"I WOULD NOT HAVE ANYWHERE TO GO"

Understanding Section 8 Housing Subsidy Loss in New York City

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Executive Summary

Since it was established in 1974, the Section 8 Housing Choice Program, which provides housing subsidies to low-income individuals and families as a supplement to private rent payments, has become the dominant form of federal housing assistance. In New York City, where there is a severe shortage of affordable housing, the Section 8 program provides support to more than 110,000 people.[1]

Every year, a significant number of New Yorkers—some data suggest it is between 5 and 10 percent of voucher recipients—lose their Section 8 subsidy.[2] Long waiting lists (over 300,000 applicants) and strict certification requirements make it virtually impossible to regain a lost voucher, placing individuals and families who cannot afford private rents at risk of homelessness. This development represents a profound failure in the system. It's also a burden on taxpayers, who ultimately pay shelter expenses for those who end up on the streets.

The New York City Department of Housing Preservation and Development (HPD) maintains approximately 20 percent of Section 8 vouchers.[3] In 2004, as part of a wider effort to address the city's housing needs, HPD partnered with the Vera Institute of Justice and two direct service agencies—the Citizens Advice Bureau and the Church Avenue Merchant Block Association—to learn more about the factors that place Section 8 voucher holders in the Bronx and Brooklyn at risk of losing their subsidy.

Over the next two years, we surveyed 492 voucher recipients in their homes. Our surveys covered a number of topics, including demographics, economic resources, housing situation, household and family status, and understanding of and experiences with the Section 8 program. We subsequently analyzed survey data to identify salient themes and trends. Because all of the individuals we interviewed were, by definition, still receiving subsidies, we used three markers to identify those at risk of losing their voucher: being told by HPD or the landlord to move out; receiving notification from HPD that a voucher was at risk of being withdrawn; and having HPD stop payments to a landlord.

We found that, while the Section 8 program in New York City is increasingly overstretched, it was a vital resource for everyone we surveyed. Most voucher holders were not working at the time of the survey, and almost all had incomes so low that, without housing support, they would be pushed into acute poverty. Nonetheless, many individuals reported problems holding on to their vouchers. Forty-one percent said they were worried about losing their subsidy, and 20 percent said that they had been threatened with eviction.

There are a number of interrelated factors that put people at risk of losing their Section 8 vouchers. The most significant of these is poor building or apartment maintenance. Almost one-fifth of survey participants indicated that their buildings and apartments failed the annual

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[1] Robert Neuwirth, "Section 8 Debate: How Will Voucher Cuts Affect NYC?" *City Limits Weekly,* no. 426, March 2004.

[2] According to data from the New York City Department of Housing Preservation and Development (HPD).

[3] In New York City, the Section 8 program is administered by three agencies: HPD, the New York City Housing Authority, and the New York State Division of Housing and Community Renewal. Our study focused exclusively on HPD voucher holders.

Housing Quality Survey (HQS) inspection, which can lead directly to loss of a subsidy.[4] While tenants have certain responsibilities for the upkeep of their apartments, many maintenance problems could be traced to landlords' inability or unwillingness to make repairs. Indeed, we found that in one-third of failed inspections, repairs had not been made at the time of the interview; moreover, one-third of all voucher holders we surveyed had received warning letters indicating inspection problems. To help ensure that landlords comply with Section 8 requirements, we recommend that HPD consider the following measures:

- identify and flag landlords whose properties repeatedly fail inspections
- provide bonuses for landlords who maintain their properties and fine those who don't
- disqualify from the program landlords whose properties repeatedly fail inspections
- require landlords who are new to the Section 8 program to attend certification training

We also found that many voucher holders do not adequately understand their role in the Section 8 recertification process. Forty-two percent of those who reported difficulties recertifying their voucher attributed those difficulties to communication problems with HPD. To ensure that voucher holders are better informed—and thus in a better position to retain their subsidy—we recommend that HPD develop outreach programs that provide tenants with information on the following topics:

- filling out paperwork
- interacting with landlords
- understanding tenant rights
- interacting with housing court

In addition, HPD should consider translating documents into languages commonly spoken by voucher holders, in particular Spanish, Chinese, and Haitian Creole.

Finally, we found that geography contributes significantly to the risk of losing Section 8 subsidies, insofar as living in a poor neighborhood is a reliable predictor of a failed HQS inspection. This finding suggests that, in developing informational outreach programs for tenants, HPD should focus on neighborhoods where there are large numbers of failed inspections and transfer requests. Given limited resources, outreach should also target the neediest voucher holders: the extremely poor, the physically and mentally ill, and large families. Indeed, HPD and other service providers should consider developing a research-based model to identify and target problem landlords and those at risk of losing their voucher in a more systematic manner. The findings from this report, if combined with publicly available census data and data from internal agency files, should prove useful in developing such models.

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[4] All Section 8 homes are required to undergo annual inspection by the local public housing authority (PHA). If the inspector finds problems for which the tenant is responsible, the tenant is given 30 days to address those problems. If the inspector finds problems for which the landlord is responsible, the landlord is given 30 days to make repairs. If, after two subsequent re-inspection failures, the landlord fails to do this, the PHA will stop payment and offer the tenant the option of moving. Tenants who are unable to find a new apartment that meets Section 8 criteria often lose their subsidies.

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Introduction

In New York City, approximately 16,000 people in the boroughs of Brooklyn and the Bronx rely on government support in the form of Section 8 vouchers from the New York City Department of Housing Preservation (HPD) to cover their housing expenses. These individuals and families—who represent 63 percent of all city residents receiving this subsidy—have been identified by policymakers at HPD and service providers alike as the program's poorest participants and those most vulnerable to losing this subsidy.

In 2004, as part of a program to identify and provide support for people who were experiencing problems with their Section 8 vouchers, HPD contracted with two nonprofit service providers to develop and implement programs targeting this high risk population: the Citizens Advice Bureau (CAB) and the Church Avenue Merchant Block Association (CAMBA).[5] CAB, which operates from 20 locations throughout the Bronx, provides a wide range of services, including family shelters, services for at-risk youth, case management services, and employment support and advice. Brooklyn-based CAMBA is a full service community-based organization that provides a continuum of employment, education, health, housing, legal, social, business development, and youth services.

As part of this effort, HPD, CAB, and CAMBA also partnered with the Vera Institute of Justice to better understand the needs and vulnerabilities of people with vouchers, determine the factors that place people at risk of losing their housing subsidy, and help design appropriate services to support them. Together, these organizations designed and implemented the Tenant Relocation Survey to describe and understand HPD's Section 8 population. This report details findings from this survey.

The report begins with an overview of the Section 8 program and its place within the housing market in New York City. This is followed by a description of the study, the research questions it seeks to answer, and its methodology. The survey's findings are presented in four parts: a demographic profile of the survey respondents; a summary of their experiences with housing; a summary of their knowledge of HPD rules and regulations; and an analysis of the risks of voucher loss. The report concludes by recommending policies that could address commonly cited problems with Section 8 vouchers, identifying groups of HPD clients with particular needs and ways to best serve them, and suggesting next steps.

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[5] Martha R. Burth and Jacquelyn Anderson, "AB 2034 Program Experiences in Housing Homeless People with Serious Mental Illness," December 2005, <http://documents.csh.org/documents/ca/csh_ab2034.pdf>.

Background and existing evidence

Access to affordable housing is a problem for a growing number of people in the United States. In many places the housing supply has failed to keep up with demand, resulting in inflated rents that place private sector housing increasingly out of reach for people with low incomes. In 1998, one commentator estimated that there were 4.4 million families in need of affordable accommodation.[6]

For people who cannot afford private sector housing, the federal government provides support in two ways: supporting the construction of publicly owned and operated housing and offering rent subsidy programs that reduce tenant's share of private sector housing costs.[7]

Since its establishment in 1974 the Section 8 housing subsidy program has become the dominant form of federal housing assistance, with a 2006 federal budget of $13.9 billion.[8] The Section 8 program is administered nationally by the U.S. Department of Housing and Urban Development (HUD), which distributes subsidy vouchers through a network of 2,600 state, regional, and local public housing authorities (PHAs).

Today, there are about 2.1 million Section 8 Housing Choice Vouchers in circulation across the country. These vouchers are portable—a family with this type of voucher may move anywhere a Section 8 program is administered in the United States.

Basic structure and function of the Section 8 voucher program

Under the terms of the Section 8 program, tenants do not pay the portion of the rent that exceeds 30 percent of their total household income (after adjusting for family size). This portion is paid directly to the landlord by the local Public Housing Agency (PHA). The Section 8 program will support only rents that fall between 90 percent and 110 percent of the local Fair Market Rents (FMRs), as determined by HUD based on local private sector rates. To increase housing opportunity, HPD sets its Section 8 payment standard at 110 percent FMR.

People who participate in the program may use the vouchers to find private sector housing of their choice, provided that the landlord is willing to accept the vouchers and the property meets Housing Quality Standards.[9] Thus, they can select housing on the basis of any number of factors, including access to employment or transportation; the quality of the

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[6] J. Daskai, *In Search of Shelter: The Growing Shortage of Affordable Renta Housing* (Washington, DC: Center on Budget and Policy Priorities, 1998).

[7] David A. Smith, *Rethinking Section 8: A Paper for Living Cities* (Boston, MA: Recapitalization Advisors Inc., January 31, 2005).

[8] HUD Housing Choice Voucher FY2006 Appropriations Implementation, June 2006 <http://www.hud.gov/offices/pih/programs/hcv/2006appropsbroadcastrev.ppt>.

[9] As determined by a PHA inspector. Standards include structure, sanitation, plumbing, heating, and others.

schools; the characteristics of the housing or the neighborhood; or proximity to family, friends, church, or other community facilities or services.

Theoretically, Section 8 subsidies are available for households with a total income between 50 percent and 95 percent of the median for the local area (the exact cut-off is determined by the type of voucher and the PHA administering the program). However, three out of four households that meet local criteria do not receive any type of federal housing subsidy, evidence that government financing often falls short of demand. Faced with a lack of resources, many local agencies that disburse Section 8 vouchers tend to target the neediest families—usually those facing homelessness or living in homeless shelters. Additionally, local PHAs must meet income targeting requirements which stipulate that 75 percent of new admissions be families earning less than 30 percent of area median income.

A family with a Section 8 voucher may not move during the initial term of lease except in very limited circumstances as approved by the administering authority (usually emergencies). After that, families are entitled to move once every 12 months, if that is consistent with their lease terms.

Maintaining a Section 8 voucher

People with Section 8 vouchers must meet several requirements to maintain their subsidy such as recertification and inspection.

Annual recertification. The PHA reassesses family income and composition every year to ensure that voucher holders are still eligible for the subsidy and to establish the assistance payment amount. The PHA sends a package requesting information to recipients of Section 8 vouchers approximately 90 to 120 days before their annual recertification date. These must be completed and returned to the PHA.

Annual inspection or housing quality standard inspection. PHAs must perform an initial Housing Quality Standard (HQS) Inspection of all Section 8 homes before entering into a housing assistance payment contract and another inspection every year after that. To maintain their subsidy, a tenant must comply with the inspection, which seeks to determine that the unit meets minimum physical standards set by HUD.

An inspector from the PHA comes to the building at a predetermined date and time to check that the building and apartment are safe and clean. If the inspector finds problems for which tenants are responsible, the inspector gives them 30 days to address the problems. More often, the inspector finds problems related to the property's maintenance and upkeep, for which the landlord is responsible. In these cases, the landlord must make the necessary changes within 30 days. If the landlord fails to do this, the PHA will stop payment for 90 or 120 days and may offer the tenant the option to move. However, tenants

who are unable to find a new apartment under such circumstances risk losing their vouchers altogether.

Interim recertification. People with vouchers must inform the PHA if the number of people living in their household or their household income changes. If either change occurs, tenants must complete an interim recertification before their annual recertification date.

Section 8 ideals and debates

As Table 2.1 shows, the number of Section 8 vouchers made available by the government increased by 40 percent between 1995 and 2003, while the number of available public housing units fell over the same period.[10]

Table 2.1: Number of public housing units and vouchers, by millions: 1995 versus 2003

	1995	2003	Percent Change
Public Housing[a]	1.3	1.2	-7.7
Vouchers[b]	1.5	2.1	40

[a]Meryl Finkel et al., *Formula Capital Study: Capital Needs of the Public Housing Stock in 1998* (Bethesda, MD: Abt Associates Inc., March 2000).
[b]Center on Budget and Policy Priorities, *The Myth of Spiraling Voucher Costs* (Washington, DC: Center on Budget and Policy Priorities, 2004).

The growing reliance on the use of vouchers reflects a major shift toward market-based housing subsidies.[11] Most discussions of the merits and liabilities of this trend center on issues of cost effectiveness, flexibility, social impact, and segregation.

Cost effectiveness. Some researchers argue that, compared with public housing projects, the Section 8 program is more efficient because its lower cost allows the government to serve more people.[12] However, cost effectiveness varies substantially by area. Where large PHAs (such as in New York City) operate, public housing is much more expensive than vouchers. In areas with smaller PHAs, the reverse may be true.[13]

Some researchers argue that voucher programs interfere with the demand side of the housing market: they say that by providing rental assistance the program promotes rental

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[10] Rod Solomon, "Public Housing Reform and Voucher Success: Progress and Challenges" (Washington, DC: The Brookings Institution Metropolitan Policy Program, January 2005).
[11] Center on Budget and Policy Priorities, *Introduction to the Housing Voucher Program* (Washington, DC: Center on Budget and Policy Priorities, May 15, 2003).
[12] Office of Policy Development and Research, "Economic Cost Analysis of Different Forms of Assisted Housing," Issue Brief No. II, U.S. Department of Housing and Urban Development, December 2000.
[13] Ibid.

inflation and makes low-income housing less affordable in general. One study examined historical rent data for poor households and found that the voucher program inflated rents for other kinds of low-cost housing, which would suggest that the program is inefficient.[14] The degree to which subsidies exert inflationary pressures on the housing market will depend on the supply of vacant units. In areas with a housing surplus, it is unlikely that voucher programs will increase rental costs. In settings where the supply of housing is insufficient, such as New York City, a decrease in investment in new housing and an increase in the use of subsidies will place pressure on the private housing market.

It has also been argued that voucher programs can increase the supply of housing over time, as the private market responds to the increased demand that housing vouchers create.[15] In this way, the voucher program may promote inflation in the short term but may create equilibrium in rents in the long term.

Providing choice and flexibility. If a family's size increases to the point where housing becomes overcrowded, Section 8 allows the family to move and maintain a voucher. (This contrasts with public housing, where overcrowding may pose a more intractable problem.) Similarly, if a family's joint income increases, the subsidy decreases to maintain a level of support where the subsidy covers only the portion of the rent that exceeds 30 percent of the family's income. If an increase in income makes the family ineligible for the program, the family may continue to occupy its housing unit, but the subsidy becomes available for another family.

This choice and flexibility may come with a price, however. The Section 8 program may place families at risk of losing their subsidy because of problems complying with required inspections, notifying authorities of changes to household size and income, or negotiating with private landlords. These added layers of complexity may make it more difficult for people to maintain a Section 8 subsidy than to maintain a public housing placement.

Effects on social outcomes. A number of studies have compared Section 8 with other programs, assessing the effects of different kinds of housing assistance on people's shelter usage, education, employment, neighborhood crime, and other social variables. In particular, studies look at whether offering choice affects these variables.

Perhaps the best known of these studies is the Moving to Opportunity (MTO) program, a unique experimental research demonstration to learn whether moving from high-poverty to low-poverty neighborhoods significantly improves the social and economic prospects of

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[14] S. Susin, "Rent Vouchers and the Price of Low-Income Housing," *Journal of Public Economics,* 83 no. 1 (2002):109–52.

[15] T. Sinai and J. Waldfogel, "*Do Low-Income Housing Subsidies Increase Housing Consumption?*" (National Bureau of Economic Research and the University of Pennsylvania, 2002).

poor families.[16] Between 1994 and 1998, the program randomly divided public housing tenants in five cities into two "treatment" groups and one "control" group. The treatment groups received Section 8 housing support and either a mix of intensive mobility counseling or the standard housing authority counseling. Families in one of the treatment groups were additionally required to lease a unit in a neighborhood where fewer than 10 percent of households lived in poverty. The control group received project-based housing assistance without counseling or additional requirements.

Outcomes for the families assigned to each of the groups were evaluated by different research teams, and most of the evaluations have shown improved health outcomes, higher educational test scores, and lower rates of violent juvenile crime for the treatment groups.[17] However, there was little evidence that moving to a more affluent neighborhood directly increased a family's economic self-sufficiency.

Another well-known experiment was the Gautreaux Assisted Housing Program. Under this program, public housing residents in Chicago were relocated to other parts of the metropolitan area as part of a court decision. Studies showed some positive effects: compared with children who stayed in public housing, those relocated had a lower school dropout rate (5 percent versus 20 percent) and a higher rate of attending college (54 percent versus 21 percent). Moreover, among those who were relocated, those who moved to suburbs were more likely to find jobs than those who moved within the city.[18] However, this study's positive results are not necessarily generalizable to the larger Section 8 program because participants were likely self-selected and heavily screened and the program was small in scale.

Other non-experimental studies compare Section 8 with other forms of housing support on the basis of existing or survey data. One study compared the experiences of tenants in various kinds of rental subtenures using a wide range of outcomes.[19] The authors compared rent regulations, project-based subsidy programs, tenant-based subsidy programs (Section 8), and tax-incentive programs using data from the 1996 New York City Housing and Vacancy Survey and found that tenant-based Section 8 was the only program that substantially reduced rent burden without negatively affecting housing and neighborhood quality. Public housing, the only program that reduces a tenant's rent burden more than Section 8, comes with a considerable trade-off: housing "projects" often are concentrated in poor neighborhoods, with a variety of safety problems. Some of the tax-incentive

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[16] Mark Shroder, "Moving to Opportunity: An Experiment in Social and Geographic Mobility,*" Cityscape: A Journal of Policy Development and Research*, 5 no. 2 (2001): 57–67, <http://www.huduser.org/Periodicals/CITYSCPE/VOL5NUM2/shroder.pdf> (3 December 2005).
[17] Ibid.
[18] Greg Duncan and Jens Ludwig, "Can Housing Vouchers Help Poor Children?" *Children's Roundtable Report #3* (Washington, DC: The Brookings Institution, 2000); and David P. Varady and Carole Walker, "Housing Vouchers and Residential Mobility," *Journal of Planning Literature*, 18 no. 1 (August 2003): 17–30.
[19] Greg G. Van Ryzin and Thomas Kamber, "Subtenures and Housing Outcomes for Low Income Renters in New York City," *Journal of Urban Affairs*, 24 no. 2 (2002): 197–217.

programs studied increase neighborhood quality but offer less relief for the tenant's rent burden.

One of the criticisms of Section 8 is the program's impact on poor neighborhoods when residents exercise their choice to move to more affluent parts of the city, which can deplete economically disadvantaged communities of their social networks without eliminating social problems such as high dropout rates or crime.[20] This may be less true in New York City, where population pressures and the lack of affordable housing limit mobility.

Housing choice and desegregation. While housing quality has been increasing steadily since the middle of the last century, new problems related to affordability, the physical and social decay of neighborhoods, segregation, homelessness, and the destabilizing effect of residential mobility are increasingly affecting the poor and those living in poor neighborhoods.[21]

Proponents of housing subsidy programs argue that by offering people choices about where to live the voucher program minimizes regulation and allows for a less segregated housing market. However, critics claim that Section 8 tenant-based assistance can lead to "horizontal poverty," with tenants clustered in low-income neighborhoods where their living conditions are no better than if they were living in public housing. They also note that Section 8 subsidies may create new concentrations of poverty in poor neighborhoods with affordable rental housing.

Some researchers posit that while tenant-based assistance theoretically gives poor families the key to accessing low-poverty neighborhoods, the programs on their own do not assure that families will move to these areas.[22] A family may be unable to find appropriate affordable housing or they may choose to remain in high-poverty neighborhoods because of proximity to family, friends, schools, and employers. In fact, some researchers suggest that the goals of choice and deconcentration of subsidized housing may be at odds.[23]

Finally, other researchers move one step further and find the clustering effects of Section 8 housing a form of racial segregation.[24] Because of the history of discrimination

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[20] Greg Duncan and Jens Ludwig, "Can Housing Vouchers Help Poor Children?" *Children's Roundtable Report #3* (Washington, DC: The Brookings Institution, 2000).
[21] W.G. Grigsby and S. C. Bourassa, "Section 8: The Time for Fundamental Program Change?" *Housing Policy Debate,* 15 no. 4 (2004)
[22] Margaret A. Turner, "Moving Out of Poverty: Expanding Mobility and Choice Through Tenant-Based Housing Assistance," *Housing Policy Debate*, 9 no. 2 (1998): 373–94
[23] David P. Varady and Carole Walker, "Housing Vouchers and Residential Mobility," *Journal of Planning Literature*, 18 no. 1 (August 2003): 17–30.
[24] Florence W. Roisman, "Long Overdue: Desegregation Litigation and Next Steps to End Discrimination and Segregation in the Public Housing and Section 8 Existing Housing Programs," *Cityscape: A Journal of Policy Development and Research*, 4 no. 3 (1999): 171–96.

and poverty, both Section 8 subsidies and public housing may create poor communities of color.

Housing in New York City

The social and economic geography of New York City presents a particular set of challenges for providing affordable housing. New York has the largest housing stock of any U.S. city, with 3.2 million units shared among just over 8 million residents.[25] Yet the number of vacant units is extremely low, at around 2.9 percent.[26]

During the 1990s, the city's population grew by 686,000, a 9 percent increase over 10 years. The combination of scarce accommodation, a burgeoning population, and a strong economy exerted an inflationary force on property prices, pushing private rental housing farther out of reach for many of the city's poorest residents. A disproportionate number of the people experiencing problems finding good quality, affordable housing are racial and ethnic minorities, and housing problems are particularly acute among recent immigrants.[27]

The challenge of providing affordable housing in New York City is not new. As defined by New York State law, the city officially has been experiencing a housing emergency since 1950.[28] Approaches to providing affordable housing that may work in cities with larger pools of vacant property often are ineffective in the city. Unlike most other cities, New York has relied heavily on gut renovation projects that were the hallmark of approaches to neighborhood regeneration in the 1980s and early 1990s and the widespread use of rent regulation laws.[29]

Section 8 has been central to the city's approach to providing affordable housing as well. It has traditionally acted both as a stepping stone for homeless families moving out of the shelter system and as a safety net, ensuring housing for the economically vulnerable. Since federal funding for the Section 8 program was cut in late 2004, however, the city no longer gives preference for vouchers to sheltered families, and the supply of Housing Choice Vouchers for the housed poor is drying up.

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[25] U.S. Census Bureau, *Census 2000* (Washington, DC: U.S. Census Bureau, 2001), <http://factfinder.census.gov>; and U.S. Census Bureau, *Housing Vacancy Survey* (Washington, DC: U.S. Census Bureau, 2002), <http://www.census.gov/hhes/www/housing/hvs/hvs.html>.
[26] U.S. Census Bureau, *Housing Vacancy Survey* (Washington, DC: U.S. Census Bureau, 2002), <http://www.census.gov/hhes/www/housing/hvs/hvs.html>.
[27] Michael H. Schill, Samantha Friedman, and Emily Rosenbaum, "The Housing Conditions of Immigrants in New York City," *Journal of Housing Research*, 9 no. 2 (1998): 201-235.
[28] Michael H. Schill and Benjamin P. Scafidi, "Housing Conditions and Problems in New York City: An Analysis of the 1996 Housing and Vacancy Survey," paper presented at the Housing Conference at the New York School of Law, New York University, May 14, 1997.
[29] Gregg G. Van Ryzin and Andrew Genn, "Neighborhood Change and the City of New York's Ten-Year Housing Plan," *Housing Policy Debate*, 10 no. 4 (1999): 799-835; and Alex Schwartz, "New York City and Subsidized Housing: Impacts and Lessons of the City's $5 billion Capital Budget Housing Plan," *Housing Policy* Debate, 10 no. 4 (1999): 839-877.

Neighborhood characteristics

New York City encompasses areas of concentrated wealth in close proximity to neighborhoods characterized by extreme poverty. Over one-third of the city's households earn less than $25,000, while the most affluent 2.2 percent have household incomes of more than $200,000.

Map 2.1 displays Census tract level data on average per capita income from the 2000 Census. The poorest parts of the city, reporting annual incomes of less than $9,800 per person, are in the southern parts of the Bronx, northern Manhattan, and the northern and eastern parts of Brooklyn.

