the Projects: Public Housing and Public Neighbors* (Cambridge: Harvard University Press, 2000), p. 35.
14. Katz, "Reframing the Debate," p. 6.
15. Vale, *From the Puritans to the Projects*, p. 56.
16. Katz, "Reframing the Debate," p. 454.
17. Vale, *From the Puritans to the Projects*, pp. 165-166.
18. Alexander von Hoffman, "High Ambitions: The Past and Future of American Low-Income Housing Policy," *Housing Policy Debate*, vol. 7, issue 3, p. 425.
19. *Ibid.*, pp. 426-428.
20. Norman Krumholtz, "The Reluctant Hand: Privatization of Public Housing in the U.S." (paper presented to the CITY FUTURES Conference, Chicago, July 8-10, 2004), p. 2.
21. Vale, *From the Puritans to the Projects*, p. 170.
22. *Ibid.*, pp. 168-170.
23. Edward Banfield, *The Unheavenly City* (Boston: Little Brown Press, 1968), p. 257.
24. Vale, *From the Puritans to the Projects*, p. 127.

25. Thomas Sugrue, "The Structures of Urban Poverty: The Reorganization of Space and Work in Three Periods of American History," in *The Underclass Debate: Views from History*, ed. Michael B. Katz (New Jersey: Princeton University Press, 1993), p. 112.
26. Bartelt, "Housing the Underclass," p. 150.
27. Bickford and Massey, "Segregation in the Second Ghetto: Racial and Ethnic Segregation in American Public Housing," p. 1034.
28. von Hoffman, "High Ambitions: The Past and Future of American Low-Income Housing Policy," p. 436.
29. Robert E. Lang and Rebecca R. Sohmer, "Legacy of the Housing Act of 1949: The Past, Present, and Future of Federal Housing and Urban Policy (Editors' Introduction)," *Housing Policy Debate*, vol. 11, issue 2 (2000), p. 291.
30. Ibid.
31. Katz, "Reframing the Debate," p. 11.
32. David Listoken, "Federal Housing Policy and Preservation: Historical Evolution, Patterns, and Implications" *Housing Policy Debate*, vol. 2, issue 2, pp. 163-164.
33. Ibid.
34. Vale, *From the Puritans to the Projects*, p. 285.
35. Thomas F. Jackson, "The State, the Movement, and the Urban Poor: The War on Poverty and Political Mobilization in the 1960s," in *The Underclass Debate: Views from History*, ed. Michael B. Katz (New Jersey: Princeton University Press, 1993), p. 416.
36. Bartelt, "Housing the Underclass," p. 141.
37. Vale, *From the Puritans to the Projects*, p. 318.
38. Katz, "Reframing the Debate," p. 461.
39. Vale, *From the Puritans to the Projects*, p. 333.

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