Map 2.1: Per capita average annual income by Census tract, New York City
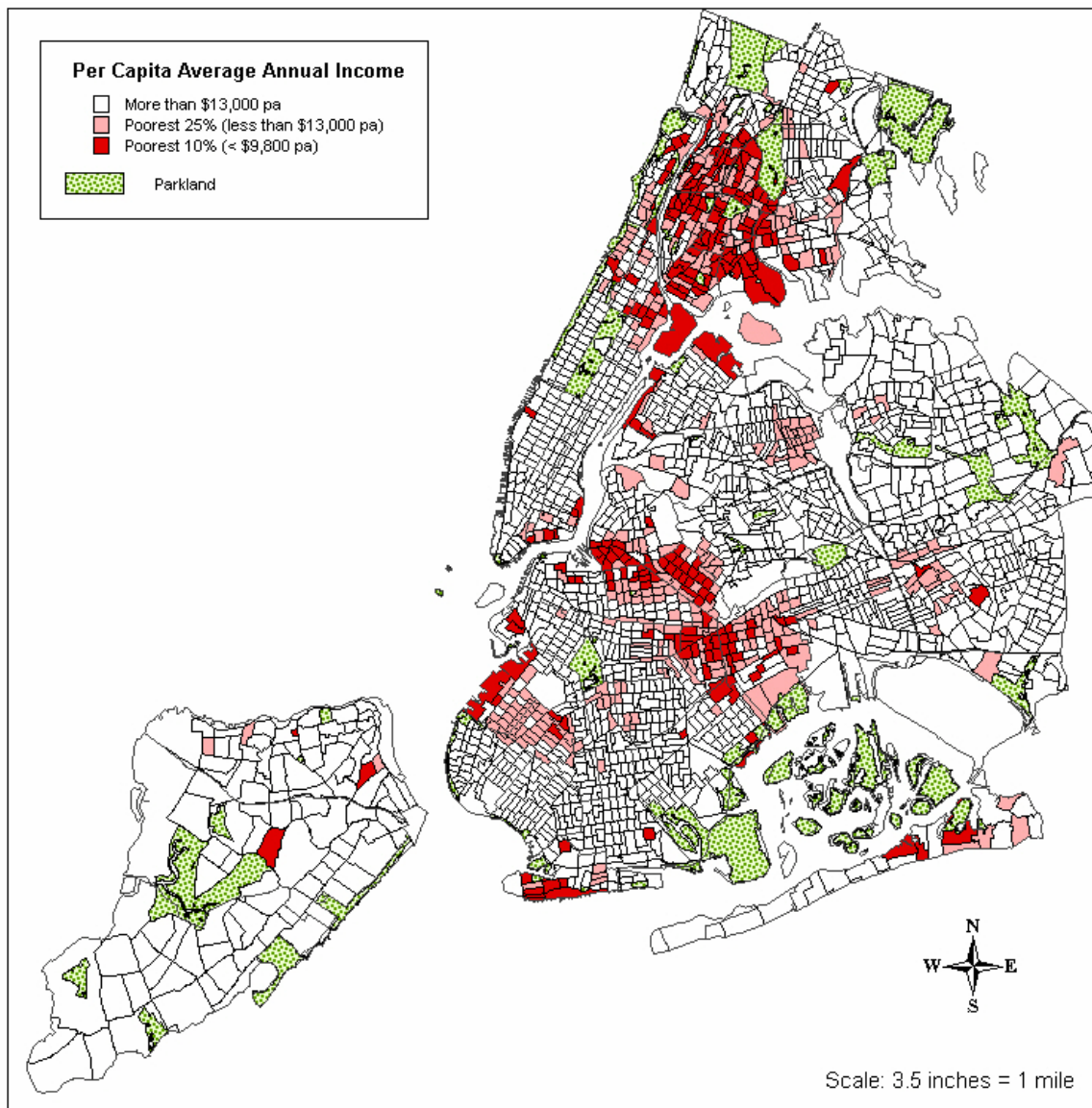
Source: U.S. Census Bureau, *Census 2000* (Washington, DC: U.S. Census Bureau, 2001), <http://factfinder.census.gov>.

This map combines U.S. Census data on demographics, population, employment, and public assistance with Housing Preservation and Development (HPD) data on overcrowding and new admissions to the city's shelter system.[30] To compare the social and economic characteristics of neighborhoods, we have disaggregated these data by community district (CD) and ranked CDs according to the 10 with the lowest average per capita income (with 10 equal to the lowest per capita income) to see how they compare according to such variables as new entrants to city shelters, race and ethnicity, poverty level, public assistance, unemployment, rent burden, and overcrowding.[31] (See Table 2.2.)

Map 2.2: New York City's 10 most economically deprived community districts (neighborhoods), 2000

The Ten Most Economically Deprived Community Districts*

201 Mott Haven, Melrose; Bronx

202 Hunts Point, Longwood & Morrisania; Bronx

206 Belmont, Bathgate & East Tremont; Bronx

203 Melrose, Morrisiana & Claremont; Bronx

205 Morris Heights, Fordham; Bronx

304 Bushwick & Ridgewood; Brooklyn

316 Ocean Hill, Brownsville; Brooklyn

204 High Bridge, Concourse; Bronx

305 East New York; Brooklyn

303 Bedford Stuyvesant; Brooklyn

Scale: 1 Inch = 3.5 miles

Source: U.S. Census Bureau, *Census 2000* (Washington, DC: U.S. Census Bureau, 2001),<http://factfinder.census.gov>.

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[30] John Markovic and Nancy Smith, *Which Neighborhoods do Families Live in Immediately Before They Enter Shelter in New York City?* (New York: Vera Institute of Justice, 2005).

[31] In New York City, there are 59 community districts (CDs), which are the closest administrative equivalent to city neighborhoods.

By referring to Table 2.2 and Map 2.2, one can see the extent to which people experiencing the most severe economic and social problems are concentrated in a handful of neighborhoods clustered in the South Bronx, northern and eastern Brooklyn, northern Manhattan, and pockets of deprivation in the Jamaica area of Queens.

Table 2.2: Community districts, ranked by low per capita income, and compared across housing and other social and economic variables

Community district number	Borough	Neighborhood	Rank, by low per capita income[1]	Number of shelter entrants[2]	Percent minority[3]	Percent living under poverty threshold[4]	Percent receiving public assistance[5]	Percent unemployed[6]	Percent with severe rent burden[7]	Percent living in overcrowded apartment[8]
01	Bronx	Mott Haven, Melrose	1	9	5	2	2	2	33	11
02	Bronx	Hunts Point, Longwood and Morrisiana	2	*	4	4	4	3	9	7
06	Bronx	Belmont, Bathgate, East Tremont	3	*	16	1	5	5	4	9
03	Bronx	Melrose, Morrisania, Claremont	4	10	2	3	1	4	14	12
05	Bronx	Morris Heights, Fordham	5	3	7	6	3	6	3	2
04	Brooklyn	Bushwick and Ridgewood	6	*	11	8	8	12	1	13
16	Brooklyn	Ocean Hill, Brownsville	7	8	1	5	7	1	13	22
04	Bronx	High Bridge, Concourse	8	4	6	7	6	8	5	3
05	Brooklyn	East New York	9	2	13	13	13	13	7	20
03	Brooklyn	Bedford Stuyvesant	10	1	3	11	9	9	12	31

* Data are unavailable

[1] According to 2000 U.S. Census.

[2] Nancy Smith et al., *Understanding Family Homelessness in New York City: An In-Depth Study of Families' Experiences Before and After Shelter* (New York: Vera Institute of Justice, September 2005).

[3] Percent who reported their race as other than white in the 2000 Census.

[4] According to 2000 U.S. Census.

[5] According to 2000 U.S. Census.

[6] Percent of working-age population unemployed, 2000 U.S. Census.

[7] U.S. Department of Housing and Urban Development (HUD) defines severe rent burden as annual rent that is equal to or more than 50 percent of household income.

[8] HUD defines overcrowding as more than one person per room.

Residents of many of the poorest neighborhoods also experience severe rent burdens and residential overcrowding (see Table 2.2).[32] This is particularly true for areas of the South Bronx, including the neighborhoods of Hunts Points, High Bridge, Fordham, and East Tremont. However, the areas surrounding Mott Haven and Melrose in the Bronx—neighborhoods among those with the highest rates of poverty, reliance on public assistance, and unemployment—fare somewhat better in terms of overcrowding and severe rent burdens. The same is true of the areas around Ocean Hill and Brownsville in Brooklyn. It seems likely that characteristics of the housing stock make a difference to overcrowding and average rental prices. In some areas of the Bronx, apartments seem to be more affordable but cramped. The reverse is true in parts of Brooklyn, where rents are often a larger proportion of family income but overcrowding is less of a problem.

Residents of these neighborhoods also are vulnerable to homelessness: between 1999 and 2003, almost half of new entrants to the city's shelter system came from 10 community districts, seven of which are among the 10 poorest areas in the city.[33] Areas around Bedford Stuyvesant and East New York in Brooklyn and Fordham/Morris Heights in the Bronx are particular hotspots for homelessness.

Race and ethnicity

People of color are consistently overrepresented in New York City's poorer communities. The areas with the seven largest racial and ethnic minority populations also are among the 10 poorest (Table 2.2).[34] The reasons for the concentration of poverty in communities of color are various and beyond the scope of this report, but they include unequal access to housing and to social, educational, and economic opportunities. As a result of inequality, people of color are more likely to need subsidized housing. The extent to which neighborhoods are segregated by race itself suggests that blacks and Latinos have unequal access to housing resources and are forced into the least desirable neighborhoods.

Recent immigrants to the city experience particular problems finding affordable housing. A study in the late 1990s combined Census data on immigration with data from the 1996 wave of HPD's Housing Vacancy Survey (HVS). This study found that compared with native-born people, foreign-born people were more likely to experience overcrowding, live in poorly maintained apartments, and pay a greater proportion of their

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[32] A person's rent burden is the share of rent paid as a proportion of total net income. HUD classifies families as experiencing a "severe rent burden" when their rent exceeds 50 percent of their total household income.

[33] John Markovic and Nancy Smith, *Which Neighborhoods do Families Live in Immediately Before They Enter Shelter in New York City?* (New York: Vera Institute of Justice, 2005).

[34] When referring to racial or ethnic minority groups, we mean minorities as reflected in the population of the United States as a whole, rather than in New York City.

income in housing costs.[35] While migrants to the city often have great need for affordable housing, the competition for scarce subsidized housing and long waiting lists places them at a disadvantage.

The housing market

New York City has a history of investing in subsidized housing projects. During the 1960s and 1970s, a large number of buildings were seized after landlords defaulted on their property tax payments.[36] By the mid-1980s there was a severe housing shortage, and many neighborhoods that had seen large-scale disinvestment were in economic and structural collapse. In 1986 Mayor Ed Koch unveiled the Ten-Year Housing Plan to overhaul outdated and derelict buildings and construct new property. City expenditure on housing increased from $25 million in 1985 to more than $850 million in 1989.[37] The program resulted in the construction or renovation of more than 140,000 housing units, including 76,000 moderate rehabilitation units, many of which were funded through the Section 8 voucher program.[38] Other programs, such as the Mitchell-Lama program in the 1960s and 1970s, supported the rehabilitation and new construction of tens of thousands of housing units aimed at moderate-income families.

This level of investment in housing undoubtedly revitalized many of New York's failing neighborhoods, and between 1985 and 1996 the number of vacant housing lots in the city fell by 21 percent. The HVS shows that during this period the total housing stock available to city residents increased by 155,000 units. Between 1986 and 2002, when the most up-to-date results from the HVS were released, the number of housing units in the city increased by 359,724, or 13 percent.[39]

According to data from the HPD and the New York City Housing Authority (NYCHA) on the number of subsidized units maintained by each agency, in 2004 approximately 9 percent of households received some form of housing support in the form of Section 8 rent subsidies or city-maintained public housing.

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[35] Michael H. Schill, Samantha Friedman, and Emily Rosenbaum, "The Housing Conditions of Immigrants in New York City," *Journal of Housing Research*, 9 no. 2 (1998): 201-235.

[36] Gregg G. Van Ryzin and Andrew Genn, "Neighborhood Change and the City of New York's Ten-Year Housing Plan," *Housing Policy Debate*, 10 no. 4 (1999): 799-835.

[37] Alex Schwartz, "New York City and Subsidized Housing: Impacts and Lessons of the City's $5 billion Capital Budget Housing Plan," *Housing Policy Debate*, 10 no. 4 (1999): 839-877.

[38] Gregg G. Van Ryzin and Andrew Genn, "Neighborhood Change and the City of New York's Ten-Year Housing Plan," *Housing Policy Debate*, 10 no. 4 (1999): 799-835.

[39] Alex Schwartz, "New York City and Subsidized Housing: Impacts and Lessons of the City's $5 billion Capital Budget Housing Plan," *Housing Policy Debate*, 10 no. 4 (1999): 839-877; and U.S. Census Bureau, *Housing Vacancy Survey* (Washington, DC: U.S. Census Bureau, 2002), <http://www.census.gov/hhes/www/housing/hvs/hvs.html>.

Housing affordability

Despite the city's significant level of investment in housing, the housing shortage is as acute as ever, and many of the poorest families cannot afford housing on their own. Some critics argue that city efforts to provide affordable housing served to fan the flame of inflationary housing costs, placing many of these units out of the reach of poor families without support.[40] The gradient in property prices is especially steep between boroughs: in Manhattan an average single-family property sells for $1,027,569, compared with the Bronx, where the average value is $180,000.[41] As a result of inflated housing costs, the home ownership rate in the city is just under 33 percent, less than half the national average.[42]

Table 2.3: Monthly "out-of-pocket" rent, by housing type, all units, and vacant properties

	Number of units	Median rent	Number of vacant units (vacancy rate, %)	Median asking rent
Rent controlled	59,324	$487		
Rent stabilized	988,393	$675	25,561 (2.6)	$850
Mitchell-Lama	63,818	$586	1,372 (2.1)	$675
Public housing	174,490	$258	3,585 (2.1)	$425
Other rental	737,479	$800	30,747(4.2)	$1,050
Total	2,023,504	$772	61,265 (3.0)	$900

Source: Housing Vacancy Survey.

The problem of supplying access to affordable housing is not unique to New York City. The National Low Income Housing Coalition reports that, across the country "more than the minimum wage is required to afford a one- or two-bedroom apartment at Fair Market Rent."[43] However, the problem of affordability is acutely felt in New York, where rents continue to rise at above the rate of inflation. According to the latest HVS, median rents in the city increased by 23 percent between 1996 and 2002, to an average gross monthly rent of $772. Competition for affordable rental housing is intense, and less than

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[40] Gregg G. Van Ryzin and Andrew Genn, "Neighborhood Change and the City of New York's Ten-Year Housing Plan," *Housing Policy Debate*, 10 no. 4 (1999): 799-836.
[41] Michael H. Schill and Benjamin P. Scafidi, "Housing Conditions and Problems in New York City: An Analysis of the 1996 Housing and Vacancy Survey," paper presented at the Housing Conference at the New York School of Law, New York University, May 14, 1997.
[42] Ibid.
[43] National Low Income Housing Coalition, *Out of Reach: Rental Housing at What Cost?* (National Low Income Housing Coalition, 2000).

1.5 percent of properties with rents less than \$500 were available for rent at the time of the HVS.[44]

This has implications for the ability of families with Section 8 vouchers to find privately rented accommodation. Even with the financial support of Section 8, the rental property in many neighborhoods will be beyond their reach. One recent study found that of 2,263 vouchers issued by NYCHA for non-emergency reasons, nearly half of the recipients were not able to find a unit before their voucher expired.[45]

A further illustration of the problems of affordability is the number of households that meet the HUD criteria for severe rent burden, which the agency defines as paying more than half of total income in housing costs. Inflated rents are forcing many city residents into poverty, and in 2002, more than a quarter of all households (roughly 800,000) met the criteria for severe rent burden.[46] This problem disproportionately affects the extremely poor: 57 percent of people earning less than half the median income pay more than half of their income in housing.[47] The supply of housing support is woefully inadequate to meet the demand: there is one subsidy available for every four households that need one.[48] In 2000, there were more than 380,000 applicants on the waiting list for HUD assistance in New York City in the form of Section 8 vouchers or public housing.[49]

Housing quality and overcrowding

New York City housing policies during the late 20th century concentrated on renovating and refurbishing existing properties and differed from policies in many other parts of the country, where dilapidated stock was demolished. These policies have meant that compared with other cities, much of New York's housing stock is old, and while in many cases renovated "pre-war" buildings are a desirable commodity, in some areas there are considerable problems with housing quality.

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[44] Ibid.

[45] Raisa Bahchieva and Amy Hosier, "Section 8 in a Tight Market, the Case of New York City" (unpublished paper: New York City Housing Authority, 2001). See Ingrid Gould Ellen et al., "Housing Production Subsidies and Neighborhood Revitalization: New York City's Ten-Year Capital Plan for Housing," *FRBNY Economic Policy Review*, (June 2003): 71-85.

[46] Ibid.

[47] Ibid.

[48] Barbara Sard and Will Fischer, *Nearly All Recent Section 8 Growth Results From Rising Housing Costs And Congressional Decisions To Serve More Needy Families*. (Washington, DC: Center on Budget and Policy Priorities, February 2, 2004).

[49] The Council. *Briefing Paper of the Human Services Division, Joint Hearing of the Committee on Housing and Buildings and the Committee on Aging.* June 26, 2000. <http://webdocs.nyccouncil.info/attachments/51468.htm?CFID=773411&CFTOKEN=39901253>.

Overcrowding—exacerbated by population pressures and low vacancy rates—is a severe problem in many parts of the city and, as we have mentioned earlier in this section, is not restricted to the poorest neighborhoods (see Map 2.3). According to the 2002 HVS, public housing tenants experienced lower rates of overcrowding (7.5 percent of households) than Section 8 voucher holders or private housing tenants generally (11.3 percent and 12.1 percent reported living in overcrowded conditions, respectively).

Map 2.3: Proportion of New York City households reporting severe crowding
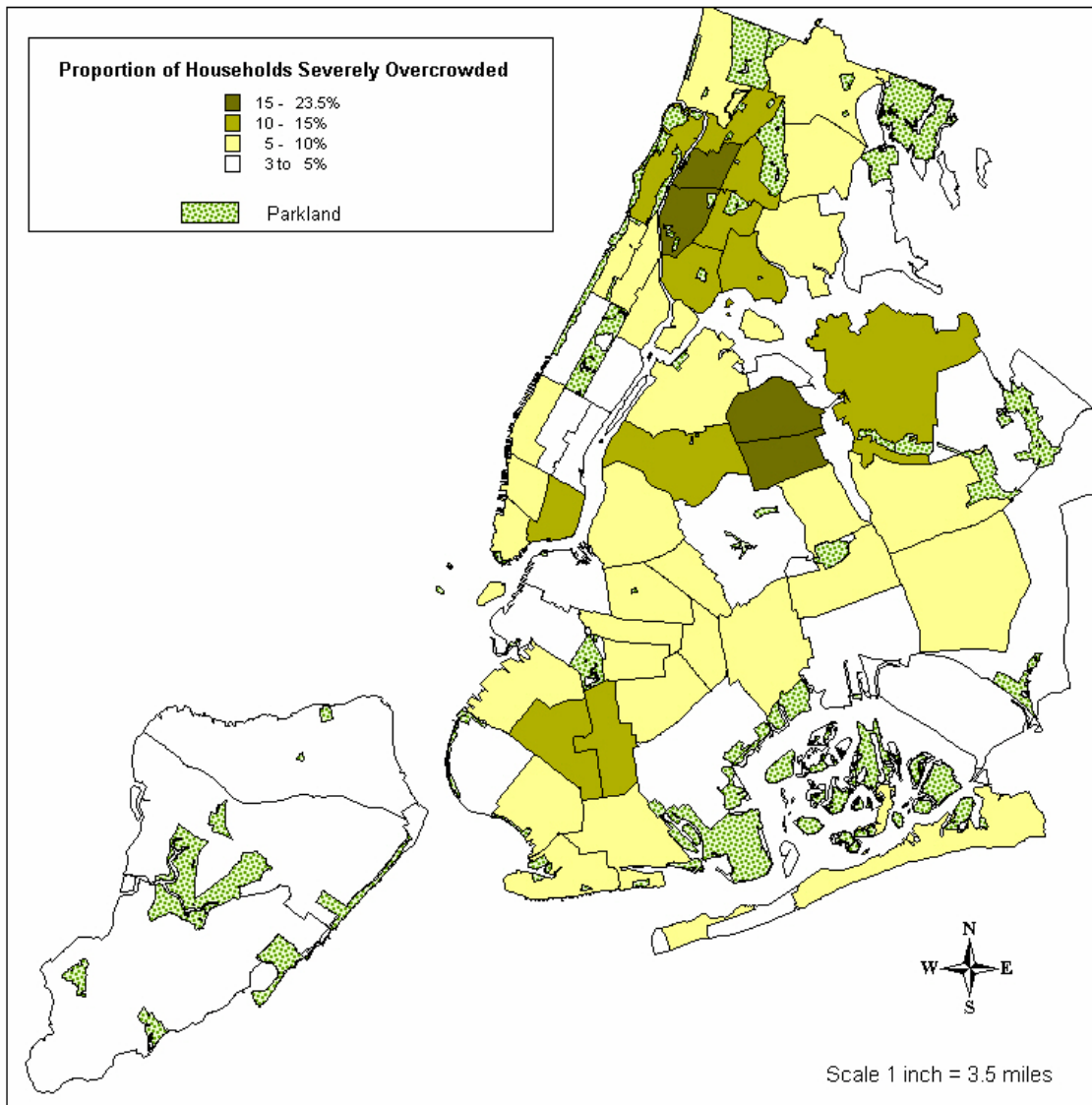
Source: Housing Vacancy Survey (2000); HPD.

Public housing

In 2004 NYCHA maintained just over 180,000 public housing units citywide, spread across the Bronx (25 percent), Brooklyn (33 percent), Manhattan (30 percent), Queens (10 percent), and Staten Island (3 percent). Within the five boroughs, public housing is

concentrated in large project developments, and more than half of all public housing units are concentrated in just 52 Census tracts (about 2 percent of all city tracts). Map 2.4 shows the distribution of public housing units by community district. The map also indicates the Census tracts with the highest density of public housing (1,250 units or more per tract), which are located in the Lower East Side of Manhattan, East Harlem, the southern and eastern parts of the Bronx, and northern and eastern Brooklyn. While some Census tracts have more public housing than others, there are community districts with high concentrations of public housing scattered across the city.

Map 2.4: New York City Housing Authority public housing units, by community district, and Census tracts with the highest density of public housing
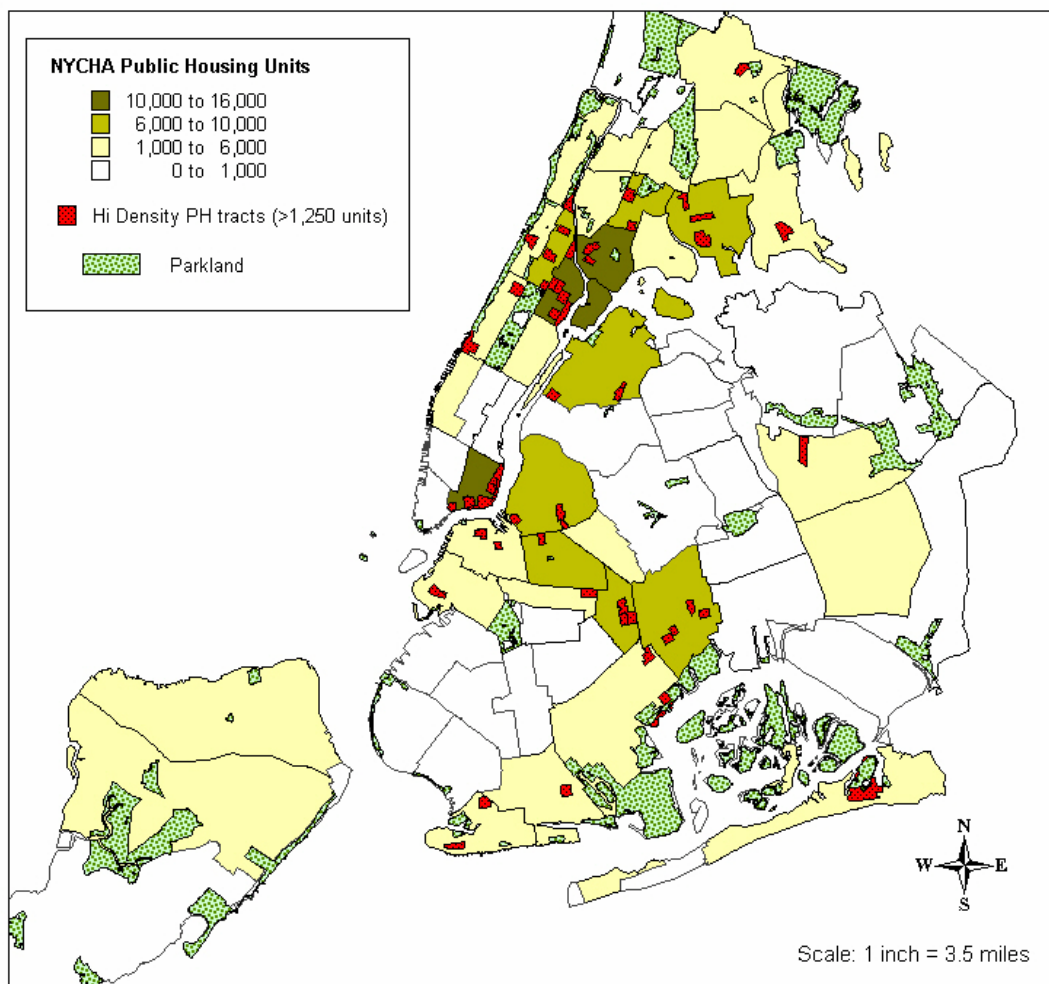
Source: New York City Housing Authority (2004).

The Section 8 program in New York City

In New York City, three entities provide Section 8 vouchers: New York City's Department of Housing Preservation and Development (HPD), the New York City

Housing Authority (NYCHA), and the New York State Division of Housing and Community Renewal's (DHCR) statewide Section 8 program, which includes New York City. Each authority awards vouchers and administers the program separately. In total there are approximately 116,000 vouchers allocated to New York City (see Table 2.4).[50]

Table 2.4: Availability of subsidized housing in New York City, 2004

Type of housing	*Number of units*
HPD Section 8	26,421
NYCHA Section 8	89,284
NYCHA Public Housing	180,171
Owner occupied	911,956
Unsubsidized rented (estimated)	2,001,168
Total	3,209,000

Source: HPD (2004); NYCHA (2004).

Housing Preservation and Development. The number of units leased with the assistance of HPD's Section 8 voucher program increased by 63 percent between 2001 and the beginning of 2005. By the end of this period, the agency was managing just over 26,000 Section 8 vouchers with a total budget for rent subsidy payments of nearly $204 million. Map 2.5 shows the distribution across the city of HPD's Section 8 voucher recipients.

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[50] HPD (2004); NYCHA (2004).

Map 2.5: Location of people who have housing choice vouchers from the New York City Department of Housing Preservation and Development
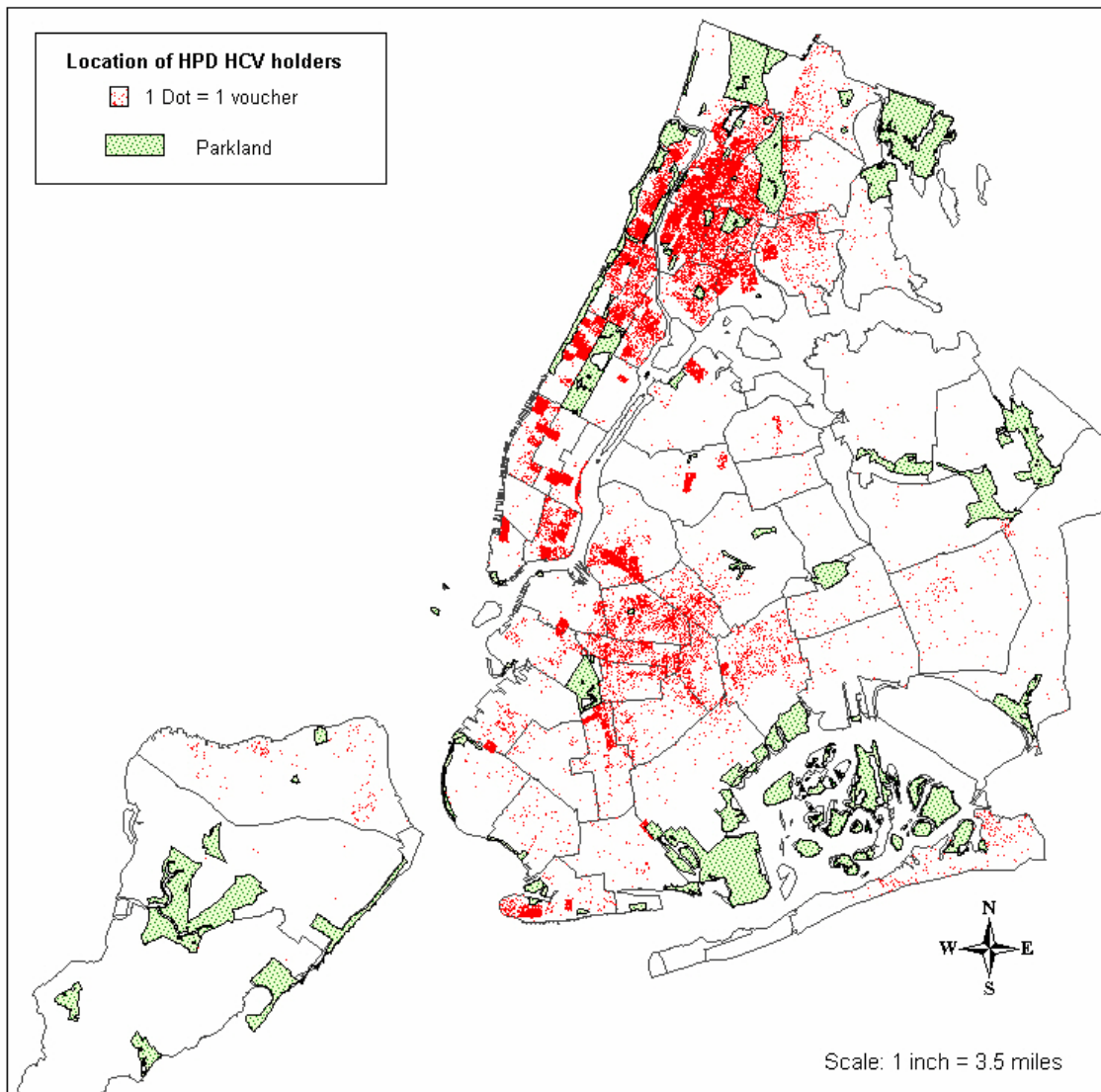
Source: HPD (2004).

Most people with HPD Housing Choice Vouchers live in the Bronx (40 percent), Brooklyn (23 percent), and Manhattan (30 percent). Very few HPD voucher holders live in Staten Island or, apart from a few pockets, Queens. In some areas, particularly in parts of Manhattan and Queens, high density Section 8 areas are extremely localized and surrounded by areas with few voucher holders.

Eligibility criteria. The number of units a local housing authority can subsidize under its Section 8 programs is determined by Congressional funding, which has undergone severe cuts during the past year. The implications of shrinking funds for the program are not yet

clear, but even before recent cuts, the New York City waiting list for Section 8 vouchers in general numbered 154,000 families, with an average wait of eight years.[51]

Because of a large need for housing and extreme demand for Section 8 vouchers in the city, to qualify for the program households must meet the HUD-determined "low-income" threshold as well as qualify for Housing Choice Voucher support under one of HPD's special programs.[52] The program is still in flux following the recent set of funding cuts, the results of which are unclear at the time of writing. Perhaps the most significant change is the priority status for homeless families. New York City previously gave priority to homeless shelter residents. The current policy is to give priority to working poor people.[53]

HPD Section 8 vouchers and housing choice. As we have described, the Section 8 program allows people who have vouchers to choose the neighborhoods where they would like to live, theoretically offering a greater degree of flexibility than other forms of subsidized housing. We also have discussed the tension between portability and the realities of the New York City housing market, which can restrict housing choices and, some argue, force people with vouchers into poorer, less desirable neighborhoods. We have compared the areas where people with HPD Section 8 vouchers live with the areas characterized by a high density of public housing projects (Map 2.6).

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[51] Victor Bach and James DeFilippis, "Section 8 Housing Vouchers: Block Grants to the State?," *Community Service Society Policy Brief* no. 10 (Community Service Society, June 2003).
[52] HPD currently administers about 29 voucher programs to address specific needs, such as homelessness and housing emergencies. These include programs that serve people living with HIV/AIDS and people who are victims of domestic violence. HPD sometimes creates new programs when special needs arise, such as the World Trade Center voucher program that addressed housing needs of people directly affected by the September 11 attacks. (That program is no longer in operation.)
[53] We do not describe here all the changes to the criteria, as these will be outdated by the time of publication. The most recent set of eligibility requirements are published in New York City Department of Housing Preservation and Development (HPD)*, Housing Choice Voucher Program (Section 8): Administrative Plan 2006* (New York: HPD, 2006).

Map 2.6 Location of HPD Section 8 voucher holders and NYCHA public housing tenants
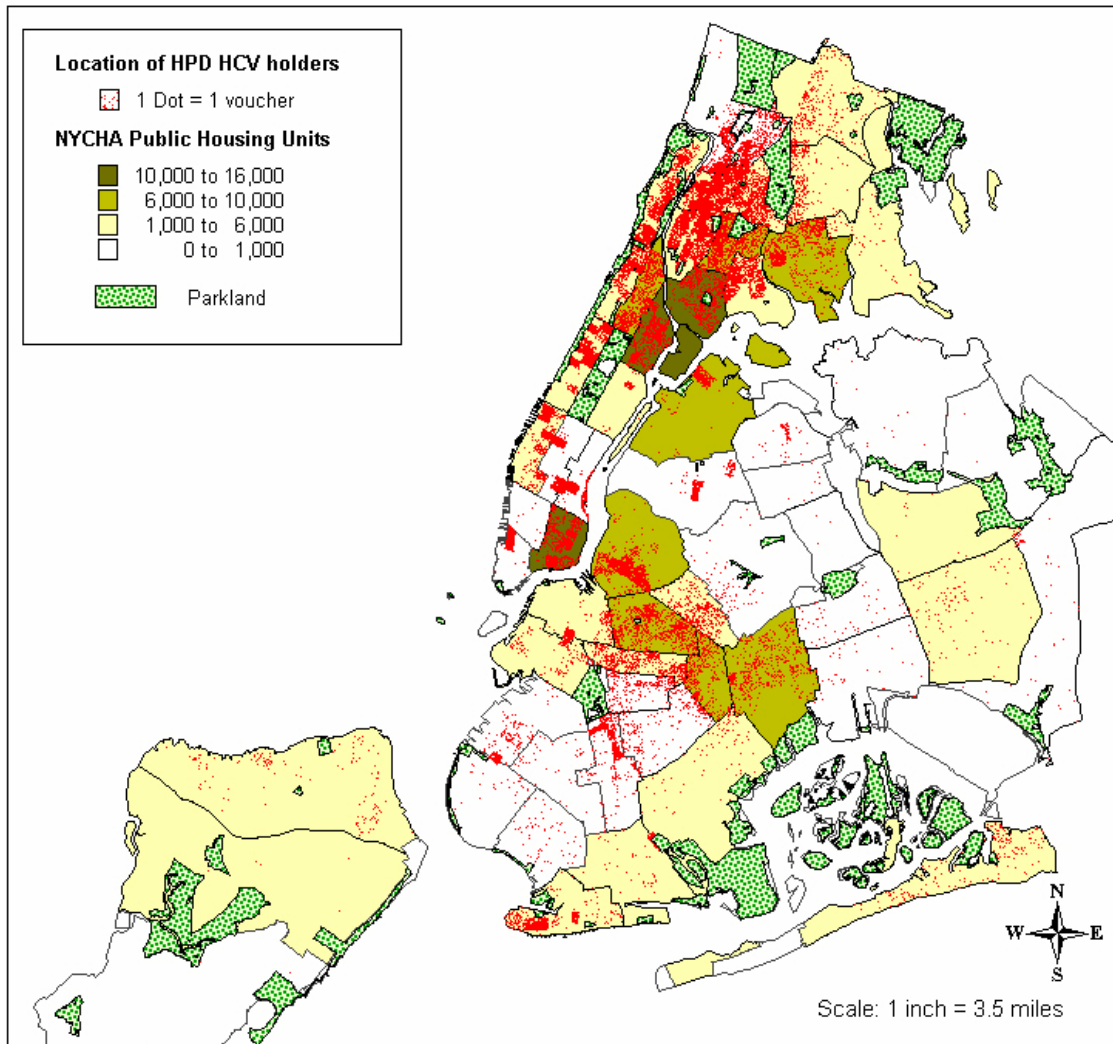
Source: NYCHA (2004); HPD (2004).

This map shows that Section 8 voucher holders live in areas where there is little public housing. Some people with vouchers live in parts of Manhattan and, to a lesser extent Brooklyn, where there is less public housing. These also tend to be the more affluent parts of the city, suggesting that for some people at least, the voucher program leads to increased choice and flexibility. In some cases, people with vouchers live in affluent areas with high rental housing costs as a result of programs designed to support urban renewal or respond to crisis situations, such as the World Trade Center attacks. It may be that households with newly acquired vouchers are not able to afford to live in these areas without those programs in place.

Table 2.5 ranks the 10 community districts with the largest distribution of residents with Section 8 vouchers and the 10 community districts with the largest number of public

housing units. The table also ranks the community districts, or neighborhoods, according to a number of social and economic variables. This helps us to see that while large numbers of voucher holders live in affluent parts of Manhattan, still more live in poorer neighborhoods in the north of Manhattan and in the Bronx. However, it does seem that, in aggregate, people with vouchers live in areas that are slightly more affluent, with lower levels of unemployment and reported crime, than residents of neighborhoods with a high density of public housing. Yet it is also clear that a large number of people who rely on vouchers live in areas characterized by overcrowded housing and severe rent burden.

Table 2.5: Rankings of neighborhoods by characteristics

a) Neighborhoods with a high density of HPD Section 8 (rankings)

Comm. district	Borough	No. of people with HPD Section 8 vouchers	Neighborhood	Rank order of CD based on… (1=highest)						
				Per capita income (1=lowest)	% Overcrowded housing	% Severe rent burden	% Under poverty threshold	% Unemployed	Felony rate (felonies per capita)	Public housing
05	Bronx	2,058	Fordham/ University Heights	5	2	3	6	6	24	24
04	Bronx	1,845	Highbridge/Concourse	8	3	5	7	8	22	25
12	Man	1,258	Washington Heights/ Inwood	16	6	19	16	16	54	27
01	Bklyn	1,216	Greenpoint/Williamsburg	12	15	30	12	23	31	11
07	Man	1,176	Upper West Side	56	55	58	49	52	52	14
03	Man	949	Lower East Side/ Chinatown	37	21	50	20	27	14	2
05	Man	932	Midtown	58	54	38	51	48	1	47
06	Bronx	886	Belmont/East Tremont	3	9	4	1	5	10	35
07	Bronx	881	Kingsbridge Heights/ Bedford Park	11	5	8	14	15	21	42
06	Man	855	Stuyvesant Town/ Turtle Bay	57	56	53	55	56	5	38

b) Neighborhoods with a high density of NYCHA Public Housing (rankings)

Comm. district	Borough	Number of NYCHA public housing units	Neighborhood	Per capita income (1=lowest)	% Overcrowded housing	% Severe rent burden	% Under poverty threshold	% Unemployed	Felony rate (felonies per capita)	HPD Sect. 8
11	Man	15,746	East Harlem	17	24	45	9	11	26	17
03	Man	14,634	Lower East Side/ Chinatown	37	21	50	20	27	14	6
01	Bronx	12,055	Mott Haven/Melrose	1	11	33	2	2	12	21
10	Man	8,992	Central Harlem	15	32	26	10	7	16	20
16	Bklyn	8,925	Brownsville	7	22	13	5	1	6	26
09	Bklyn	8,345	Parkchester/Soundview	13	19	16	17	17	34	19
03	Bklyn	8,224	Bedford Stuyvesant	10	31	12	11	9	8	11
05	Bklyn	7,847	East New York/ Starrett City	9	20	7	13	13	11	24
01	Queens	7,748	Astoria	35	29	43	27	34	35	31
03	Bronx	7,330	Morrisania/Crotona	4	12	14	3	4	15	12

Note: For each variable (such as unemployment) each neighborhood is ranked against the others in terms of the prevalence of the characteristic

Implications of voucher loss

Researchers and advocates agree that losing a voucher can spell disaster for families. Changes in residence can destabilize a family, disrupt social supports (including social services), and may require changes in school enrollment for families with children.

Voucher loss also leads to homelessness. In a Vera Institute study of homeless families in New York City, researchers found that one-third of families entering homeless shelters had lost a Section 8 housing subsidy during the previous five years.[54] Some of the risk factors for entering the shelter system included receiving public assistance, losing a job, recent eviction, and recent experiences of domestic violence.[55] Map 2.7 shows where people entering the shelter system last lived or areas of the city where residents are most vulnerable to eviction and homelessness. The highest risk areas also are the neighborhoods where many people with Section 8 vouchers live.[56]

**Map 2.7: Number of homeless families per
New York City community district, 1999–2003**
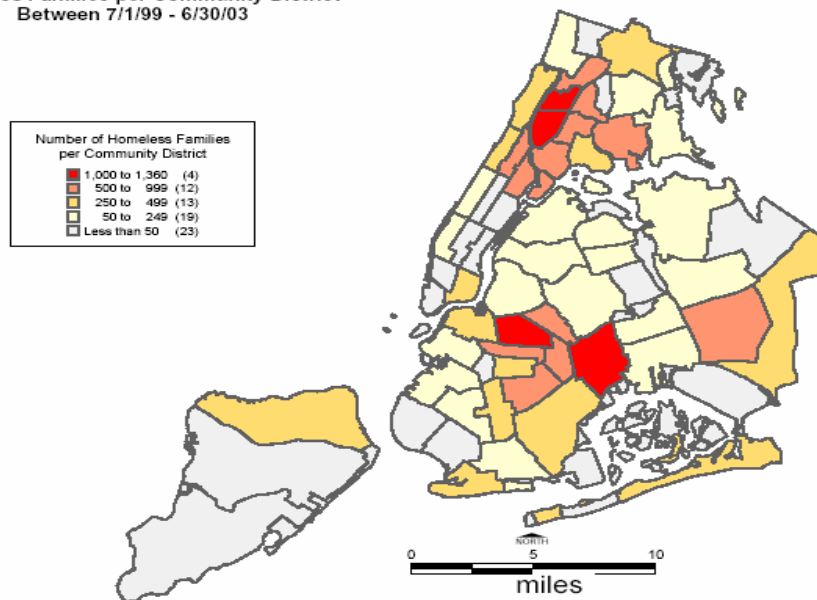
Source: Nancy Smith et al., *Understanding Family Homelessness in New York City: An In-Depth Study of Families' Experiences Before and After Shelter* (New York: Vera Institute of Justice, September 2005).

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[54] Nancy Smith et al., *Understanding Family Homelessness in New York City: An In-Depth Study of Families' Experiences Before and After Shelter* (New York: Vera Institute of Justice, September 2005).
[55] Another study of homeless parents conducted in 10 U.S. cities found that 22 percent had left their last place of residence because of domestic violence. See Homes for the Homeless, *Ten Cities 1997-1998: A Snapshot of Family Homelessness Across America* (New York City: Homes for the Homeless, 1998).
[56] While the availability of housing subsidies has been cut, the size of the shelter population has doubled in the last five years. New York City now provides shelter to more than 36,248 people, including 15,000 children. See Coalition for the Homeless *Data from Dec. 2004* (Coalition for the Homeless, 2004).

A 1989 study by New York University's Health Research Program found that some of the most important predictors of homelessness can be found in a family's housing history.[57] Multiple moves in the past year, sharing space with another family, previous evictions, and prior use of the shelter system were all strong predictors of future shelter use.[58] Issues such as crowding, problems with buildings, and falling behind in rent had little effect. Families who received Section 8 in addition to public assistance were at lower risk of homelessness than those receiving welfare alone.

The impact of losing housing is perhaps felt the hardest by families with children. A survey of a shelter for single adults found that 60 percent of residents had at least one child who was not with them.[59] Even if families stay together, homelessness has been linked to increased mental and physical health problems in children, including asthma, stomach ailments, speech problems, anxiety, depression, and delayed development.[60]

Potential risk factors for losing a voucher

With long waiting lists and excessive demand for housing subsidies, it is usually impossible to regain a lost voucher. Although the voucher program is designed to protect against the unfair loss of a subsidy, anecdotal evidence from the experiences of voucher recipients suggests that procedures designed to prevent people from losing their vouchers may be insufficient and often fail. The true nature and extent of problems among people with HPD vouchers is not clear, but conversations with service providers suggest that the factors described below may place families with vouchers at risk of homelessness.

Lack of understanding of program requirements. The procedures for securing and maintaining housing subsidies are complex, requiring people with vouchers and landlords to comply with a detailed set of requirements. This may be particularly challenging for people who are elderly or have limited English language skills, problems with literacy, or special educational needs. Anecdotal evidence suggests a need to educate landlords about the program and its requirements.

Eviction. The tenancy of Section 8 recipients is governed by federal law, state law, and contract law. In New York, there are two types of eviction cases: cases for nonpayment of rent and eviction cases based on issues other than rent, or holdovers. In nonpayment cases, the federal regulations create additional protections for Section 8 tenants. Despite these protections, a large proportion of cases passing through housing court involve landlords suing their tenants for

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[57] James R. Knickman and Beth C. Weitzman, *Forecasting Models To Target Families At High Risk of Homelessness* (Final Report: Volume 3) (New York: New York University Heath Research Program, 1989).
[58] The researchers also found that entering a substance abuse rehabilitation program, three or more socially disruptive experiences, and current pregnancy predicted homelessness.
[59] M. Shinn and B. Weitzman, "Homeless Families Are Different," (pp. 109-122). in J. Baumohl, (Ed.), *Homelessness in America* (Phoenix: Oryx Press 1996).
[60] National Coalition for the Homeless, *Homeless Families with Children*, NCH Fact Sheet #12 (Washington D.C.: National Coalition for the Homeless, 2005).

nonpayment of HPD's share of the rent. Most commonly, landlords sue tenants after the contract rent increases or when the Section 8 subsidy is suspended because of a failed inspection. Although the law is clear that a landlord cannot sue the tenant in these cases, housing court judges continue to make errors in this area. Landlords often take cases to housing court because they know that putting tenants in jeopardy of eviction may encourage HPD to pay outstanding housing assistance payments (HAP). Many tenants do not know that they are not responsible for this money and will agree to pay it in housing court.

Section 8 tenants are particularly at risk for eviction after their apartment fails the Housing Quality Standards Inspection. Although repairs to the apartment or building are the landlord's responsibility and landlords may not evict tenants or suspend their subsidy because of a failed inspection, these are frequent outcomes. NYCHA tenants are protected under the terms of the Williams consent decree, which legislates against eviction for nonpayment of the HAP portion of the rent. However, people with HPD Section 8 vouchers do not have this legal protection.

Administrative errors. HPD recently overhauled the information systems it uses to administer the voucher program. Previously, this information was poorly maintained, and people with vouchers often did not receive recertification packages while apartments were inspected irregularly. Thus, even people who have had vouchers for a long time may be unaware of program requirements and vulnerable to voucher loss because of non-compliance

Poor communication. Our experiences as part of the Tenant Relocation Survey suggest that much of HPD's contact information for its clients is outdated. This creates another potential risk factor for people with vouchers because they may not receive notices about inspections and recertification. Both service providers and respondents to our survey cited poor communication and follow-up from HPD case managers.

In the remainder of this report, we examine in detail the factors that place people with HPD Section 8 vouchers at risk of losing their housing subsidy.

Methods

The data collection phase of the study progressed in a number of discrete stages. These included creating the survey instrument; using HPD's administrative database to define the sample; pilot testing the instrument; recruiting and training interviewers; and conducting the survey.

Developing the survey instrument

Vera, HPD, CAMBA, and CAB together designed a survey instrument for use by trained interviewers who would meet in person with survey participants. Most of the questionnaire consisted of scaled, categorical questions, though we also included a number of open-ended questions to capture in-depth information in respondents' own words.

In planning the instrument and choosing questions, we focused on the following categories of risk factors for losing a voucher:

- Demographic factors
- Factors related to housing and neighborhood satisfaction
- Program-related factors (knowledge of voucher program, inspection, recertification, and related issues)
- Economic factors (income, rent, and eviction)
- Other factors, including housing stability history, physical and mental health, household composition, and family conflict

We also included a comprehensive section on voucher administration to capture areas where the system's performance could be improved. A full description of questionnaire topics is included in Appendix A.

Selecting a sample

To identify survey participants, we used HPD's administrative database for the voucher program, which provided a record of people relying on vouchers in both of our study sites. The database is designed to record every contact between the agency and its Section 8 clients. It provides financial and demographic information from tenants' initial applications and subsequent recertifications, including information on administrative functions, such as voucher type, rent paid, appeals, and abatements, and demographic data such as age, ethnicity, and family size. The database also provides information on people's backgrounds, which helped us to define the characteristics related to risk of losing a voucher (see below).

We received a full version of HPD's database, including all entries between August 2003 and August 2004. This included information on about 15,000 people with vouchers in the Bronx and Brooklyn. From this sample, we excluded people who had lost their vouchers just before our study period and people who had lost their vouchers for reasons we did not want to study (death

or administrative reasons). We also excluded people if they did not fit the type of general Section 8 population we wanted to profile and study.[61] This left us with 12,760 people, including 628 who had lost their voucher within the past year.

Sampling methodology

We conducted random sampling to arrive at a sample population that was representative of all of the Section 8 families in the Bronx and Brooklyn in HPD's database. We did this so that we would be able to profile the general Section 8 population in these boroughs. To meet both methodological standards for sample selection and the practical constraints of fieldwork, we adopted a complex sample design. First, we divided the sample equally between the Bronx and Brooklyn, with the aim of interviewing 300 voucher holders in each borough. Second, we over-sampled high risk households, selecting 50 percent of the sample in each borough because they met our criteria for being vulnerable to losing their vouchers. Third, for methodological reasons, we stratified our sample, and for practical reasons we used a cluster sampling technique. We explain these methods in more detail below.

The high risk sample. We weighted our sample toward people who were at risk of losing their vouchers. To do this, we calculated a risk score for each person in the sample using a regression model to define tenant characteristics that may predict voucher loss (see Appendix G for a detailed description of this analysis). People who met our criteria for being high risk were almost four times as likely to be selected for the sample as people who did not meet those criteria (the odds were 3.6 to 1).

Stratification. We used stratification to ensure the representativeness of our sample or to ensure that we did not miss any important segments of our study population. We know that many Section 8 voucher households are concentrated in a few high density Census tracts. (For example, in the Bronx, seven Census tracts included 17 percent of all voucher households.) From the results of factor analysis and geographic information system (GIS) mapping, we also know that the density of Section 8 housing has a number of correlates in terms of poverty, ethnicity, and income.[62] This suggests that these areas are different from areas with a lower density of Section 8 households. If we did not include these tracts it is likely that we

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[61] We excluded people with enhanced vouchers (which are designed for middle-income people), those living in Mod Rehab (project-based vouchers), those living in SROs (single room cccupancy), and those who received their voucher through the World Trade Center voucher program.

[62] Factor analysis is a technique used to describe inter-correlation between three or more variables. We collected a number of Census variables in addition to information contained in the HPD database and used a two-step process to decide which would be most appropriate for stratification. We used factor analysis to see which variables tended to cluster together, suggesting groups of variables that capture the same types of variations between Section 8 voucher holders. This allowed us to reduce the variables we considered. We then used maps showing the distribution of different Census variables across each borough to see which ones defined the boroughs most sharply. Through this process, we decided to stratify Census tracts by median household income and density of Section 8 households.

would miss important features of the Section 8 population. The same was true of median income, which is correlated with tract-level data on homeownership, occupation, and race.

We classified any Census tract in the Bronx and Brooklyn that included Section 8 residents as either low or high income (split around the median) and also as low, medium, or high density, on the basis of the number of Section 8 units in the tract. This resulted in six distinct strata (see Table 3.1 and Maps 3.1 and 3.2). To ensure that we included a representative sample of tracts, we randomly selected some of each type for inclusion in the sample.

Table 3.1: Census tract classification into strata

Stratum	Bronx Census tracts	Brooklyn Census tracts
Low income - Low Section 8 density	32	110
Low income - Medium Section 8 density	108	69
Low income - High Section 8 density	18	6
High income - Low Section 8 density	88	193
High income - Medium Section 8 density	41	46
High income - High Section 8 density	1	1
Total	288	425

Map 3.1: Census tract stratification: Brooklyn, NY, 2004

Map 3.2: Census tract stratification: Bronx, NY, 2004
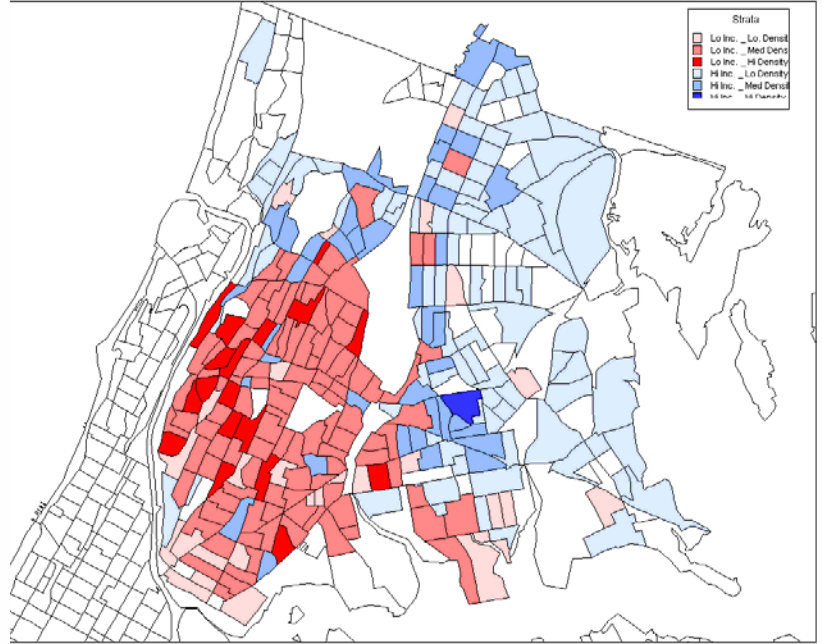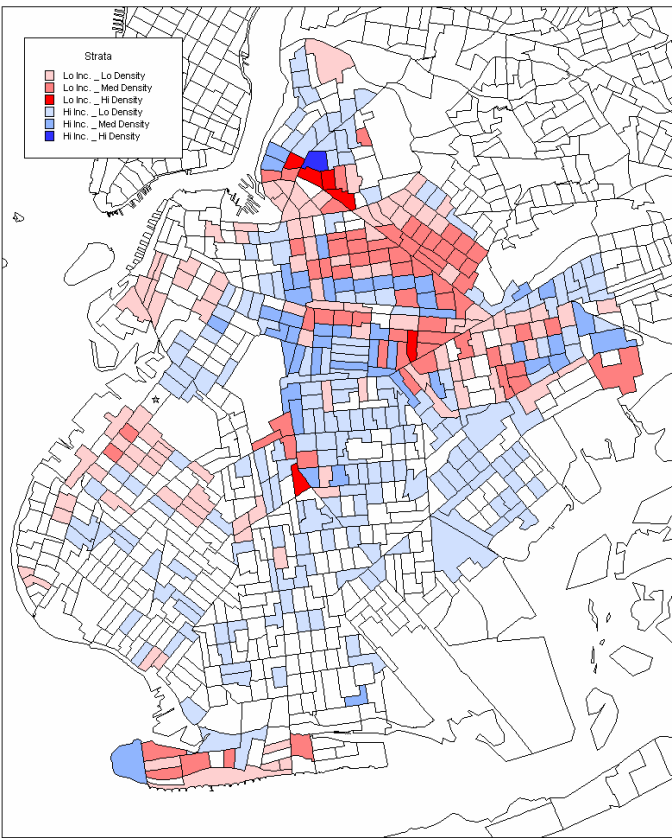
Two-stage clustered sampling. Cluster sampling is a technique that typically is used to approximate random sampling when the costs of pure random sampling are prohibitive. Under this methodology, the population to be sampled is divided into clusters that are meaningful from a cost-savings standpoint. When conducting face-to-face interviewing, the cluster unit is usually geographical to save on travel expenses between interviews. For simplicity, and because of the stratification method that we selected, we defined clusters using U.S. Census tract boundaries.[63]

We randomly selected 25 percent of Census tracts from each stratum within each borough and then randomly selected people with vouchers in these tracts to participate in the survey.[64] In this way, the sample is relatively random and representative, and interviewers were able to target

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[63]There are 5,356 Census tracts in New York City, with an average population of around 1,500.

[64] The first stage sample (tracts) was selected with replacement, whereas the second stage (households) were selected without replacement. In practical terms, this mean that tracts may have been included in the sample more than once (as they were returned to the "pool" once selected), whereas households were removed once selected and could therefore only be included once. Sampling with replacement is a technique employed to ensure equal chance of selection among sampling units

specific areas and minimize the time and resources needed to travel between each interview. Maps detailing selected Census tracts appear in Appendix B.

Fielding the survey

The fieldwork stage of the TRS study was a collaborative effort of Vera, CAMBA, and CAB. Research staff at Vera devised a strategy for selecting, contacting, and interviewing participants, defined consent and confidentiality protocols, pilot-tested the survey instrument, trained interviewers, and developed systems to manage fieldwork and enter survey data on an ongoing basis. CAB and CAMBA participated in regular fieldwork supervision meetings, hired interviewers, and supervised fieldwork staff. All fieldwork protocols for the study were reviewed and approved by Vera's Institutional Review Board.[65]

Protocols and procedures. We conducted first weekly and then monthly fieldworker feedback sessions to provide ongoing support and guidance to interviewers throughout the period of the fieldwork. We describe some of the challenges of our fieldwork later in this section.

Pilot test of survey instrument. The first phase of fieldwork began in September 2004. We conducted a pilot study to test our fieldwork strategy and the survey instrument design. Over a period of two days, Vera staff completed seven interviews. We used results from the pilot study to revise the instrument and inform the interviewer training process.

Interviewer training. To ensure the safety of both fieldworkers and respondents and the quality of research data collected, Vera provided a comprehensive training for CAB and CAMBA interviewers. The training was conducted during one week and included two full days of in-office training covering basic research methodology, confidentiality and consent procedures, and interviewing techniques. Once interviewers had completed in-office training, a Vera research staff member accompanied them into the field. Each interviewer first observed Vera staff conducting the interview. Then Vera staff observed them as they went through the steps of explaining the study, obtaining informed consent, and conducting the interview. For a full description of interviewer training, refer to Appendix C.

Fieldwork

The main phase of the fieldwork began on November 8, 2004, and the final interview was completed on April 30, 2005. During this period, interviewers completed 492 interviews—276 in the Bronx and 216 in Brooklyn.

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[65] Vera's Institutional Review Board is an independent panel of lawyers and researchers that meets to discuss and consider all research conducted by the Institute to ensure that it meets federal guidelines for the protection of research participants.

During the fieldwork period, researchers sent details about potential survey participants to interview supervisors at CAB and CAMBA on a weekly basis. The last portion of the sample was allocated on March 31, 2005, leaving the fieldwork teams in each borough a 30-day period to complete the final interviews.

Our first contact with each potential respondent was an introduction letter, sent one week in advance of any fieldworker contact. In some cases interviewers called the respondent to arrange a convenient time to meet, but telephone contact often was not possible.[66]

Most interviews were conducted in respondents' homes. We made some exceptions, either when interviewers had safety concerns or when the respondent requested an alternate location. In these cases, interviewers offered the option of completing the interview at CAB or CAMBA's offices or in a public place such as a restaurant. It took approximately 45 minutes to one hour to conduct each interview, and respondents were compensated $20 for their participation.

It often was difficult to make contact with a tenant to carry out the survey on the first attempt: it required an average of two visits to successfully contact a person and complete a survey. To ensure that each member of the sample had a reasonable chance of inclusion and to counteract any possible biases toward those who were at home more often or at certain times, we required interviewers to visit each address a minimum of three occasions—once on a weekday, once in the evening after 5:00, and once on a weekend—before declaring the tenant non-contactable. The only exceptions to this rule were those cases when a tenant refused to participate or when interviewers were able to establish definitively that we had the wrong address.

Fieldwork challenges

We faced a number of challenges conducting this survey. Contacting people in their homes required a lot of time and resources. The time we needed to complete the survey was compounded by the need for multiple attempts to contact survey participants and a high turnover of interviewing staff. In some cases the address information that HPD provided was incorrect. In addition, when interviewers were able to establish contact, many tenants were suspicious about the reasons for collecting personal information, which resulted in high non-contact and refusal rates. Conducting fieldwork in the harsh winter months also hurt staff retention and respondent contact rates. Furthermore, neighborhoods in the Brooklyn and the Bronx are very ethnically diverse, and language was a barrier to completing a number of interviews. To cope with these challenges, we modified our fieldwork protocols in several ways, described below.

Language. During the pilot phase of fieldwork we realized that our sample included a much larger proportion of Spanish speakers than we had expected. To ensure that this population was

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[66] The HPD database did not contain phone numbers for a large number of households, and many of the phone numbers it provided were disconnected.

represented as accurately as possible, we translated all the study materials into Spanish. We also arranged for each borough to have at least one Spanish-speaking interviewer.

In Brooklyn, interviewers contacted 24 people who spoke neither English nor Spanish. CAMBA attempted to find interpreters within their offices for these languages (Vietnamese, French, Korean, Haitian Creole, Mandarin, Polish, and Russian). They were able to find interpreters for the Mandarin, Russian, and Haitian Creole speakers, and succeeded in conducting two interviews with Mandarin speakers and two with Haitian Creole speakers.

Staffing. We experienced a high rate of staff turnover during the course of the study. Vera trained new staff members as they were recruited using the same protocol as the initial comprehensive training. In addition, Vera provided refresher training for those who returned to work after long absences from interviewing. However, low staffing rates led to a fieldwork period that was longer than expected. A further challenge was the dishonesty of one of our fieldworkers who falsified a number of interviews. As part of our original research design we conducted regular telephone spot checks of a few of each fieldworker's interviews. We did not pick up any further problems and are confident that this was an isolated case.

Completion rates. Staffing issues, problems contacting participants, and high refusal rates meant that we were able interview 38 percent of our sample—44 percent of all interviews in the Bronx and 33 percent in Brooklyn. Initially, we had predicted a 60 percent completion rate in both boroughs. Fieldwork staff took a number of steps to maximize interview completion rates, and at the end of the fieldwork period, the research team conducted analyses to assess any systematic bias in non-response rates so that we could compensate for any bias during our analysis.

To compensate for lower-than-expected response rates, we introduced a booster sample in both boroughs. We also extended the time frame for fieldwork completion by two months. Table 3.2 provides a breakdown of outcomes for the total sample (original and booster portion). We identified a number of reasons for not making contact, including wrong addresses, language barriers, and not finding the person at home. In those cases where we had correct contact information, we were able to complete 44 percent of interviews.

Table 3.2: Number of people in original sample, number of incomplete surveys, according to reason, and total analyzed surveys, by borough

	Bronx	Brooklyn	Total
Original Sample	**623**	**666**	**1,289**
Refusals	97	176	273
Wrong address	68	74	142
No contact	179	169	348
Language barrier	0	24	24
Total Incomplete	**344**	**443**	**787**
Complete	279	223	502
Missing surveys	0	3	3
Discarded (poor data quality)	3	4	7
Available for analysis	**276**	**216**	**492**

Non-contacts. As we have already described, interviewers made a minimum of three attempts at contact before assigning a member of the sample to the "no contact" category. In practice, interviewers often made more than three attempts to contact a person (an average of four attempts per person in the sample).

Refusal rates. Initially, interviewers encountered high refusal rates in both boroughs. We have sparse information on reasons for refusal, as people with vouchers typically did not provide a reason for refusing. We used fieldwork supervision meetings as an opportunity to provide further training on this challenge. At these meetings, we addressed a number of practices that could contribute to high refusal rates, including a lack of clarity about the nature of the research and its value and lack of assertiveness. We used bi-weekly fieldwork meetings as an opportunity to provide additional advice and training on these issues and developed a handout that interviewers could leave with people who were uncertain about participating in the study. By adopting these measures we were able to improve response rates.

Analysis of non-response

When the fieldwork was complete, we conducted a non-response analysis to assess any biases in our sample related to response rates. In particular, we were concerned that we may have systematically missed important parts of the population. For example, people from low-income households could have a lower rate of participation if they worked long hours; younger people

may have been more likely to refuse to participate; or it could have been that single-person households were harder to contact.

We used a series of logit regression models to compare response rates for different groups and accordingly applied weights to the analysis.[67] We tried a number of different models but found age to be the only significant predictor of response. Specifically, we found that 36- to 45-year-olds were more likely to respond, and those 65 years and older or under 25 years were less likely to respond. To account for this bias in our sample, we weighted the survey dataset according to age, in inverse proportion to the likelihood that someone in that age band would respond to the survey.[68]

By weighting responses we have placed more emphasis on those age groups that were less likely to respond and vice versa for groups more likely to respond. This technique minimizes our sample's differences from the overall Section 8 population. Table 3.3 provides further information on the weights applied to each age group.

Table 3.3: Weights assigned to age groups

	% in total sample	% of responders	weight
Under 25	2.83	1.89	1.50
25–35	22.67	22.01	1.03
36–45	25.67	30.19	0.85
46–55	19.84	21.59	0.92
56–65	13.77	14.05	0.98
66 and older	15.22	10.27	1.48

Limitations of our data

While we were able to detect and correct for an age bias in our data, it is likely that other biases existed that we were unable to control. We had a high rate of refusal and non-response. It is possible that people for whom we had incorrect addresses or who refused to participate had something in common that we could not measure.

In addition, because of resource limitations, we surveyed the Bronx and Brooklyn only. We are unable to make reliable statements about New York City in general as each borough in the city is distinct in characteristics and population. Similarly, we focused our efforts on a subset of

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[67] A logit model is a regression technique used to predict a bivariate outcome variable (such as response and non-response), using a number of explanatory variables. This technique assesses the extent to which it is possible to predict an outcome of interest (in our case non-response). If a variable is a significant predictor, this means that some portions of the sample were more likely to respond than others on the basis of demographic characteristics. For example, if gender significantly predicted response, this would mean that men were more (or less) likely to respond to our survey than women.

[68] By way of example, if 65-year-olds respond twice as often as the sample average, each member of this age group would receive a weight of .5; if they responded half as often each person would be weighted by a factor of 2.

all HPD Section 8 voucher holders.[69] We excluded certain types of vouchers because they are not typical of the HPD Section 8 population. Hence, our findings are not representative of the HPD Section 8 population in New York City as a whole.

Our data also are limited by the potential problems associated with clustered sampling as opposed to pure random sampling. We chose clustered sampling because it is more cost-effective, and the costs of conducting a random sample survey in New York City would be prohibitive. However, because we chose certain random Census tracts and selected participants from those tracts only, it is possible that this introduced bias into our sample. If the tracts we chose had special characteristics or those that we did not choose were significantly different in some way, our data may not accurately represent the full population in our sample.

Similarly, our data are limited by the accuracy of our sampling frame, the HPD database. We relied on this source almost exclusively to provide information about our population and select the sample. Any biases or inaccuracies inherent in that database will be reflected in our sample.

While conducting a survey of nearly 500 families with Section 8 vouchers was very time consuming and resource intensive, it is still a relatively limited sample for some research purposes. Some of the sub-group analyses presented in this report involve small numbers of people, and these data should be approached with some caution.

We also are subject to biases resulting from the nature of survey methodology and its constraints. The information we have collected is all self-reported by respondents, and we are subject to their reporting biases. We believe the value of this survey is to gain the perspective of the tenants in the program, but it is important to be aware of the under- or over-reporting that can occur with this method.

While we had the survey and all materials translated into Spanish, we may have faced barriers with other languages. We did seek translators for as many languages as possible but were unable to find translators for some languages. Some respondents who answered the survey in English or Spanish may be more fluent in another language, and their responses could be restricted by their language skills.

We have attempted to control for any biases, but as with any survey of this nature, it is always possible that issues beyond our control affected the data.

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[69] As noted earlier, we excluded people with enhanced vouchers, those living in Mod Rehab, those living in SROs, and those who received their voucher through the World Trade Center voucher program. These totaled about 15 percent of all people with HPD Section 8 vouchers.

A profile of Section 8 voucher holders

We begin our survey results by describing the general HPD Section 8 population, including information on their social, family, demographic, and economic backgrounds. We discuss the neighborhoods where they live, their family composition, their experiences of employment, education, and the benefits and support they receive.

In addition, we focus here on factors that may suggest a need for support or relate to their ability to meet the requirements of the voucher program, including physical and mental health, experiences of family conflict and domestic violence, and drug and alcohol use.

These findings can be extrapolated to the HPD Section 8 population (excluding the specific voucher types we have not selected in our sample). Taking account of the weighting procedure to control for under-response by age, there are a total of 302 general population respondents who represent 61 percent of the total sample.[70]

The information in this section is mainly based on data gathered through our survey, though where possible we have included comparative information from the HPD database, the 2002 HPD Housing Vacancy Survey, and the 2000 U.S. Census.

Demographics

Gender and age. Eighty-two percent of respondents to our survey were female. The age range for the sample was 25 to 91, for an average age of 49.

The age breakdown of voucher holders who responded to the TRS survey mirrored the age profile of heads of household in the Bronx and Brooklyn as a whole, as measured by the 2002 HPD Housing Vacancy Survey, with the slight exception that there were no very young (younger than 25) and very few old (older than 80) tenants receiving Section 8 vouchers (see Figure 4.1 below).

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[70] See the previous section for a full description of weighting procedures.

Figure 4.1: Ages of people with vouchers in the TRS sample compared with ages of heads of household in the general population of Bronx and Brooklyn (proportion of total sample or population)
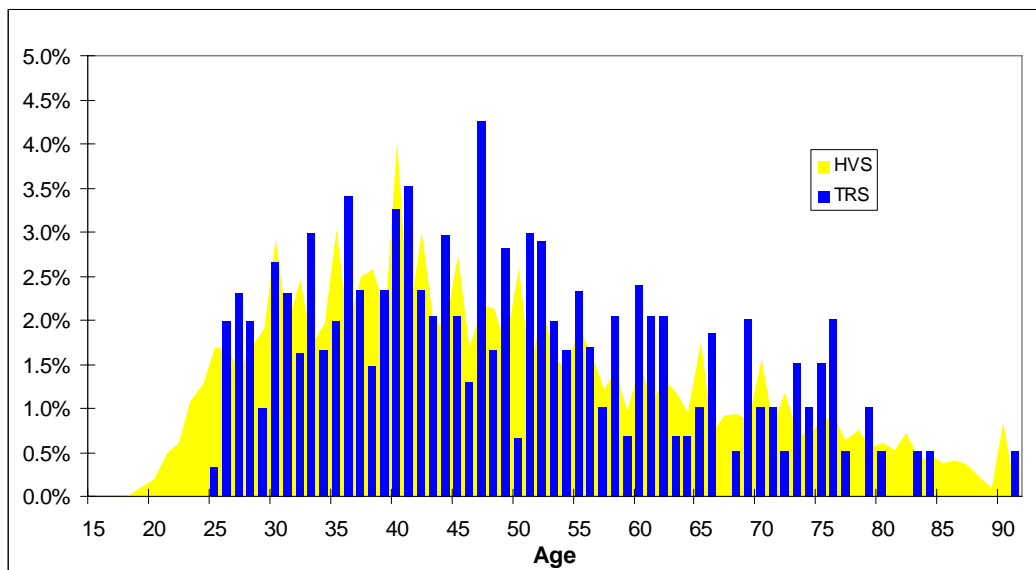
Sources: Tenant Relocation Survey, 2005 (N=293), and HPD Housing Vacancy Survey, 2002 (N=7,018).

Race and national origin. The majority of voucher holders described their race as either Latino/Hispanic (52 percent) or black or African American (43 percent). A very small proportion of people we interviewed said they were white (2 percent).

   In Brooklyn a greater proportion of people with vouchers are black, whereas in the Bronx a larger proportion are Latino. This broadly reflects population trends in the two boroughs, though Latinos living in Brooklyn are the group that are most likely to be recipients of HPD Section 8 and are nearly twice as likely to hold a voucher as Latino residents of the Bronx (Table 4.1).

Table 4.1: Race and ethnicity of people who have vouchers

		% of HPD Section 8	% of population	Ratio of Sect. 8 to pop.
Bronx	Latino	59	48	1.2
	Black	37	32	1.1
	White	1	15	0.0
	Other	4	5	0.8
Brooklyn	Latino	43	20	2.1
	Black	52	35	1.5
	White	2	35	0.1
	Other	4	10	0.4

Language and immigration. Just over half of the general population sample reported speaking a language other than English at home (51 percent). In the vast majority of these cases Spanish was the primary language (94 percent).[71] Sixty percent of people with vouchers in the Bronx had Spanish as a first language, compared with 40 percent in Brooklyn.

Thirty-seven percent of respondents were born outside the 50 United States. Many in this group were born in the Dominican Republic (27 percent), Ecuador (6 percent), Jamaica (4 percent), and other Central or South American countries (16 percent). In addition, 41 percent were born in Puerto Rico. According to the 2000 Census, 34 percent of all Brooklyn and Bronx residents are immigrants, and Section 8 voucher holders are no different in this respect. Of those born abroad, the average time since entering the country was 28 years. Dominicans had been in the country for significantly less time, on average (P<.001). Only three respondents had been in the country for less than five years, equivalent to less than one percent of the total sample. This suggests that Section 8 is not a viable form of housing support for new immigrants, who need to become permanent residents before they can access Section 8.

Education. The amount of formal education respondents had completed was lower than the average for the two boroughs. Among the voucher holders we interviewed, 55 percent had less than a high school education, compared with 33 percent for the general population. Language was significantly related to education attainment, with 61 percent of those with a first language other than English reporting that they had not completed high school.

**Figure 4.2: Educational attainment of people who have vouchers in the Bronx and Brooklyn**

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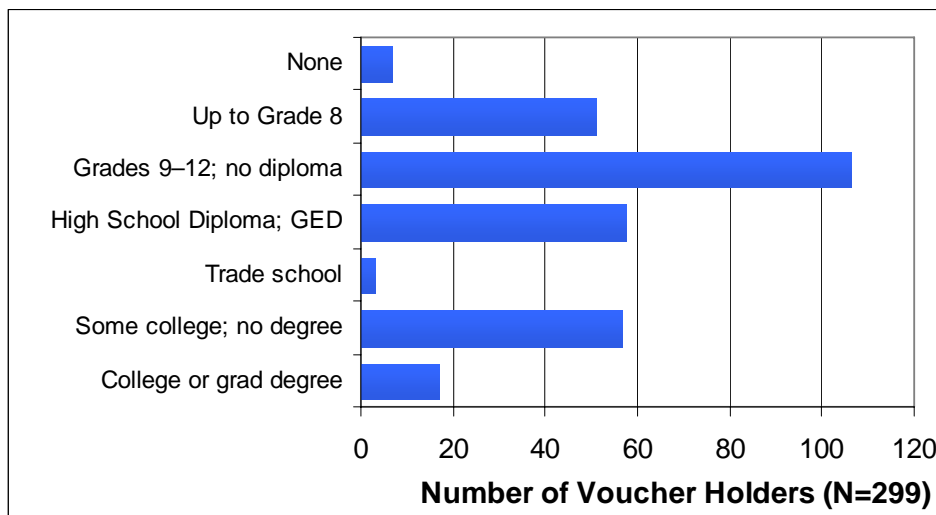
[71] There is a bias in our fieldwork methodology toward English and Spanish speakers. All study materials were available in these languages and bilingual interviewers were available in both boroughs. At least 24 interviews could not be conducted because people were unable to speak either language.

Health, health care, and insurance. We asked all respondents to rate their overall health using a five-point scale. Twenty-eight percent of respondents rated their health as "excellent or very good," 25 percent as "good," 34 percent as "fair," and 14 percent stated their overall health was "poor." The self-assessed health for our sample is worse than the wider New York City population, with almost three times as many TRS respondents describing their health as "fair" or "poor," compared with respondents to a general population health survey.[72]

The prevalence of some health problems was notably high among our sample, with much higher reported rates of diabetes and asthma compared with the general population (see Figure 4.3).

Figure 4.3: Prevalence of self-reported health problems among people who have vouchers in the Bronx and Brooklyn, compared with the general state population
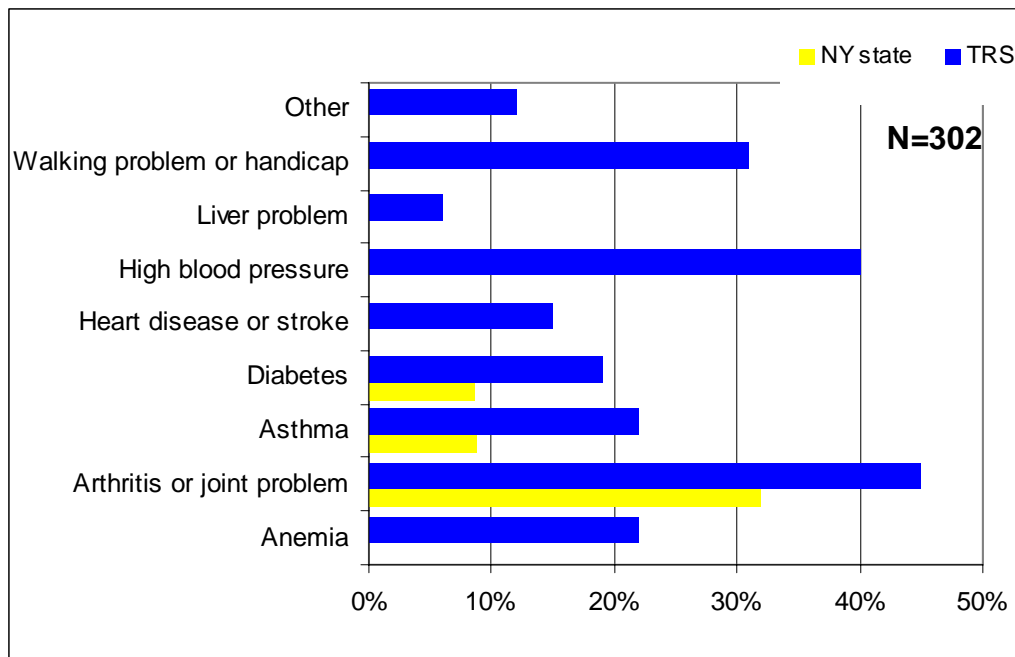
Source: TRS and New York State Behavioral Risk Factor Surveillance System, 2003.

We found that the respondents' self-assessed health got worse and the prevalence of most conditions increased with age. The exceptions to this are asthma, which is experienced by a similar proportion of respondents across age bands, and anemia, which is predominant in the 25 to 65 age group (see Figure D.1 in Appendix D).

Twenty percent of our respondents had no health insurance. Of those who did have insurance, most had Medicaid or an "other" type of insurance (such as HealthPlus, a not-for-profit health

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[72] In New York State 17 percent of respondents to the 2004 wave of the Behavioral Risk Factor Surveillance System survey described their health as fair (12.7 percent) or poor (4.7 percent). See http://www.cdc.gov/brfss/.

care plan in New York City). Those without insurance typically used hospital emergency rooms to access medical care (see Figure D.2 in Appendix D).

Mental health. To learn about respondents' mental health, we used the Kessler 10, a short 10-item instrument used to screen for "mental disorder and non-specific psychological distress."[73] The questions ask respondents to describe the frequency with which they have experienced a range of symptoms in the last month, including extreme tiredness, nervousness, restlessness, depression, and feelings of hopelessness. The instrument is scored to produce a rating between 10 and 50.[74] The scale's authors recommend a system that classifies people who score below 20 as "likely to be well," 20 to 24 as "likely to have a mild mental disorder," 25 to 29 as "likely to have a moderate disorder" and a score above 30 as indicating that the respondent is "likely to have a severe mental disorder."[75]

Thirty-five percent of our sample scored 21 or higher, indicating the likelihood of some mental health problem. This is moderately high compared with general population samples. (In one study, 25 percent of people seen in a primary care setting scored above 20.)[76] More surprisingly, 13 percent of those we interviewed met the highest bar for mental health problems and were classified as likely to have severe mental disorders. This is much higher than rates of severe problems in the general population.

Severe psychiatric problems appear to be concentrated in particular segments of the Section 8 population, as they are highly correlated with physical health (Figure 4.4), age, and employment status (Figure 4.5). Figure 4.4 shows that those who report their physical health as excellent are the least likely to report poor mental health. Those with poor physical health have the highest likelihood (more than 50 percent) of a severe mental health disorder.

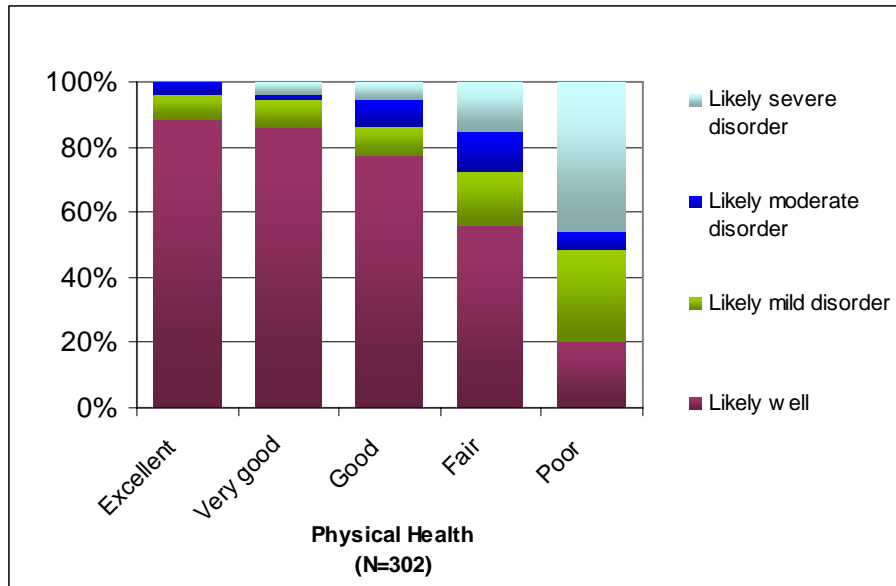[73] R.C. Kessler et al., "Short Screening Scales to Monitor Population Prevalences and Trends in Nonspecific Psychological Distress," *Psychological Medicine*, 32 (2002): 959-976.
[74] Ibid.
[75] See <http://www.crufad.com/phc/outcome.htm>.
[76] Ibid.

Figure 4.4: Correlation of physical and mental health problems among people with vouchers in the Bronx and Brooklyn

Source: TRS respondents' self reports of their physical health and their scores on a scale measuring mental health.

While this analysis is based on a small sub-sample, it appears that there is a high degree of correlation between mental health and employment (Figure 4.5). Voucher holders between the ages of 46 and 65 and most of those who describe their health as "poor" suffer from particularly high levels of mental health problems. Most of those respondents who described their health as either "fair" or "poor" are also unemployed (85 percent).

Figure 4.5: Percent of people who have vouchers in the Bronx and Brooklyn who experience severe mental health problems, by age and employment status
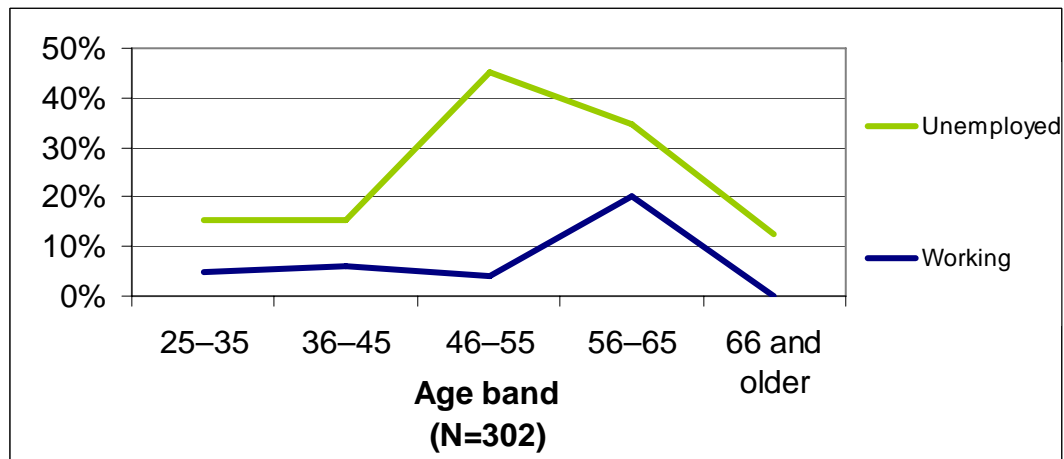
Source: TRS respondents' scores on a scale measuring mental health.

Drug and alcohol use. Reported levels of substance use among our sample were low. One in five of those we interviewed reported that they had consumed alcohol in the previous month, and less than 4 percent had used alcohol to the point of intoxication. Twelve respondents (4 percent) reported that they had used marijuana during the previous 30 days, and only one person reported using other drugs. This is much lower than substance use prevalence data from general population surveys, which typically record past-month rates of 50 percent for alcohol use, 6 percent for marijuana use, and around 4 percent for drugs other than marijuana.[77] We expect that our data is subject to substantial underreporting because of the nature of our survey, conducted in person in the voucher holder's home. The underreporting may also result from any concern people may have had about the ramifications of their reponses.

Rates of treatment for substance use problems in our sample were similar to the general population: 2 percent of TRS respondents said they were "currently receiving treatment or other support," compared with 1 percent in the general population who reported "receiving treatment in the previous year."[78]

Child welfare cases. Twelve percent of our sample had had a case with either the New York City Administration for Children's Services or a child protection service outside of the city at some time. One percent (three people) reported a currently open case.

Domestic violence. Twenty-nine percent of people we interviewed had experienced domestic violence at some time in the past (29 percent of women and 20 percent of men). Eleven respondents reported that they had experienced domestic violence during the previous year, but only two reported receiving support or services to address this problem. Two of those who had recently experienced domestic violence requested an emergency transfer from HPD as a result.

Income and poverty

On the basis of our review of the background literature and CAB and CAMBA's service experience, we know that poverty is pervasive among people who have Section 8 vouchers. We also know that extreme poverty is correlated with negative outcomes for health, housing, and social factors. This section explores the characteristics that tend to co-occur with poverty.

Employment and income. According to our survey results, people who have Section 8 vouchers are less likely to be employed than others around them. The labor market participation rate (the percent of all non-institutionalized residents older than 16 who are working) was 29 percent for our sample, compared with 54 percent for all Bronx and Brooklyn residents.[79] The average

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[77] Substance Abuse and Mental Health Services Administration (SAMHSA), *Results from the 2003 National Survey on Drug Use and Health: National Findings*, NSDUH Series H–25, DHHS Publication No. SMA 04–3964, (Rockville, MD: U.S. Department of Health and Human Services, SAMHSA, Office of Applied Studies, 2004).
[78] Ibid.
[79] Thirty five percent of the employment aged general population sample were employed at the time of interview.

reported monthly salary for those who were working among our sample was $1,126 (the range was from $297 to $3,400).

Sources of income. People in our sample reported their monthly income according to seven categories, including paid employment and benefits (Figure 4.6). Most respondents received food stamps (59 percent) with an average monthly value of $201 (see Table 4.2). The next most common sources of income were Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). These primarily are sources for elderly people and those with disabilities. An equal proportion of our sample received money from employment and from welfare or public assistance.

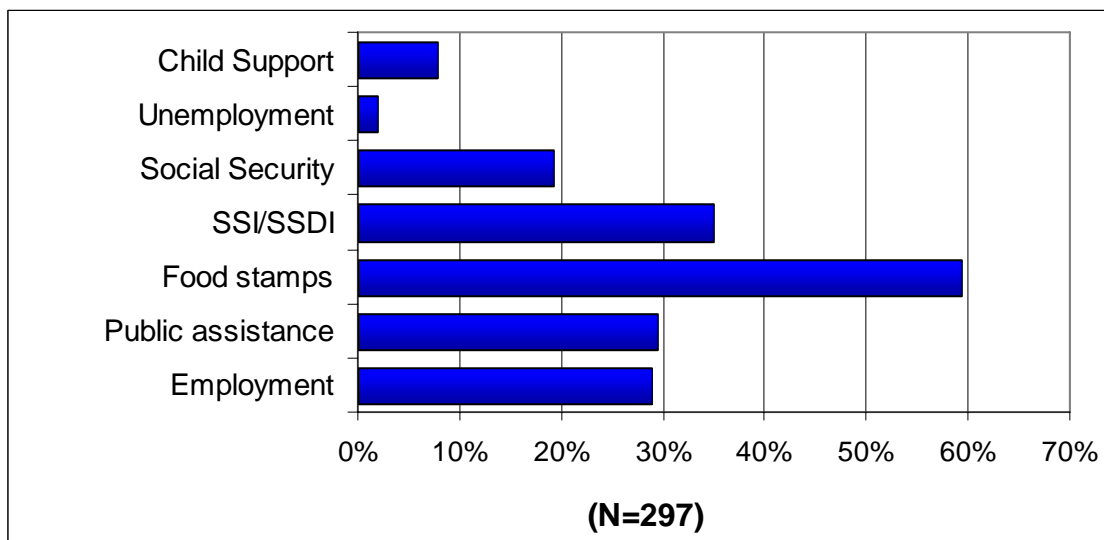**Figure 4.6: Sources of income reported by people who have Section 8 vouchers**

(N=297)

Table 4.2: Average amounts and range of monthly income from employment and benefits reported by people who have Section 8 vouchers
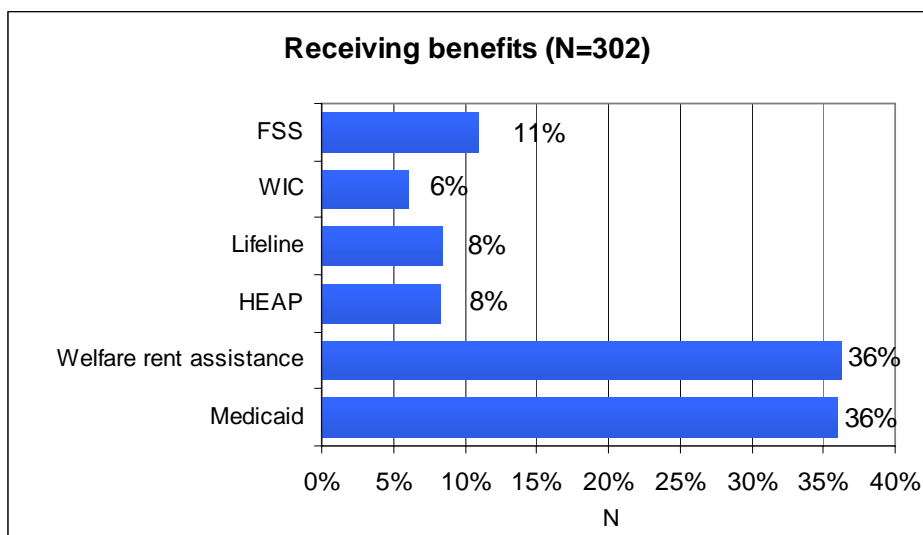
	Responses	Average income (dollars)	Range (dollars)
Employment	67	1,078	297–3,400
Public assistance	75	186	18–430
Food stamps	163	201	10–549
SSI/SSDI	92	552	48–1,295
Social Security	49	591	111–1,200
Unemployment	4	441	59–789
Child support	16	16	25–440
Other*	15	321	7.5–1,000
Sample totals	254	818	85–3,400

* See "other benefits" below.

The amount of income received from each of the income sources in Table 4.2 varies with age, with voucher holders in their 20s, 30s, and 40s receiving a large proportion of their income from paid employment compared with older age groups, who mainly rely on social security and SSI/SSDI payments.

Other benefits. We also asked about other benefits, including programs designed to help with household expenses, such as the Home Energy Assistance Program (HEAP), a federal program to help with heating and cooling needs, and Lifeline, a federal program that offers discounts on monthly telephone bills. The Women, Infants, and Children (WIC) program provides benefits to women who are pregnant or who are caring for children younger than five. Only one-third of our sample that met these criteria received WIC. These findings suggest that many voucher holders could benefit from outreach designed to inform them of their eligibility for WIC and other benefits (See Figure 4.7).

**Figure 4.7: Proportion of voucher holders who receive
other forms of public assistance**

Receiving benefits (N=302)

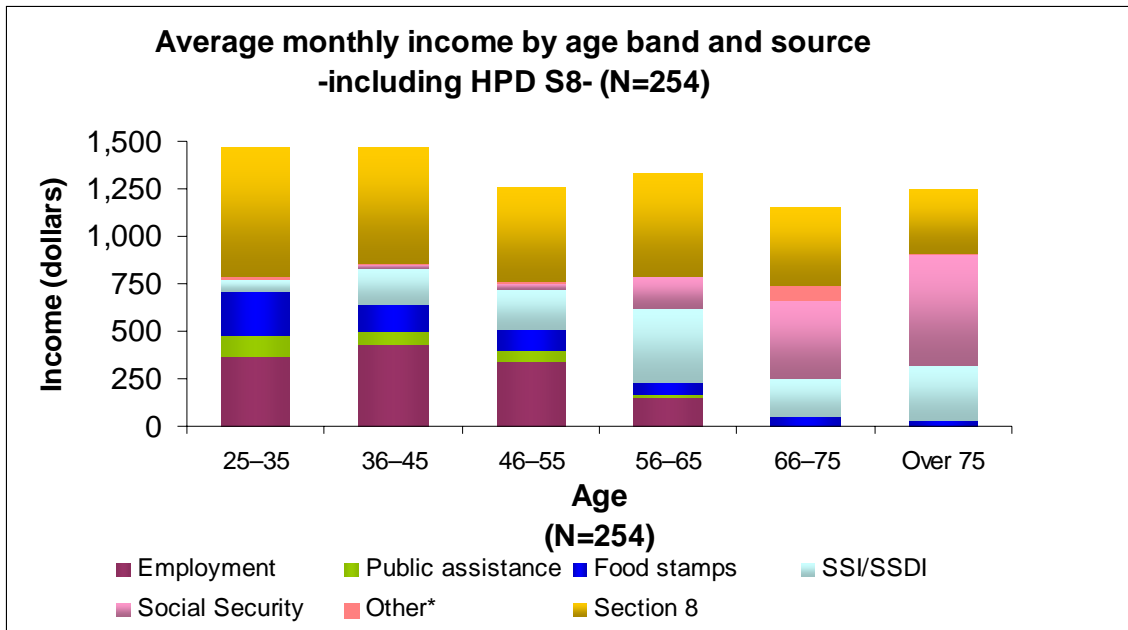| Benefit	Percentage
FSS	11%
WIC	6%
Lifeline	8%
HEAP	8%
Welfare rent assistance	36%
Medicaid	36%

0% 5% 10% 15% 20% 25% 30% 35% 40%

N

Changes in income and family size. We asked all respondents whether they had experienced a change in household income over the previous year. Fifty-four percent reported no change, 22 percent reported increased income, and 23 percent reported a decline in income.

Living in poverty. Although voucher holders are required to pay only 30 percent of their income in rent, their incomes often are so low that they may still experience poverty-related risks, such as eviction. On average, the value of the Section 8 subsidy is equal to 42 percent of all household income (including all benefits, wages, and housing subsidies).[80] Figure 4.8 shows the size of Section 8 subsidies for different age ranges, compared with the threshold for "extremely low" income. This measure is based on HUD-Adjusted Median Family Income (HAMFI) and is equal to 30 percent of the local adjusted median family income.

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[80] This excludes government payments for utility bills such as HEAP and Lifeline, WIC, earned income tax credit, child tax credit, and delayed payment saving programs such as the HPD Family Self-Sufficiency program.

Figure 4.8: Monthly income reported by people who have Section 8 vouchers in the Bronx and Brooklyn, by age and income source, compared with HUD's extremely low income threshold

Average monthly income by age band and source -including HPD S8- (N=254)

Income (dollars)

Age (N=254)

■ Employment ■ Public assistance ■ Food stamps ■ SSI/SSDI
■ Social Security ■ Other* ■ Section 8

* See "other benefits" on page 47.

Overall, 56 percent of voucher holders responding to the survey lived in households with extremely low incomes (less than $1,360 per month), including 76 percent of households where the voucher holder was older than 65. More than 20 percent of this older age group had a monthly household income of less than $1,000. However, older voucher holders tended to live with fewer people and may have had reduced expenses, including smaller apartments and lower rents.

We also assessed economic hardship using the U.S. Census Bureau's poverty criteria. This has the advantage of accounting for age (whether the head of the household is 65 or older), family size, and number of children.[81] The drawback of poverty as a measure of deprivation is that it uses one set of thresholds for the whole country and is therefore insensitive to regional differences in the cost of living. Thus, poverty calculations will underestimate economic hardship in New York City.

We estimate that 31 percent of our representative sample of Section 8 voucher holders were living below the poverty threshold at the time of our interview.[82] Low income is a considerable problem in New York City. The high rate of extreme hardship among our Section 8 sample can

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[81] See <http://www.census.gov/hhes/poverty/povdef.html>.
[82] We calculated total income by combining income from employment, public assistance, food stamps, SSI, SSDI, Social Security payments, unemployment benefits, child support, and Section 8 housing assistance payments (HAP).

be compared with an overall poverty rate of 27 percent in the Bronx and Brooklyn, 52 percent among all public housing residents, and 11 percent among owner occupied households.[83]

Poverty varies greatly by many demographic indicators. Younger voucher holders (particularly those younger than 35), those with young children under the age of 11, and larger households with four or more people are more likely to be living below the poverty line. Households living in poverty also are more likely to be living in overcrowded conditions. We found no significant difference in poverty level by borough, race, gender, or employment status.

When we conducted a multivariate analysis to look at these factors in combination, we found that many of the risk factors for poverty are inter-correlated. For example, younger voucher holders tend to have young children and live in larger, more crowded households. We controlled for this correlation using a binary logistic regression analysis. From this analysis, we found that the most important determinant of a household falling below the poverty threshold is the number of people in the household. The poverty level of the Census tract also was a significant, but much weaker, predictor.[84] Predicting poverty could be a useful tool when conducting outreach to families whose income is not known, or when income cannot be estimated reliably. Our findings suggest that it could be useful to identify buildings that are overcrowded and target tenants for outreach.

For nearly all the families that we surveyed (77 percent), the loss of their Section 8 subsidy would push them below the poverty level and leave them with insufficient income to satisfy their most basic needs.

Family Self-Sufficiency Program. The Family Self-Sufficiency (FSS) Program is an employment and savings incentive program for low income families who also receive public housing or Section 8 voucher support. FSS consists both of case management services that help participants pursue employment and accounts where any increases in the tenant's share of rent that are due to increases in earnings are matched and held in escrow for a period of five years. After this five-year point, or for approved purposes in the interim, the savings can be withdrawn as cash. Forty-six percent of interviewees had received information on the FSS program and 11 percent had joined the program.

Some of the reasons people gave for not joining the program included poor health and problems with mobility (12 percent), that they were already working (12 percent), that they did not qualify for another reason (8 percent), that they were not interested in the program (24 percent), or that they did not have enough information or understanding about the program (14 percent). This lack of understanding included perceptions that FSS offered help with housing or that you needed to pay to join. Among those who did join the program, 63 percent found it helpful, 27 percent felt it was unhelpful, and 10 percent felt it was neither helpful nor unhelpful. Suggestions for improving the FSS program included more convenient locations and times

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[83] New York City Housing and Neighborhood Information System data, New York University, <http://www.nychanis.com/NYU/NYCHANIS/>.
[84] Model $R^2 = .174$.

(seven responses), more information about the program and eligibility criteria (six responses), and more support from HPD for those who are in the program (seven responses).

Voucher holders' experiences with housing

In this section we focus on voucher holders' housing experiences. Our analyses here rely on survey responses from our general sample of people who have HPD Section 8 vouchers in the Bronx and Brooklyn. We examine satisfaction with housing, experiences of housing-related problems, housing location, and views of neighborhood desirability. We have included analyses for different segments of the Section 8 population to help identify needs and ways to target services. These analyses include a description of respondents' housing experiences according to age and according to their first language.

Where possible, we compare information from our survey with data from the New York City 2002 Housing Vacancy Survey (HVS) to understand how Section 8 voucher holders' experiences are the same as or different from people in the general population and people who receive other types of housing subsidies.

Apartment and neighborhood satisfaction

In general, the vast majority of people responding to our survey were satisfied with their living conditions, which may reflect the mobility and choice that the voucher program offers. On a measure of overall satisfaction with the apartment "as a place to live," only 9 percent rated their current accommodation as "poor." However, 39 percent of people we interviewed said either that they planned to move when their current lease was up (19 percent) or were undecided about whether they would stay (20 percent). A fairly large proportion (20 percent) had requested apartment moves in the previous year.
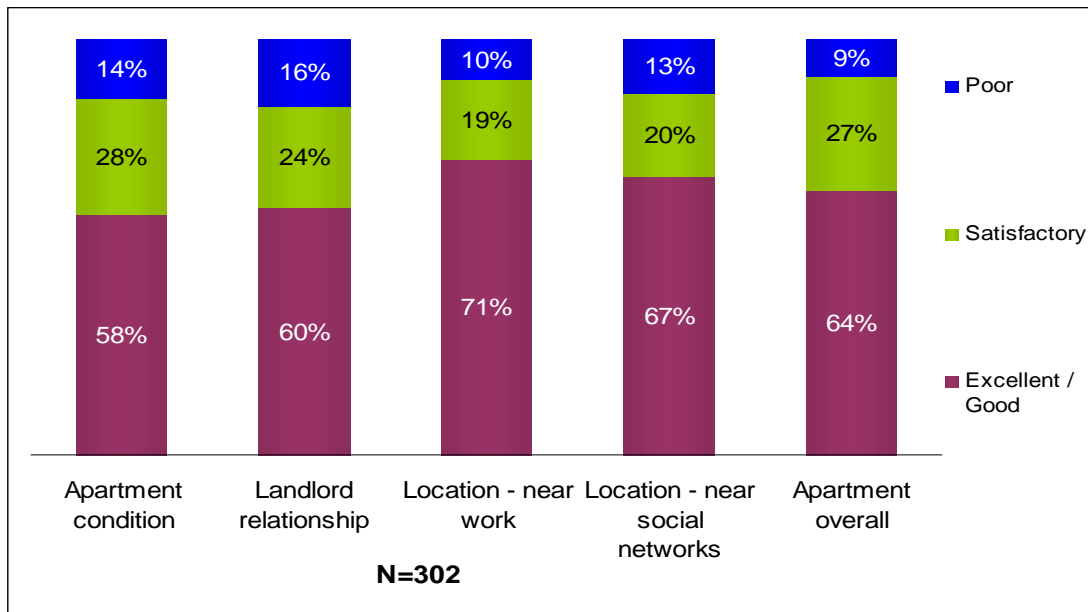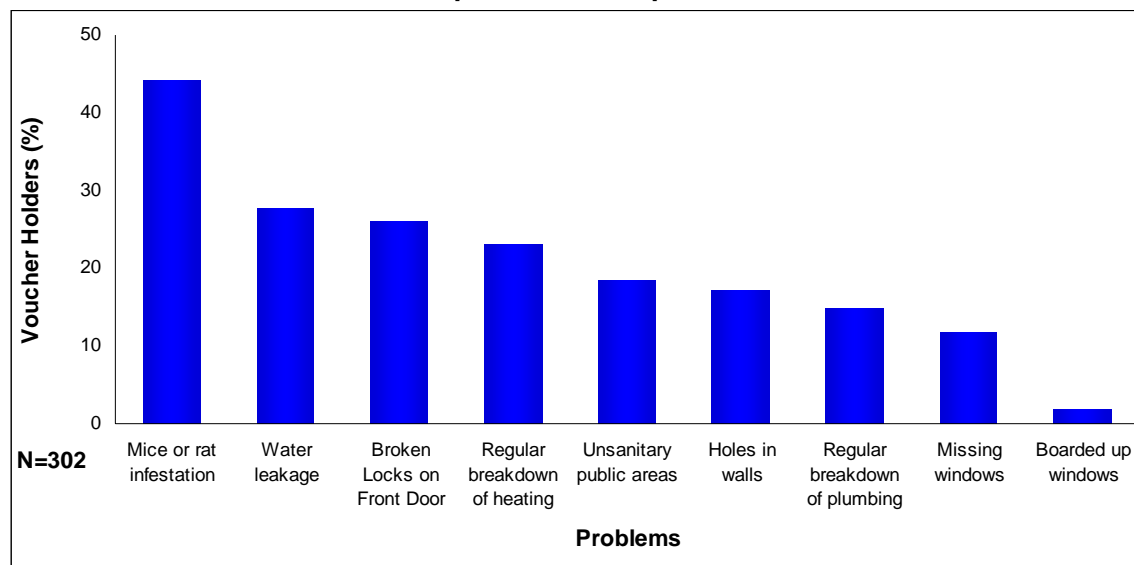
Note: This figure uses only data from the general population sample, weighted by age.

As Figure 5.1 shows, tenants tended to view the location of their apartments as convenient when it was near work and members of their social network. They were least satisfied with their apartment conditions and landlord relationship. Younger voucher holders were more likely to be dissatisfied with their apartment as a place to live, with 21 percent giving a "poor" rating overall, (P<.01).

While most people with Section 8 vouchers said they were satisfied, they also said they encountered a lot of problems with their apartment conditions. This suggests that for many people in our sample, expectations of housing quality were low. Figure 5.2 presents the proportion of people responding to the survey who experienced a variety of problems. Two-thirds of people with vouchers had experienced at least one of the problems we asked about. Rodent infestation was the most commonly cited problem, followed by problems with leaks, heating, and security (locks).

**Figure 5.2: Percentage of voucher holders reporting
various problems with apartment conditions**

Note: This figure uses only data from the general population sample, weighted by age.

**Table 5.1: Percentage of people reporting problems with apartment conditions:
TRS compared with 2002 HVS respondents in the Bronx and Brooklyn**

Problem	TRS %	All HVS %	Public housing %	Private rented %
Holes in floor or walls	17.1	15.1	22.4	19.1
Mice or rats	44.3	30	30.9	36.7
Heating breakdown	23.1	14.4	24.1	17
Water leakage	27.6	20.7	23.2	25.4

Table 5.1 compares the percentage of our sample that reported problems with apartment conditions with the percentage in the Bronx and Brooklyn that reported such problems in the 2002 Housing Vacancy Survey. On average, Section 8 voucher holders experienced these problems more often than either people in the general population or people who rely on public housing. Public housing residents may benefit from city-employed maintenance teams, and people in privately rented apartments possibly have more resources to maintain the apartment themselves.

One in five respondents to our survey stated that their apartments were unsafe, and more than one-quarter said that their neighborhoods were unsafe. The number reporting neighborhood safety problems was significantly higher among people who lived in poorer neighborhoods (32 percent of those who live in Census tracts with a higher than average level of poverty reported feeling unsafe, P<.05).

We asked respondents who considered their apartments unsafe to tell us exactly what they felt was unsafe about their apartments. The apartment safety issue that people with vouchers reported most often was basic structural maintenance, such as broken windows and holes in the ceilings (see Figure 5.3).

Figure 5.3: Percentage of voucher holders who reported a variety of unsafe apartment conditions[85]
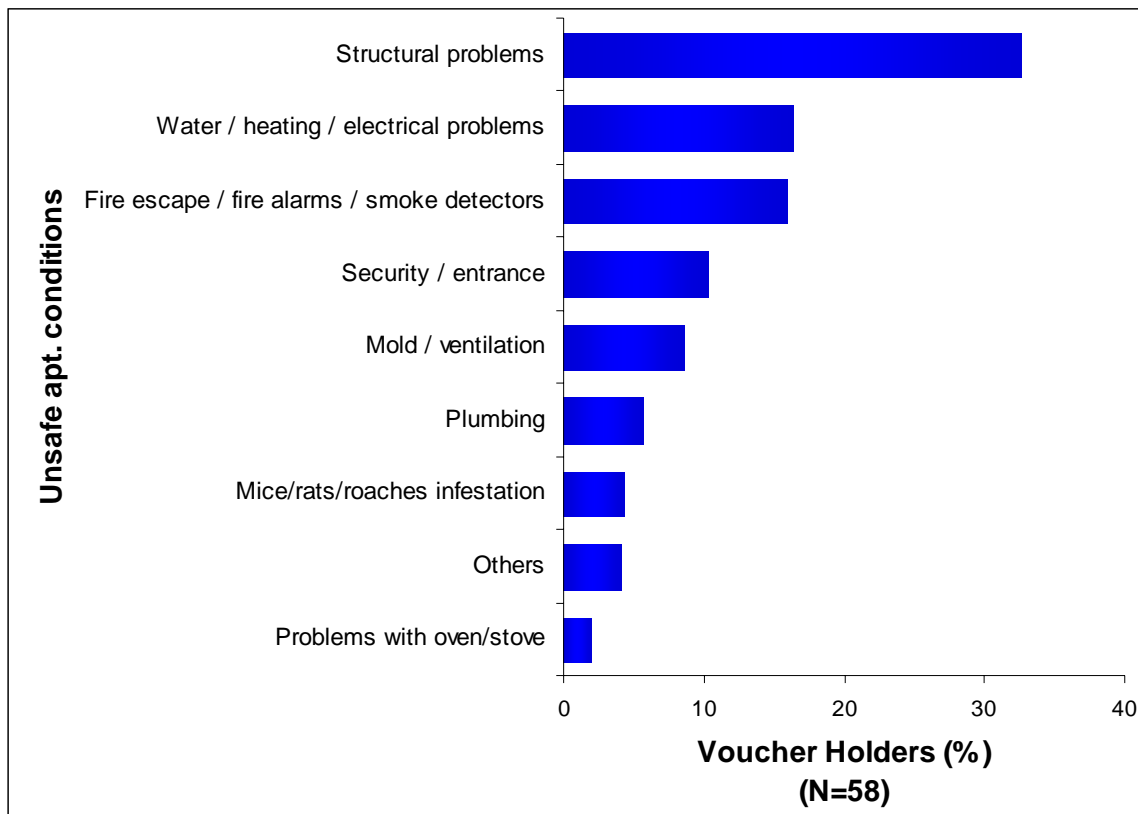
Note: This figure uses only data from the general population sample, weighted by age.

Similarly, we asked respondents who felt unsafe to tell us exactly what they thought was unsafe about their neighborhood. The most commonly reported neighborhood safety issue among people in our survey was illicit drug activity—by drug dealers and users—in and around their buildings. Many voucher holders also mentioned that violence was a problem in their neighborhoods. People who felt unsafe cited fights breaking out on the street, assaults on residents, violent criminal activity, and a high prevalence of guns (see Figure 5.4).

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[85] These results are based on a sample of fewer than 100 respondents.

**Figure 5.4: Percentage of voucher holders who
reported a variety of unsafe neighborhood conditions[86]**
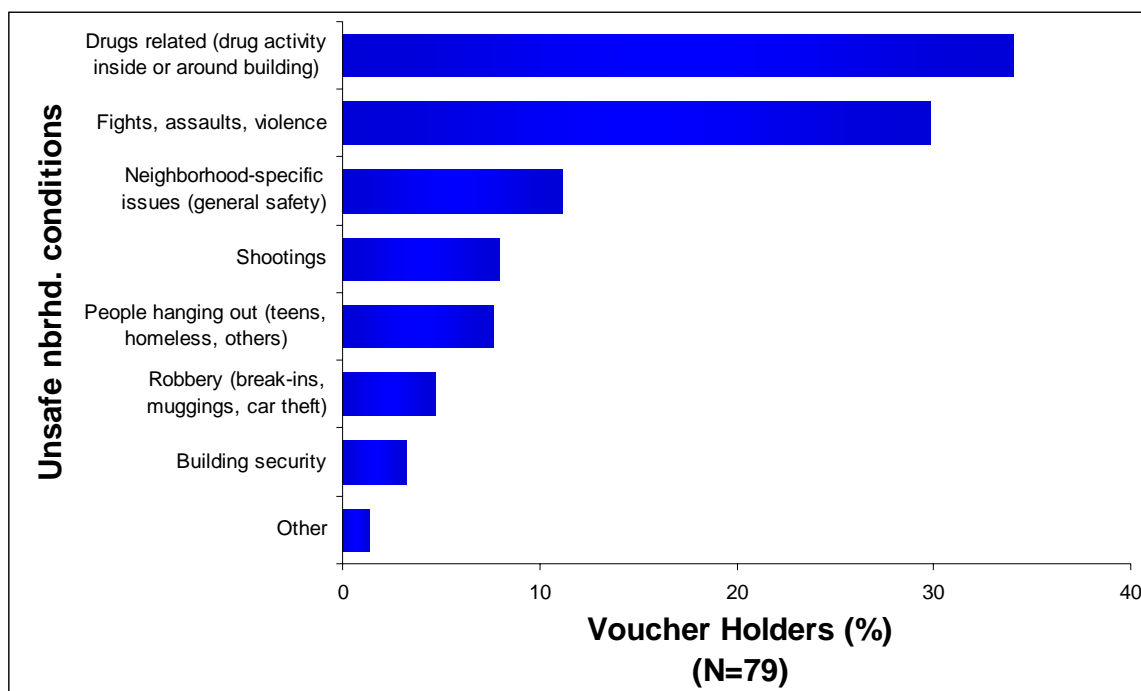
Note: This figure uses only data from the general population sample, weighted by age.

Neighborhood safety problems were reported more often by voucher holders who lived in areas with higher concentrations of poverty. Figure 5.5 compares the percentages of people in our survey who reported selected neighborhood safety issues according to whether they lived in "higher poverty" neighborhoods (Census tracts with 39 percent or more of the population below the poverty line) or "lower poverty" neighborhoods, relative to the median poverty level for our sample. In particular, problems related to violence (robbery, shootings, assaults, or fights) were reported more often in poorer areas.

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[86] These results are based on a sample of fewer than 100 respondents

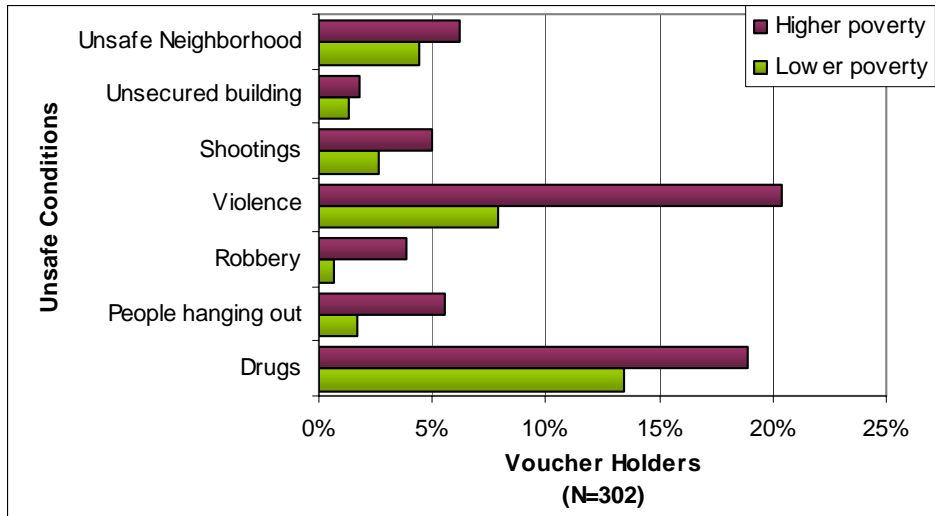**Figure 5.5: Percentage of voucher holders who reported various neighborhood safety problems, according to neighborhood poverty level**

Note: This figure uses only data from the general population sample, weighted by age.

People with vouchers in the Bronx reported more safety problems than those in Brooklyn (see Figure 5.6), and it seems likely that the neighborhoods with the most problems were both poor and located in the Bronx. These findings suggest that the voucher program was not helping tenants move out of dangerous neighborhoods.
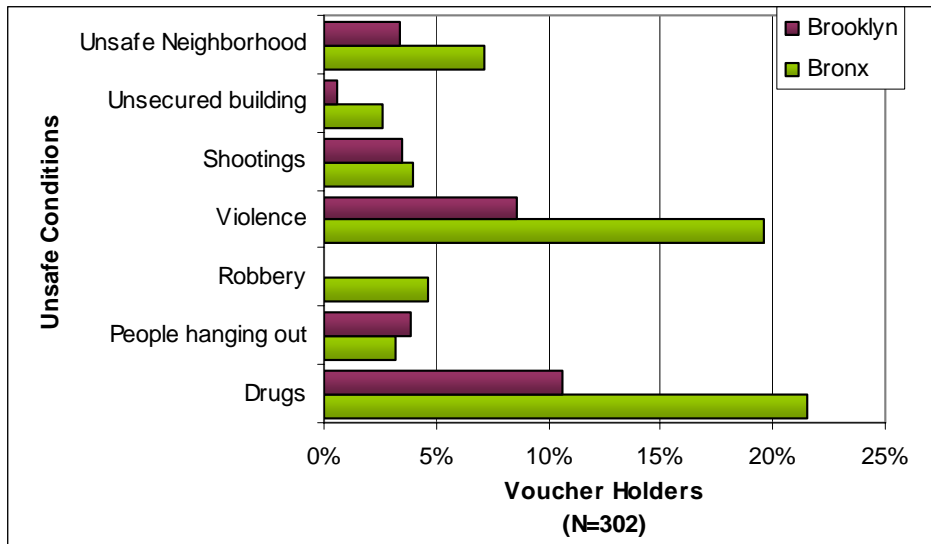
Figure 5.6: Percentage of voucher holders who reported various neighborhood safety problems, according to borough

Note: This figure uses only data from the general population sample, weighted by age.

Household size and composition

The household size among voucher holders in the Bronx and Brooklyn varied from one (the voucher holder living alone) to 12. Nearly all households (99 percent) were composed of six or fewer people (see Figure E.1 in Appendix E).

Very few of the voucher holders we interviewed were in a co-habiting relationship with a spouse or partner (8 percent). Most lived with at least one child (59 percent), and those with children had an average (median) of two. Fifty-three percent of families with children had at least one child younger than 12, and just over a quarter had a child who was five or younger (see Figure E.2 in Appendix E). Four respondents reported that they were pregnant at the time of interview.

Seventeen people (18 percent) received subsidized childcare, among the people with children younger than 12. The majority (76 percent) of those with young children had not applied for assistance with childcare, though many were working. A number of respondents mentioned that childcare facilities were unaffordable, overcrowded, and hard to find.

Overcrowding

The U.S. Census Bureau considers a housing unit to be overcrowded if there is more than one person per "habitable room" and severely overcrowded if there are more than 1.5 people per "habitable room."[87] Table 5.2 compares HPD's information on the number of rooms in each unit with what voucher holders in our survey reported about the number of people in each household.[88] According to our estimates, just under 5 percent of people with vouchers lived in overcrowded apartments, and 1 percent lived in severely overcrowded apartments. These findings suggest that HPD's Section 8 program enables families to live in apartments that are an appropriate size for their household.

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[87] The U.S. Census Bureau defines habitable rooms as bedrooms, living rooms, and kitchens.
[88] This probably is an underestimate of the true proportion of families living in overcrowded conditions. HPD data only include information on the number of bedrooms, and we have assumed that each apartment includes a living room and kitchen, though this may not be the case.

Table 5.2: Number of voucher holders who live in apartments that are severely overcrowded, overcrowded, and not overcrowded

		Number of people in household								
		1	**2**	**3**	**4**	**5**	**6**	**7**	**9**	**12**
Number of rooms	**<3**	9	1	0	0	0	0	0	0	0
	3	77	19	11	3	1	1	0	0	0
	4	18	37	29	31	4	2	0	0	0
	5	3	4	18	12	13	2	0	0	0
	6	0	1	0	2	1	0	1	0	0
	7	0	0	0	0	0	1	0	0	0
	8	0	0	0	0	0	0	0	1	1

Not overcrowded (303)	Overcrowded (14)	Severely overcrowded (2)

Note: This figure uses only data from the general population sample, weighted by age.

Prior homelessness

In our general population sample of Section 8 voucher holders, 37 percent had lived in a homeless shelter at some point in their lives. Those who reported previous spells of homelessness were also more likely to be currently employed and to report that they understood the requirements of the Section 8 program. However, we also found that this group also experienced certain kinds of problems more than others—they were more likely to have trouble paying rent, and 23 percent had received an eviction letter, compared to 9 percent of the rest of the sample. Their demographic profiles and previous experiences revealed a higher propensity for risk factors. They were more likely to have been in jail or prison (24 percent compared to 3 percent), to have had an Administration for Children's Services case (18 percent compared to 8 percent) and to have experienced domestic violence (36 percent compared to 21 percent).

Figure 5.7: Percentage of voucher holders who were ever homeless and had ever been in jail or prison as an adult
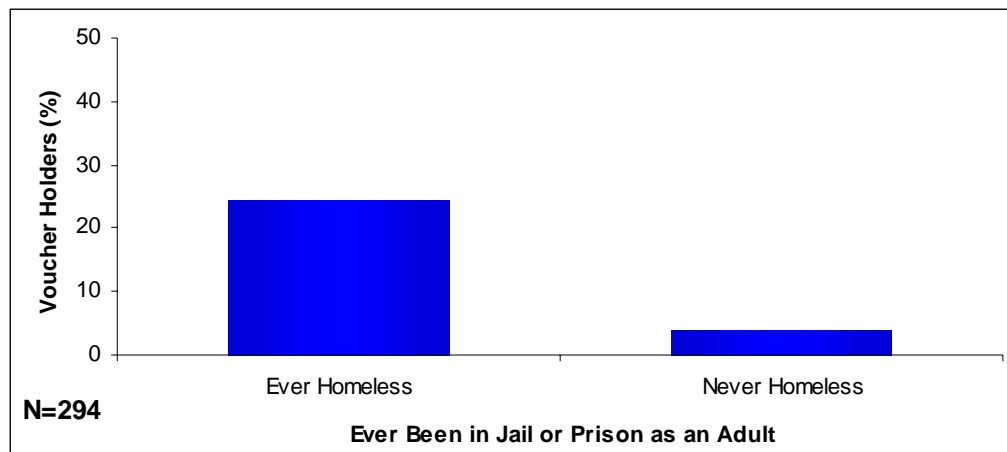
Note: This figure uses only data from the general population sample, weighted by age.

Voucher holders' experiences with HPD

In this section, we focus on voucher holders' experiences with HPD's Section 8 program. We describe the process for meeting recertification and inspection requirements, people's experiences meeting these requirements, how well they understood the process, and some of the problems they had. We pay particular attention to evictions and apartment transfers, which relate to HPD's ability to provide flexible and secure housing.

Length of time people rely on vouchers

We found a great deal of variation in the length of time that respondents had been receiving a Section 8 subsidy. Most had been relying on a voucher for fewer than five years, but many had been receiving the subsidy for between 10 and 15 years. The average length of time that people had relied on a voucher was about six-and-a-half years (see Figure 6.1).

**Figure 6.1: Distribution of respondents' average
length of time of relying on a voucher**

N=148
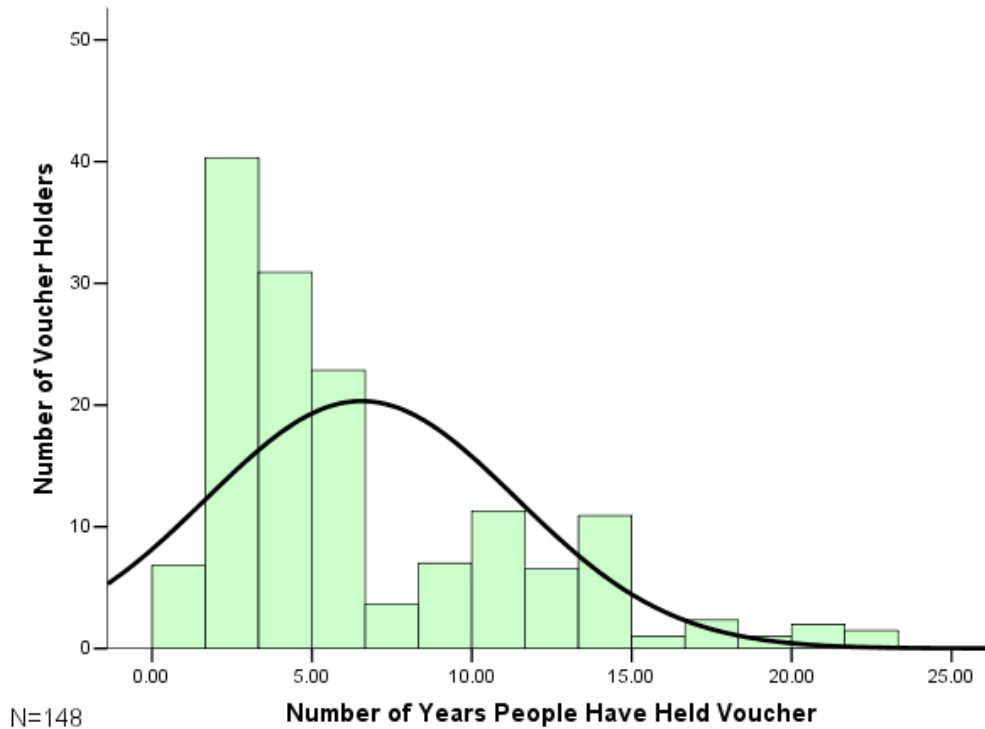
Notes: The mean is 6.5 and the standard deviation is 4.8. This figure uses only data from the general population sample, weighted by age.

While most people had lived in their apartments for between two and five years, a minority of respondents had lived in their current apartments for much longer. The average length of stay in an apartment was nearly nine years. Longer-term tenants often had lived in their apartments long before entering the voucher program.

According to HPD, the average size of the Section 8 housing assistance payment (HAP) it provided to survey respondents was $557 (the range was $43 to $1,509). There is a negative relationship between the amount of time that a tenant had held the voucher and the size of HPD's contribution (see Figure F.1 in Appendix F). People who had relied on a voucher for more than 10 years had an average HAP payment of $395, compared with an average payment of $602 among people who had had a voucher for less time (P=.01). This difference could be a result of rent stabilization—people who have lived in a rent-stabilized apartment for a long time have lower rents than people who have just moved to a rent-stabilized apartment or who do not live in a rent-stabilized apartment. (In New York City, landlords can increase the rent for a rent-stabilized apartment with each new tenant.)

Voucher holders' knowledge of the Section 8 program

Although all of the people who participated in our survey were required to complete paperwork and went through a rigorous process to qualify for and maintain their vouchers, many were unfamiliar with different aspects of the voucher program. Less than 80 percent of our general sample of voucher holders were familiar with HPD, and many knew the program simply as "Section 8," suggesting that voucher holders had too little information about the administering agency and may not have known where to direct questions or access support.
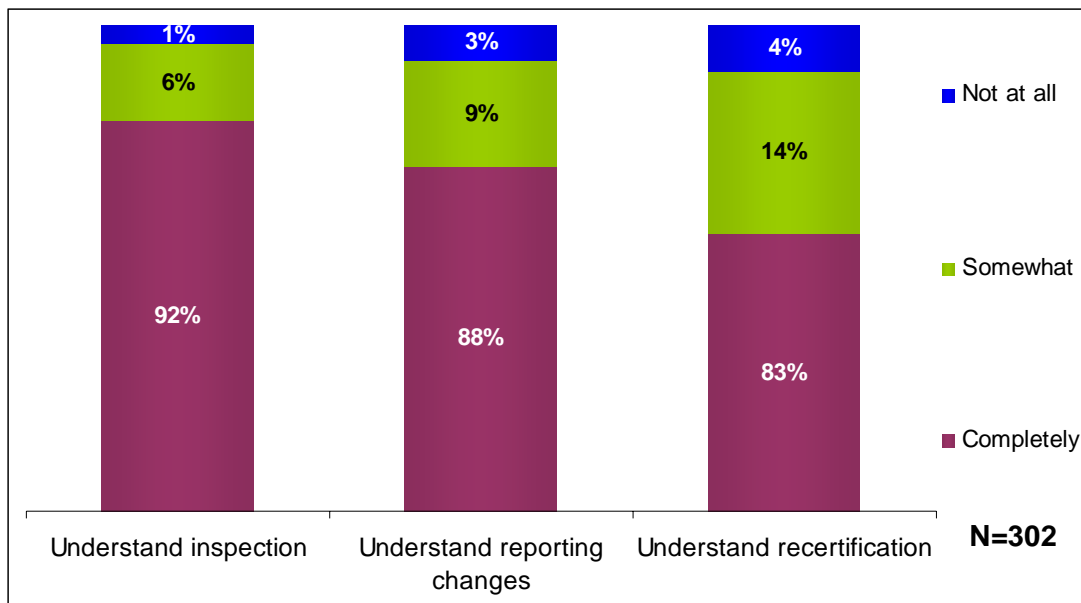
Figure 6.2: Percentage of voucher holders who said they had received information from HPD and were familiar with the agency
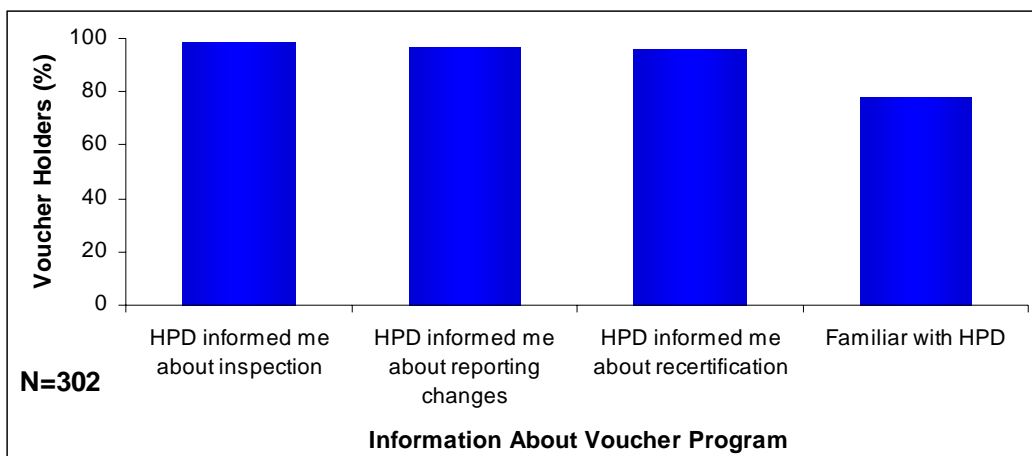
Note: This figure uses only data from the general population sample, weighted by age.

Though many people with vouchers did not know of HPD, most reported that they understood the main requirements of the program. Nearly all respondents said that they understood requirements for recertification, inspection, and notifying HPD of changes in income or household composition. As shown in Figure 6.3, 92 percent of voucher holders said they understood inspection completely, and 82 percent said they understood recertification completely. These data are based on self-reported levels of understanding—we did not test respondent's knowledge.

Figure 6.3: Voucher holders' self-reported understanding of Section 8 program requirements

Note: This figure uses only data from the general population sample, weighted by age.

Tenants' language abilities may affect their level of understanding of voucher procedures. People who speak a language other than English at home could have diminished understanding of all three requirements, particularly the procedures for recertification. However, when we compared understanding of the program among people who speak English at home and those who do not, the largest difference was less than 5 percent (see Figure 6.4).

Figure 6.4: Percentage of voucher holders who said they understood Section 8 program requirements, according to language spoken at home
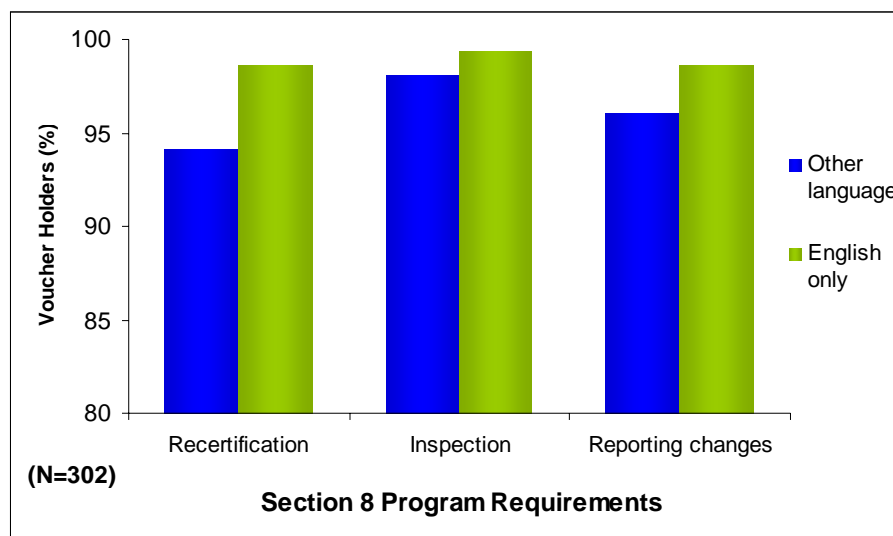
Note: This figure uses only data from the general population sample, weighted by age.

Although, as we have shown, the majority of respondents said they understood these main voucher requirements, 30 percent of our general sample said they were unsure about several other aspects of the Section 8 program. Among these, the most common was the moving or transfer process, which we examine in detail later in this section. The table below summarizes the aspects of the program about which people were uncertain.

Table 6.1: Number of voucher holders who reported uncertainties about aspects of the Section 8 program

Program aspect	No. of voucher holders (N=100)
Moving or transfer process	24
Rules (lack of information/lack of understanding/unclear)	14
Changes in rent	12
Rent estimation	10
Voucher	9
Language	9
Availability/attitude of HPD workers	7
Other	5
Paperwork (completed by another person/institution)	4
Inspection	3
Recertification	2
Reading and completing forms (does not know how to read or write)	1

Note: This table uses only data from the general population sample, weighted by age.

## When people become vulnerable to losing a voucher

Our survey allows us to track the experience of maintaining a Section 8 voucher from the perspective of people who have gone through the processes of recertification and inspection. To do this, we have used a flow analysis, which also allows us to examine points at which people are most often unable to meet program requirements and thus become vulnerable to losing their subsidies. We have conducted similar analyses for the processes of move requests and evictions. These analyses, in turn, enable us to target aspects of the Section 8 program that could be changed to help prevent voucher loss.

Our analyses include all survey respondents—both the high risk and the general samples. Where possible, we have provided a breakdown of our findings for each sample. Only data from the general sample should be extrapolated to the broader HPD Section 8 population.

Recertification. Figure 6.5 illustrates the pathway through the voucher recertification process, highlighting all points at which voucher holders face the risk of voucher loss. The green boxes in the diagram represent the administrative steps along the way to providing information on income and household composition, which HPD requires on an annual basis to assess voucher eligibility and maintain the subsidy. The paths between boxes represent the routes that our respondents followed. We have included information on the proportions of voucher holders in the general sample (in blue) and the at-risk sample (in red) at each juncture.[89]

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[89] The general population sample includes some voucher holders who were high risk; the two sample groups are not discrete.

Figure 6.5: Points in the Section 8 recertification process when people become vulnerable to voucher loss
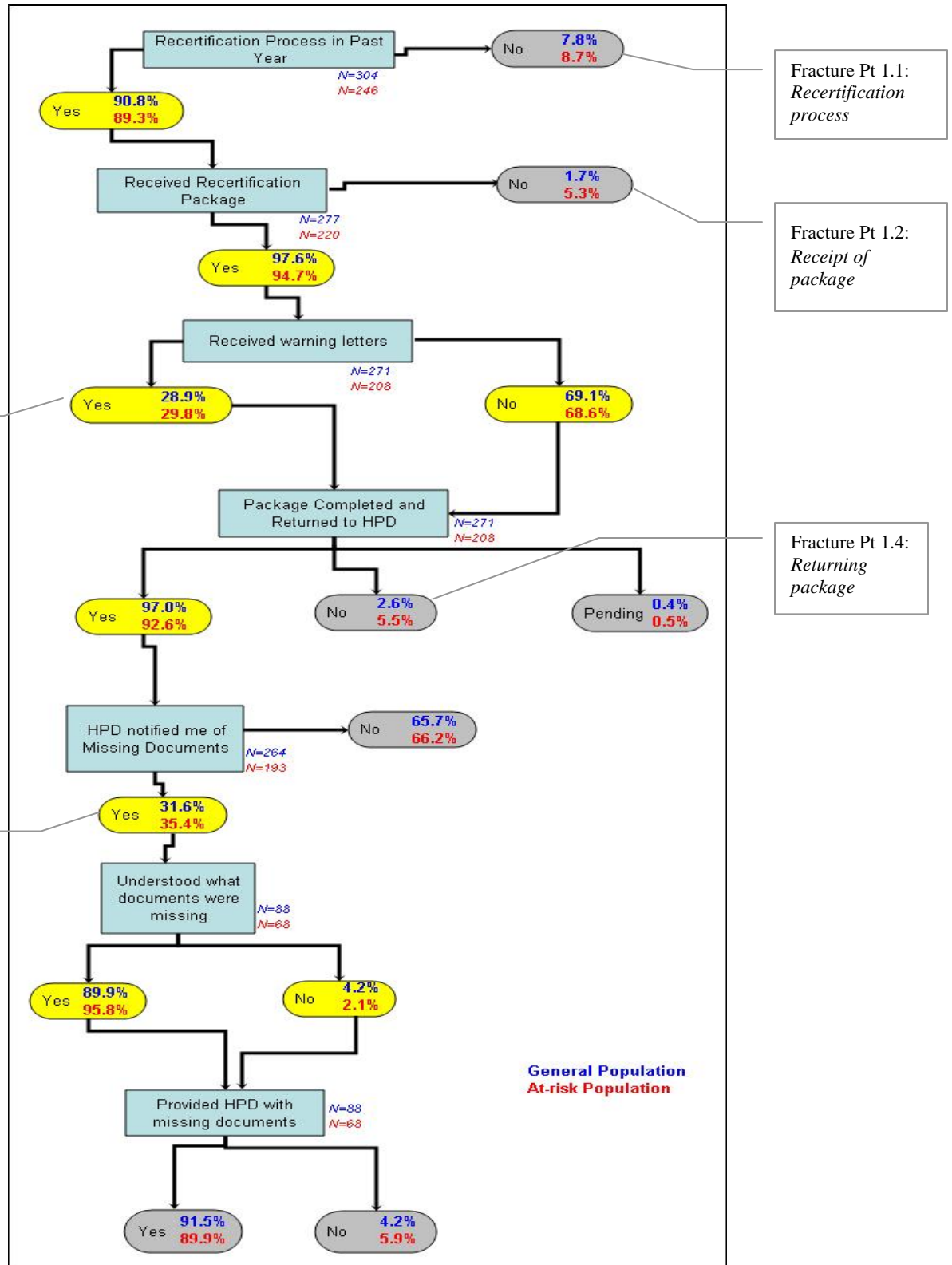
Note: This figure does not include people who did not respond or responded "don't know."

Of the 492 people that we interviewed, 447 had gone through the recertification process in the previous 12 months, and 219 had experienced some problem as part of this process (including 132 from the general sample and 114 from the high risk sample).

We have identified five points, which we call "fracture points," at which people become vulnerable to voucher loss in the recertification process:

1.1—The first occurs when a person with a voucher does not experience recertification at all. Just over 8 percent of people in our full sample fell into this category. The reason for this is unclear but it could relate to the HPD system for administering recertification or problems receiving recertification materials.

1.2—Next, voucher holders experience risk if they do not receive the recertification package. This could be because of mailing problems or an administrative problem in HPD's database. During the fieldwork phase of this study, approximately 85 of the 1,289 letters we sent to make contact with potential interviewees were returned to us by the Post Office because of incorrect address information. Even if they do not receive the package, if voucher holders are aware of the recertification process they may still recertify by contacting HPD.

1.3—Voucher holders are at risk if they receive warning letters about the recertification package. These typically are sent if the tenant fails to return the recertification package in the allotted time or if information is missing.

1.4—Another point of risk is when tenants fail to return the recertification package to HPD. In a follow-up question asking why respondents did not complete the package, we learned that it was usually because he or she was still in the process of preparing the paperwork.

1.5—The last fracture point happens as voucher holders receive notice from HPD about documents missing from their packets. Around one-third of those who returned their recertification package received notification from HPD that the package was incomplete. This suggests that, contrary to our survey results indicating that most voucher holders understand the recertification process, many are unsure about the documents required by HPD.

We also asked respondents what problems they experienced during the recertification process. Forty-two percent of the general sample and 47 percent of the high risk sample mentioned at least one problem. Among both groups, the problems fell most commonly into the category of communicating with HPD (42 percent), such as receiving incomplete documentation, no response from HPD about the package, and unresponsive case workers. The next most common problem was with paperwork completion (38 percent), including too much paperwork, insufficient time to gather documents, and language problems.

Older voucher holders were less likely to understand the requirements of the voucher program. All voucher holders younger than 35 years understood at least somewhat the requirements for recertification, reporting changes, and inspection. This understanding fell off slightly as the voucher holder's age increased beyond 66 years. More than 15 percent of older voucher holders reported a lack of understanding about the process for submitting both annual and interim recertifications.

**Table 6.2: Number and percentage of voucher holders who experienced problems with recertification**

Problem	Percent	Number in Section 8 Population Experiencing Problem
Did not receive recertification package	1.7%	206
Received recertification warning letters	28.9%	3,422
Did not return package to HPD	2.6%	308
Missing documents	31.6%	3,629
Did not understand missing documents	4.2%	152
Did not provide missing documents	4.2%	152

Note: These data reflect the entire population of people with Section 8 vouchers in the Bronx and Brooklyn, excluding people with certain types of vouchers (see methods section for details).

Our general population sample is representative of the HPD Section 8 population in the Bronx and Brooklyn, so we are able to extrapolate proportions in our sample to the entire population to estimate the actual numbers of people who experience recertification problems. As Table 6.2 shows, about 30 percent of people with vouchers in the Bronx and Brooklyn received recertification warning letters, and a similar proportion received notifications that documents were missing from their packages. These points of contact do indicate efforts by HPD to ensure that papers are submitted.

Because of the relatively small proportion of voucher holders who experienced serious problems with recertification, few factors distinguished voucher holders who reached these "fracture points" from those who did not. However, there were significant differences between people in our two samples who reached fracture points: people in the high risk sample were significantly less likely to receive the recertification package (fracture point 1.2). They also were significantly less likely to have completed and returned the package to HPD (fracture point 1.4). People in the high risk sample were 1.4 times as likely as people in the general sample to experience at least one of these problems. Given these findings, the formula we developed to identify high risk households for our survey may be a useful tool for identifying and providing service to people experiencing problems with recertification and who are vulnerable to voucher loss.

Figure 6.6: Points in the Section 8 inspection process when people become vulnerable to voucher loss
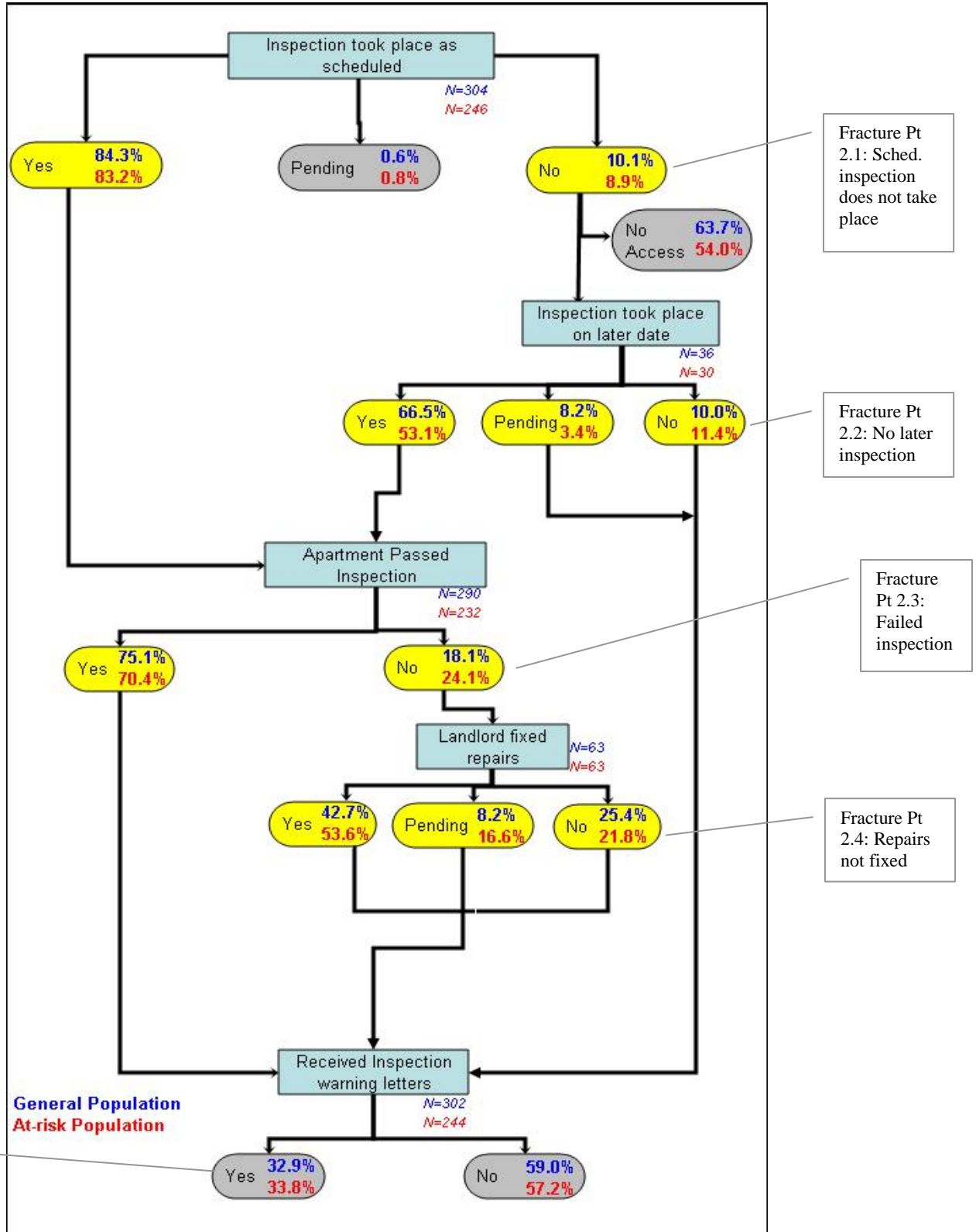
Note: This figure does not include people who did not respond or responded "don't know."

Inspection. Figure 6.6 illustrates voucher holders' path through the annual Section 8 inspection process. We have identified four fracture points that relate to this process.

2.1—The first fracture point occurs when the inspection does not take place as scheduled. There are a variety of reasons why this may happen. Most commonly, it is because of problems gaining access to the apartment (75 percent). Whenever the initial inspection is missed for any reason, HPD will reschedule it.

2.2—The next fracture point is when the rescheduled inspection does not take place. This is often for the same reasons that the inspection did not happen on the first scheduled date, such as the inspector's inability to gain access to the apartment.

2.3—Another fracture point is when a tenant's apartment fails inspection, a fairly common occurrence: 24 percent of all inspections that tenants described for our survey resulted in failure.

We asked respondents about the reasons for the failed inspection. The most common reasons cited related to structural problems in the apartment, such as holes or cracks in the ceilings, walls and floors, broken windows or doors, and peeling paint (42 percent). The next most common set of problems resulted from broken heating, water leaks, and electrical problems (24 percent). Other problems included inoperable fire alarms (8 percent), mold (5 percent), and problems with plumbing (2 percent).

2.4—Even though the reasons for failure often are the landlord's responsibility, if the landlord does not make the necessary repairs (the fourth fracture point), a tenant becomes at risk of losing a voucher if he or she is unable to find another suitable apartment in time. According to our survey respondents, landlords often are unwilling to make the required repairs.

Some of the specific problems with inspections people mentioned included lack of sufficient notice, problems with the inspector (lateness, not a full inspection, didn't show up), lack of follow-up information after the inspection, and problems getting repairs fixed.

Table 6.3: Number and percentage of voucher holders who experienced problems with inspection

Problem	Percent	Number in Section 8 Population Experiencing Problem
Inspection did not happen when sched.	10.1%	**1,225**
Inspector could not gain access	63.7%	**781**
Inspection did not happen later either	10.1%	**124**
Received inspection warning letters	32.9%	**3,991**
Apartment failed inspection	18.1%	**1,999**
Landlord did not fix repairs	25.4%	**508**

Note: These data reflect the entire population of people with Section 8 vouchers in the Bronx and Brooklyn, excluding people with certain types of vouchers (see methods section for details).

By comparing Tables 6.2 and 6.3, we can see that inspection problems are far more prevalent than recertification problems. Nearly 4,000 voucher holders received inspection warning letters, and 2,000 apartments failed inspection.

As with recertification, no single measured variable significantly distinguished people who reached these fracture points from those who did not. But our model for risk of voucher loss does differentiate these groups: people in the high-risk sample were more likely to reach these fracture points than those in our general sample. High risk voucher holders are significantly more likely to fail inspection than the general population.

Transfers. Under the terms of the federal voucher program, once tenants have held a voucher for the term of their initial lease they can request a transfer to a new property. Voucher holders are eligible for up to one transfer a year. A quarter of those respondents who were unclear about the program told us that of all the Section 8 processes, they felt most confused about transfers. We asked respondents about any transfers that they had applied for in the 12 months prior to the interview, why they requested a transfer, the outcome, and any problems they encountered.

About one-fifth of people in our general sample had applied for a transfer in the past year, and nearly half of them experienced problems. We found that most of their requests were being reviewed (33 percent) or had received no response yet (31 percent). The most common reasons for requesting a transfer were related to the apartment including apartment size, maintenance problems, rent, and safety. The next most common set of reasons were to do with buildings such as poor building conditions, neighbors, and stairs (see Figure 6.7).

Figure 6.7: Reasons voucher holders requested transfers

N=58
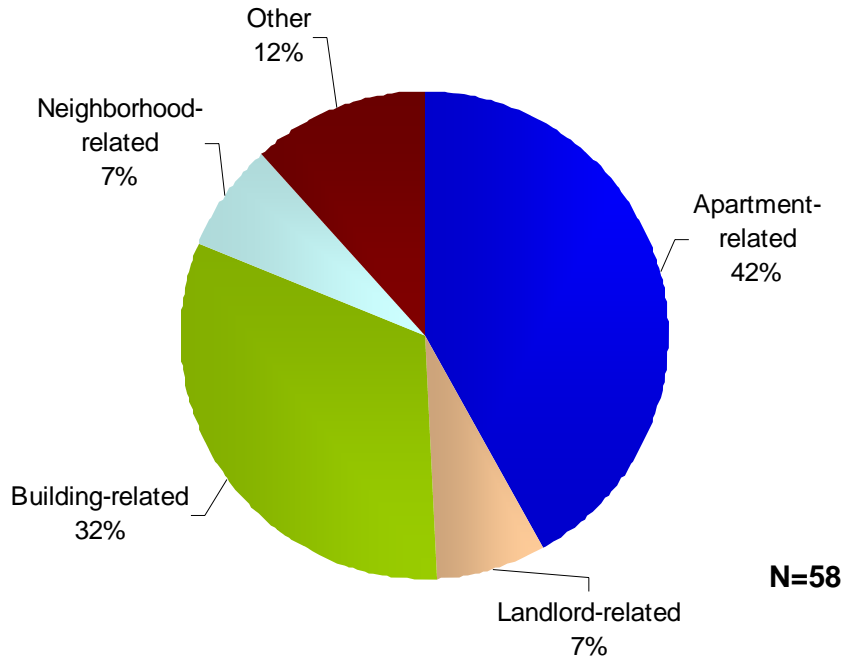
Note: This figure uses only data from the general population sample, weighted by age.

Half of the people who had requested a transfer mentioned at least one problem related to their request. A large proportion of these problems related to HPD, including receiving no response to the request, having to make too many visits to HPD, lost paperwork, and problems with document handling and distribution. Table 6.4 summarizes these problems.

Table 6.4: Number and percentage of voucher holders who experienced problems with requesting a transfer

Problem	Number of voucher holders (N=29)	Percent
Problems with HPD	12	42.08
Transfer process	7	22.56
Landlord problems	5	16.21
Other	4	12.51
Too much paperwork	1	3.32
Inspection process takes too much time	1	3.32
Total	30	100.00

Note: This table uses only data from the general population sample, weighted by age.

Eviction. Because of the cross-sectional nature of our survey, we do not know how many of the people we interviewed went on to lose their vouchers. We do, however, know that many respondents experienced some threat of eviction. In fact, we found that eviction-related experiences were not uncommon among Section 8 voucher holders (Figure 6.10).

Figure 6.10: Percentage of voucher holders who said they had experiences with eviction
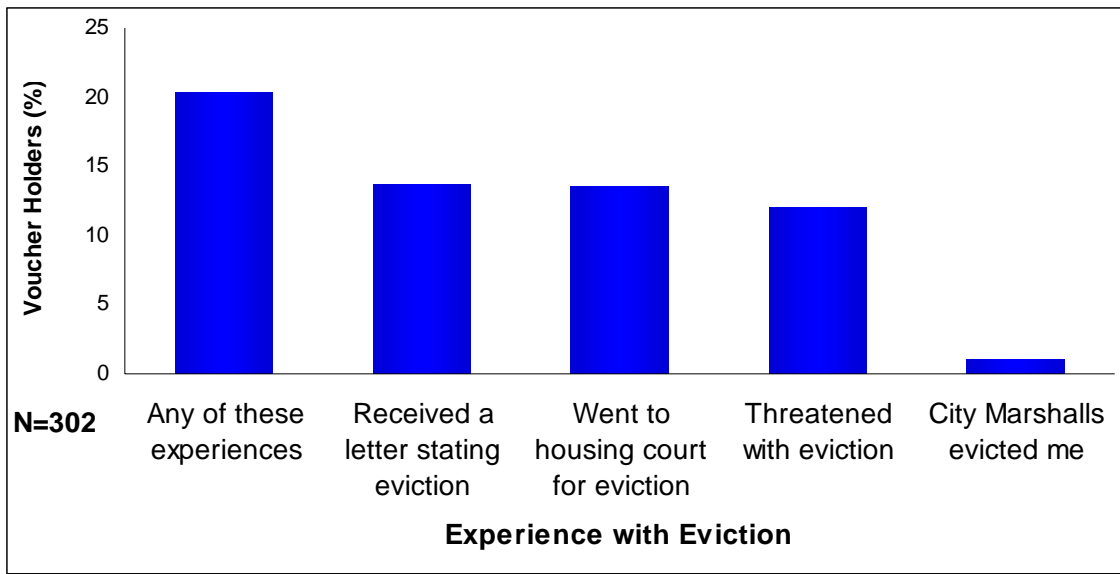
Note: This figure uses only data from the general population sample, weighted by age.

One-fifth of voucher holders in our general sample had experienced at least perceived eviction-related experience in the 12 months prior to our interview. These perceived experiences include an eviction threat, an eviction letter, having to appear in housing court, or an actual eviction. Most commonly, voucher holders said they received an eviction notice in the form of a letter. Nearly one-quarter of those who experienced one of these actions were still facing the perceived eviction at the time of the interview. This may be because less than half of those with these experiences sought any help with the eviction. One-third of those who did not seek help said it was because they didn't need help, but 26 percent said it was because they did not know where to get help. Of those who did not seek help, a majority (61 percent) said that services to help avoid eviction would be helpful.

People who said they went through some kind of eviction experience in the past year cited a variety of reasons, as shown in Figure 6.9 below. The most typical reason cited was a rent problem such as an increase in rent, late fees, or late payments. The second most common set of problems involved HPD or public assistance. These problems included a non-payment or late payment of rent by either organization and suspensions or reductions of payments by welfare. We do not have detailed information on the circumstances leading up to suspension of subsidy payments, but it may be that in some of these cases HPD terminated HAP payments following failed inspections.

**Figure 6.9: Reasons voucher holders said
they faced threat of eviction**
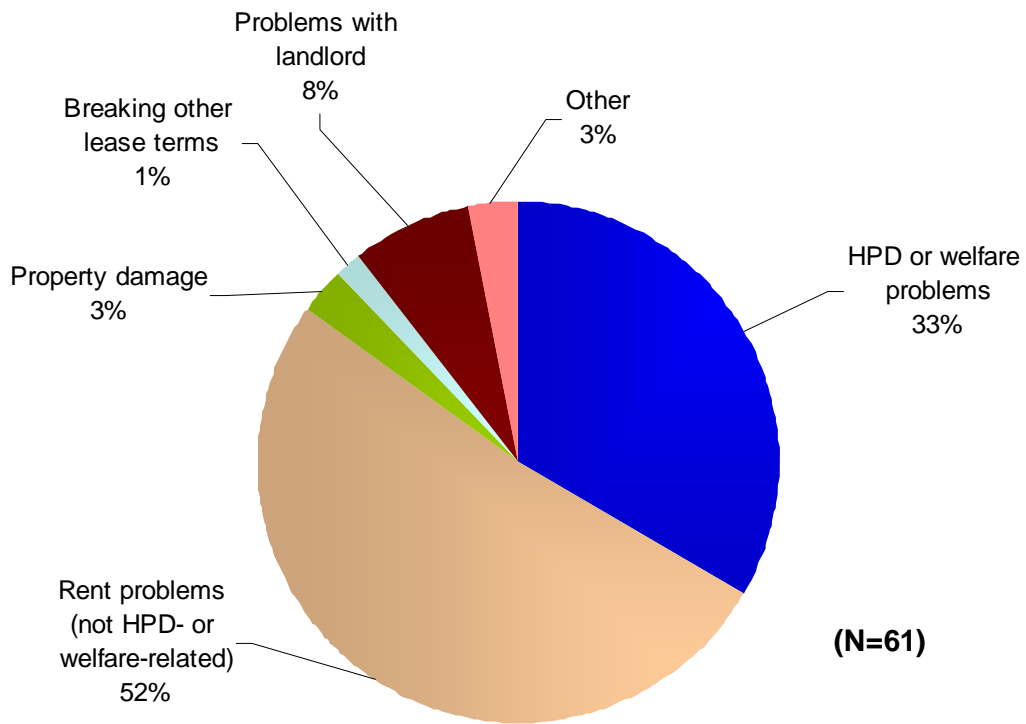
Note: This figure uses only data from the general population sample, weighted by age.

Concerns about voucher loss

Most of the people in the general population of our sample were not particularly concerned about the risk of voucher loss. More than half said they were either not at all or not very worried about losing their vouchers. However, almost one in five was at least somewhat worried, and more than one-fifth were very worried about voucher loss (see Figure 6.10).

Figure 6.10: Proportion of voucher holders who were concerned about losing their voucher
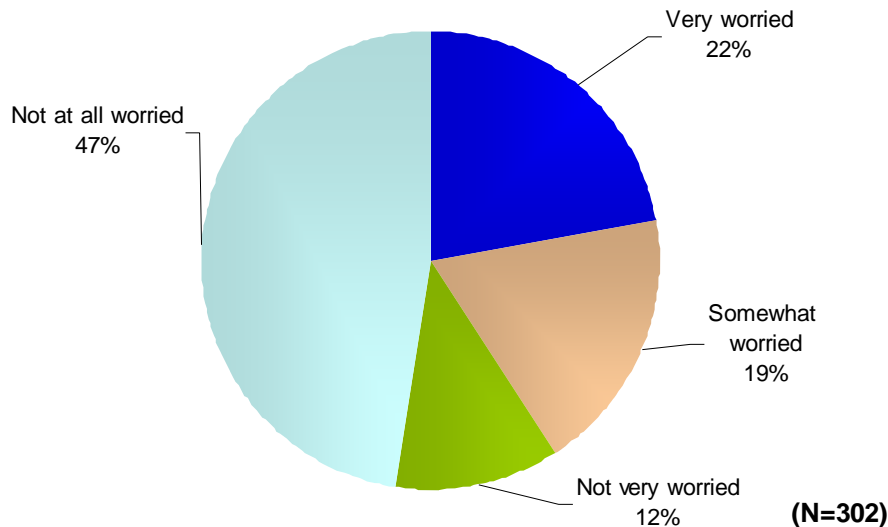
Very worried
22%

Not at all worried
47%

Somewhat
worried
19%

Not very worried
12%   **(N=302)**

Note: This figure uses only data from the general population sample, weighted by age.

Concern about losing a voucher was more pronounced among people 56 to 65 years old and among people who spoke a language other than English at home. These groups may have particular problems negotiating the legal and administrative systems that can help them maintain their subsidies.

We asked respondents to describe their reasons for concern about losing their vouchers. The most common reason was simply that they felt very dependent on their vouchers and were afraid of the consequences of losing them. Some had experienced other rent problems, such as rent arrears, and were afraid these problems would result in losing their vouchers. The next most common set of reasons was related to HPD administration, including problems with case workers, lost documents, and reductions in housing assistance payments.

The risk of voucher loss

In this section, we address the primary goal of this study, which is to determine what puts people at risk of losing their vouchers. We adopted two approaches to defining risk for purposes of the survey. Before embarking on our fieldwork, we used HPD data to develop a model to predict households that had an elevated risk of losing their vouchers. We used this information to construct our high risk sample.

Our second approach was to rely on survey respondents as a more detailed source of information about risk factors. Because this was not a longitudinal study, we do not know whether participants in our survey went on to lose their subsidies. Instead, we defined a number of variables that we used as proxies for voucher loss, including apartment-related problems, recertification problems, inspection failure, markers of loss (such as being told of imminent loss), and eviction experiences. In the latter part of this section, we describe these proxies in more detail and present multivariate risk prediction models that provide insights into the variables that may predict voucher loss.

A model for predicting risk

To define our pre-fieldwork risk prediction model, we employed the HPD administrative database covering the period from August 2003 to August 2004. This dataset included information on 15,000 people living in the Bronx and Brooklyn who received Section 8 subsidies during that year. From this dataset, we analyzed 13,388 voucher holders, including 628 who had lost their voucher during this time.[90]

The original HPD file contained 650 variables, including demographic information, variables related to Section 8 eligibility, and information on administrative interactions between the voucher holder and HPD. We supplemented the HPD dataset using Census tract level information from the 2000 Census.

We used half of the sample to design a logistic regression model that assigned each voucher holder a risk score on the basis of a subset of their characteristics. This score ranged from 0 (minimum risk of voucher loss) to 1 (maximum risk of voucher loss). We then used the remainder of the sample to test the effectiveness of our risk modeling. We describe our methods in detail in Appendix G.

Our final model contained 12 variables that, in combination, best predicted risk of voucher loss. We summarize these variables, along with their relative relationship, in Table 7.1. A negative relationship with voucher loss means that an increase in the variable corresponds to a

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[90] We excluded people who had lost their vouchers before our study period, those who had lost their vouchers for reasons we did not want to study (for example, death and administrative reasons), and those who were participating in special voucher programs. See methods section for more details.

decrease in the risk of voucher loss. A positive relationship means that an increase in the variable corresponds with an increase in the risk of voucher loss.

Table 7.1: Variables that predict risk of losing a voucher

Variable	Relationship to Voucher Loss	Stat. Sig.
Average number of moves	Positive	0.000468
Household size	Positive	0.016230
Days since recertification	Positive	0.000000
Landlord size	Positive	0.000003
Days since inspection	Positive	0.000000
Annual income	Negative	0.007014
Housing assistance payment to owner	Negative	0.000000
10-year % income change by Census tract	Negative	0.009390
Age	Negative	0.023468
Num. years in voucher program	Negative	0.000085
Number of inspection letters	Negative	0.000000
Interim recertification	Negative	0.000000
Constant	Negative	0.000000

From this modeling exercise, we determined that people at risk of losing their Section 8 subsidy tended to be a mix of people with low income, younger people, those who lived in large households, residents of areas that were becoming gentrified, and people with a landlord who managed several Section 8 properties. Additional risk factors were moving apartments frequently, delays in recertifying, submitting an interim recertification, receiving warning letters connected to an inspection, and receiving a smaller subsidy.

Our analysis suggests that different age groups might be exposed to different kinds of risks for losing a voucher. We found that older people have a lower risk of voucher loss, which might be related to their greater housing and income stability. However, they also are less likely to understand Section 8 program requirements and may have lower incomes and be in poorer health, which could place them at greater risk for voucher loss.

Markers of voucher loss

We included several questions in the survey to help us understand the steps that could precede a loss, such as being told about a potential eviction. On the basis of people's responses to these questions, we identified four problems that we adopted as markers for voucher loss (see Figure 7.1).

Figure 7.1: Markers of potential voucher loss
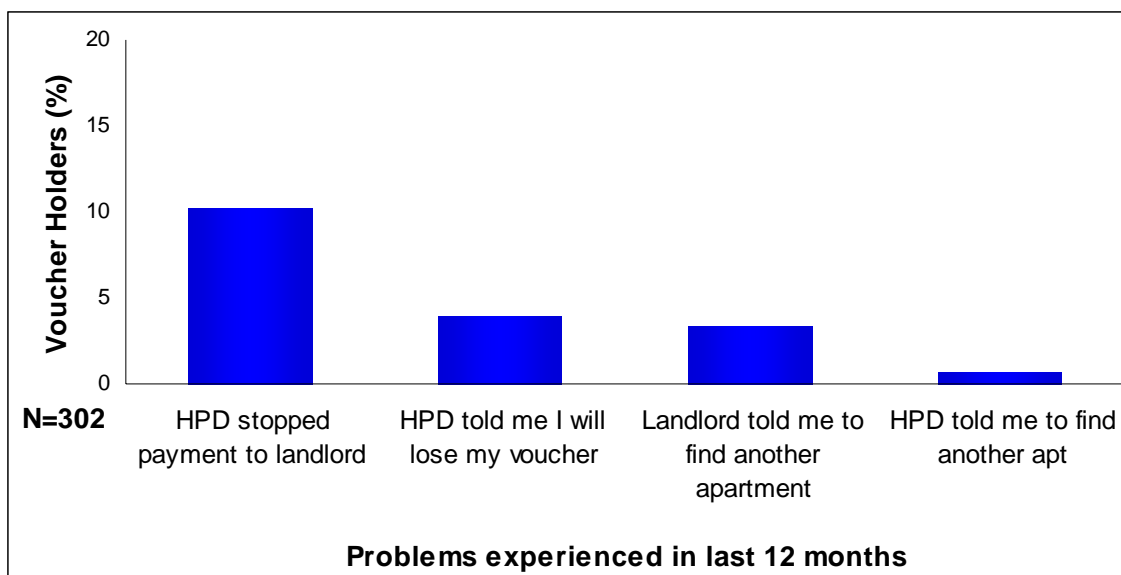
Note: This figure uses only data from the general population sample, weighted by age.

The problem people cited most often was HPD's ending rent payments to the landlord (10 percent). About 4 percent of voucher holders had been told by HPD that they may lose their voucher, and 3.5 percent had been told by their landlord to find a different apartment.

A variety of apartment problems were strongly associated with receiving a warning of termination from HPD or landlords, including breakdown of heating or plumbing, unsanitary public areas, missing windows (all at $P<.01$), and water leaking into the apartment ($P<.05$). In most cases, the apartment had recently failed an inspection, presumably because of these problems.

We are not able to determine from our survey how many people had lost their apartment in the past because of a failed inspection or how easy it was in these cases to find alternative accommodation and transfer a voucher. The Section 8 subsidy is transferable, and, in theory, having to find another apartment should not cause people to lose their vouchers. However, we know from our partners at CAB and CAMBA that people with vouchers find it difficult to get new apartments because of alleged housing court "blacklists," bad credit, or a lack of financial resources to move.

Predicting voucher problems

We identified a subset of the most discriminating variables from the tenant relocation survey, Census data sets, and the HPD administrative database and used these to predict five constructed variables that are important to maintaining a Section 8 voucher. These include passing or failing inspection, experiences related to eviction, problems within the apartment, problems with the neighborhood, and markers of potential voucher loss.

Because a relatively small proportion of our sample had experienced these problems (especially problems related to inspection), predicting these outcomes posed methodological challenges. Rather than using just the general sample or the high risk sample, we have combined our samples to maximize statistical power. However, this means that the results of statistical modeling apply to a sample of voucher holders who have a higher risk of voucher loss than the general population. This analysis is designed to indicate the characteristics that make individuals vulnerable to voucher loss, rather than representing trends or rates in the general Section 8 population. In the discussion below, we highlight the independent variables that significantly predicted each dependent variable at the 95 percent confidence level. We also include in the discussion variables that were significant at the 90 percent level, though these are less important to prediction. A detailed table summarizing results from all five multivariate models can be found in Appendix H.

Failed inspections. Our model correctly classified 80 percent of our sample as having passed or failed inspection. Variables that had a significant effect on failing inspection are listed below from most to least predictive.

Risk Factors:
1. Living in an area with a high level of poverty
2. Living in a location that tenants describe as inconvenient
3. Problems with apartment or building conditions

We found that risk factors for failing a housing quality inspection included living in an area with a large proportion of poverty, the apartment location, and problems with the apartment's condition. For example, the less convenient the apartment's location and the worse the building or apartment's condition, the more likely the apartment was to fail inspection.

We also found that the less people with vouchers said they understood about program requirements, the less likely they were to fail inspection. This finding is not highly significant ($p=.052$) but nevertheless seems counterintuitive. Perhaps people with vouchers whose apartments fail inspection have more contact with HPD and as a result their level of understanding improves. Or perhaps better understanding is related to an attribute that we are unable to measure. We also found that being a senior citizen is a risk factor for inspection failure, though this is also less significant ($p=0.086$).

From the risk factors indicated, it appears that the best predictors of failed inspections relate more to the neighborhood than to the apartment itself. Although we found that an apartment or building in poor condition was more likely to fail the Housing Quality Standards (HQS) inspection, this analysis suggests that neighborhood characteristics (or voucher holders' perceptions of them) are more predictive of the inspection's outcome. We can infer that landlords in poorer and more remote areas are less likely to maintain their buildings.

Eviction problems. This variable incorporates whether people experienced at least one of the following eviction-related experiences (described in the previous section), within the 12 months prior to the interview: being threatened with eviction, receiving an eviction letter, appearing in housing court for an eviction, and being evicted by city marshalls. Our model was fairly effective at predicting eviction problems, correctly classifying 78 percent of the sample. Variables that had a significant effect on experiencing eviction are listed below in order of their predictive value (from most to least predictive). We did not find any statistically significant protective factors.

Risk Factors:
1. Living in a location that the tenant describes as inconvenient
2. Problems with apartment/building conditions
3. Having a voucher for a long time[91]

People with vouchers who said their apartments were in inconvenient areas were more likely to face eviction. These areas tended to be on the outskirts of the boroughs and far from central business and commercial areas. Perhaps unsurprisingly, tenants of buildings with problems related to structure and conditions also were more likely to face eviction. Both of these variables also are risk factors for failing inspections, and in many cases eviction threats may follow a failed inspection. Also, people who had held a voucher for more than 4.8 years, the average (median) for our sample, were more vulnerable to an eviction-related experience.

Speaking a language other than English at home seems to be an important predictor of eviction related problems, but this variable does not meet our criteria for significance. Similarly, understanding voucher requirements, experiencing a change in income, prior homelessness and living in a high-poverty area also are predictive of both problems passing inspection and risk factors for eviction. However, these variables are not as statistically significant as the three listed above.

Apartment/building problems and neighborhood dissatisfaction. These variables relate to tenants' ratings of the upkeep and structural quality of the buildings they lived in and their ratings of the safety and convenience of their neighborhoods. The models we constructed to predict these problems correctly classified 73 percent of the sample as experiencing apartment problems and 71 percent of those reporting neighborhood dissatisfaction.

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[91] While those who have held their voucher for long periods are at greater risk for eviction problems, this is a protective factor against the risk of voucher loss in our earlier model (page 76). There are many pathways to voucher loss, of which eviction is only one. For some of our sample. holding a voucher for a long time seems to be related to eviction experiences but protects against other pathways to voucher loss.

Apartment/building problems	Neighborhood dissatisfaction
Risk factors	**Risk factors**
1. Census tract income change 2. Had voucher for long time	1. Problems with apartment conditions 2. Large household 3. Lived in an area with a high level of poverty 4. Ever homeless
Protective factors	**Protective factors**
1. Race/ethnicity: neither black nor Latino 2. Safe neighborhood	1. Age: senior citizen

Apartment/building problems were more prevalent in areas with changing average income (our proxy for areas that either are gentrifying or degrading). The length of time that people had participated in the voucher program and prior homelessness were both significant predictors of problems with apartments and buildings. This may be related to historical trends in the neighborhoods where voucher holders live or the quality of apartments rented under the HPD voucher program. It may also be that landlords are failing to maintain apartments and, therefore, long-term tenants experience accumulating problems. Living in a safe neighborhood and race and ethnicity are protective factors against building problems.

As could be expected, people who lived in areas where there is a high level of poverty and those who reported problems with their apartment conditions were more likely to be dissatisfied with their apartments' location and with their neighborhoods' safety. Larger households were also more likely to be dissatisfied with the neighborhood. Senior citizens tended to report higher levels of satisfaction.

We also found that people suffering from mental health problems, those who had a high school diploma, and those who lived in a location they described as inconvenient were more likely to have problems with their buildings or apartments. Those who received more of their rent from the HAP and those who felt unclear about voucher requirements were more likely to experience neighborhood dissatisfaction. But all of these factors are less significant than the factors listed above.

Markers of voucher loss. This variable captures experiences that may be indicators of imminent voucher loss, including being told by HPD or the landlord to move out, receiving a warning from HPD that the voucher may be withdrawn, or HPD stopping rent payments to the landlord. In terms of predicting imminent voucher loss, this is probably the most useful of the models we present here. It is also the most predictive: we were able to classify correctly 83 percent of the sample on the basis of these markers. However, while many variables were predictive in this model, few were good indicators by themselves (see Appendix H for model co-efficients).

Risk Factor:
1. Problems with apartment/building conditions

Having problems with apartment or building conditions has a strong effect on the likelihood of experiencing markers of voucher loss and is the only significant risk factor for this variable at the 95 percent level. That is, the more problems voucher holders experienced with their apartments, the more likely they were to come close to losing their vouchers.

The average number of moves is also predictive, though not statistically significant ($p>0.05$), meaning that those who had moved more often in the history of the voucher were more likely to experience markers of voucher loss. Similarly, the longer voucher holders had lived in an apartment, the more at risk they were for experiencing markers of voucher loss.

The risk factor for imminent voucher loss—problems with apartment conditions—is the same as the risk factors for eviction and failed inspections. Thus, evictions or inspection failures may be steps along a path toward voucher loss that begins with problems with building and apartment conditions.

Summary, conclusions, and recommendations

The HPD Section 8 voucher program successfully provides housing support to more than 26,000 New Yorkers. The profile of voucher holders interviewed as part of this survey shows that HPD is reaching the city's poorest residents. Most voucher holders reported that they were satisfied with their accommodations and few were living in overcrowded conditions. However, we also learned that the number of available subsidized housing units in New York City falls far short of demand. In 2000, there were more than 380,000 applicants on waiting lists for subsidized housing in the city.[92]

   Section 8 is a crucial piece of the benefits "safety net" that many people with vouchers rely on, and its loss can cause families with already precarious finances to fall apart. It has been well established that the loss of a housing subsidy is a risk factor for homelessness.[93] As one respondent to our survey told us, if she lost her voucher, "I would not have anywhere to go." Without support from HPD's Section 8 program, nearly all (77 percent) of the voucher holders in the Bronx and Brooklyn that we interviewed would have had insufficient income to support basic needs, and many would have faced homelessness.

   Every year, hundreds of families prematurely lose their Section 8 subsidy. Many people responding to our survey reported problems retaining their vouchers. Moreover, 10 percent indicated that HPD had interrupted their subsidy at some point in the previous year; 20 percent said that they had received a threat of eviction, placing them at risk of voucher loss; and 41 percent were worried about the possibility of losing their subsidy. In some cases, people lose their Section 8 subsidy because of a natural evolution in circumstances—increases in income or decreases in family size that make the assistance unnecessary. However, in many other cases, the subsidy is very much needed and deserved, and losing it can be devastating.

   There are various factors that place people at risk of losing their vouchers. On the basis of our research, the factors can be categorized as related to demographics, Section 8 program requirements, and problem landlords and eviction. Below, we summarize these findings and present our conclusions and recommendations for what HPD and others can do to prevent people from losing a voucher and becoming homeless.

Demographics and voucher loss

Economic hardship. Extreme poverty makes it difficult for people to maintain their vouchers; if they are not able to make rent payments, they can be evicted and lose their subsidy. All of the voucher holders that we interviewed were poor and most (56 percent) were living below the

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[92] The Council. *Briefing Paper of the Human Services Division, Joint Hearing of the Committee on Housing and Buildings and the Committee on Aging*. New York: June 26, 2000.
<http://webdocs.nyccouncil.info/attachments/51468.htm?CFID=773411&CFTOKEN=39901253>.
[93] Nancy Smith and Z. Dinzey Flores, *Struggling to Make Ends Meet: Pre-Shelter Experiences of Homeless Families in New York City* (New York: Vera Institute of Justice, 2005).

threshold for "extremely low income." The HUD definition for this threshold is incomes that are insufficient to provide for the most basic needs. However, among this group, some households experienced particularly severe economic hardship. People living in larger households, in overcrowded conditions, and with small children were at particular risk of being below the poverty threshold. Virtually all respondents would fall below the poverty line if they lost their Section 8 subsidy, but for the very poor this could rapidly lead to homelessness and shelter entry.

We found that most parents of young children did not have access to childcare facilities and that this could hinder their efforts to find and maintain employment. A number of parents mentioned that childcare facilities were unaffordable, overcrowded, and hard to find. Many qualify for programs that they may not be taking advantage of, such as WIC and subsidized childcare. Ensuring that voucher holders take advantage of all the benefits they are entitled to is an important factor in helping them pay their rent, as other benefits contribute to the "safety net" that helps poor families keep up with their financial obligations.

Physical and mental health. People responding to our survey reported much higher levels of both physical and mental health problems than is typical for the general population in the Bronx and Brooklyn. We also found that one in five people had no health insurance. Thus, we concluded that people with vouchers could benefit from diagnostic and preventive services, as well as assistance with Medicaid and Medicare registration.

Thirty-five percent of respondents screened positive for symptoms of a mental health problem, including 13 percent who screened as "likely to have a severe mental disorder." The likelihood of "severe" mental health problems soared for those who were 46- to 65-years-old and were unemployed and for respondents who described their health as being "poor." Efforts to provide medical services to these groups also should include screenings and counseling for mental health problems. Early identification of mental illness should also lead to other kinds of services, such as help filling out paperwork and keeping one's voucher current.

Language. Language could also be a barrier to successfully maintaining a voucher, as we found that having English as a second language predicted lower levels of understanding the voucher program and its requirements. People easily can lose a voucher if they misinterpret recertification paperwork or do not understand inspection requirements.

The majority of voucher holders we interviewed reported that English was their second language, and 94 percent of this group were primarily Spanish speakers. Spanish was by far the most commonly spoken language in the Bronx (60 percent). Many respondents told us that their caseworkers spoke only English and that HPD documents were in English only. As one respondent mentioned, "It could be useful to develop a program that helps elderly persons who do not speak English to complete paperwork."

Program requirements and voucher loss

Inspections. Inspection failure is one of the main threats to maintaining a Section 8 voucher. On the basis of our survey results, we estimate that around 2,000 apartments in the Bronx and Brooklyn fail inspection annually and that landlords in about 500 of these apartments do not make the required repairs. Thirty percent of the people we surveyed told us that HPD had stopped payments following a failed inspection.

Many of the people we interviewed reported building and apartment maintenance problems, which we found to predict a host of problems related to failed inspections and the threat of eviction. People with vouchers reported more problems than residents of city-maintained public housing or private rented housing. Nearly one in five respondents reported problems that made their apartment unsafe. Such problems—typically problems with plumbing and heating, broken locks, water leaks, and rodent infestation—are risk factors for eviction-related experiences. People who had relied on vouchers for a long time and tenants living in the poorest neighborhoods were more likely than others to report problems with building maintenance.

We also found a relationship between failed inspections, neighborhood characteristics, and eviction experiences. People who live in apartments in remote parts of the city and in areas characterized by high levels of poverty are likely to have housing problems that could lead to losing a voucher. These findings suggest that landlords are unwilling or unable to invest in properties in poorer, more distant neighborhoods.

Perhaps contrary to expectations, the longer people have had a voucher, the more likely they are to experience problems with the apartment or with eviction. This may be because neighborhoods where Section 8 voucher holders have lived for a long time may be older neighborhoods that are experiencing change in the form of gentrification or degradation.

Recertification. It is clear that many voucher holders do not understand the information that they should be providing as part of the recertification process, and this places them at risk of losing their voucher. We estimate that each year 3,422 households in the Bronx and Brooklyn receive warning letters about the Section 8 recertification process and that HPD sends out 3,629 requests for missing documentation. Forty-two percent of people who experienced difficulties recertifying attributed their difficulty to problems communicating with HPD. We also found that problems recertifying were more common among new entrants to the Section 8 program.

Landlords and neighborhoods

Landlords, not tenants, are responsible for maintaining apartments and buildings and meeting the standards of HPD inspections. When an apartment fails inspection, the cause typically is related to the building, though tenant-caused failures do occur. When the failure is owner-caused, HPD notifies the landlord and instructs him or her to make repairs within 30 days. If, on a follow-up inspection and after warnings, HPD finds that the landlord has not made the required changes, HPD will stop paying HAP contributions to enforce the repairs. Eventually, if the landlord

continues to default on maintenance, HPD tells people with vouchers to find new apartments. If tenants fail to do so in time, they lose their subsidy.

However, our survey respondents reported that landlords often are unwilling to make apartment repairs. Landlords who may want to evict Section 8 tenants easily can abuse the inspection system. In theory, Section 8 tenants facing eviction can transfer their housing subsidy to another property and maintain their subsidy. But because affordable housing in New York City is so scarce and vacancy rates so low, it may be impossible to find housing that meets the program stipulations for Fair Market Rent. And, if families are unable to find housing within three to four months of their last HAP payment, they can lose their housing subsidy.

Twenty percent of our sample had received some warning of an eviction during the 12 months prior to our interview, and 13 percent had appeared in housing court for eviction proceedings. Those households facing eviction tended to have relied on a voucher for a long time, lived in less central parts of the city, experienced problems related to apartment conditions, and had experienced a recent change in household income.

Anecdotal evidence from service providers suggests that many eviction proceedings are unfounded, yet less than half of the people in our survey who said they were facing eviction had sought help or advice. The majority of those who did not seek support (61 percent) said that eviction prevention services would have been helpful. Additional anecdotal information suggests that housing court judges often do not fully understand that Section 8 requires landlords to make repairs when an apartment has failed inspection, which may create a further risk of voucher loss.

Conclusions and recommendations

We have identified four main areas for HPD and others to focus on to mitigate the likelihood of unfair voucher loss and prevent homelessness among its clients: poorly maintained properties in poor neighborhoods, landlord performance, HPD communication protocols, and highly vulnerable voucher holders.

Neighborhood effects in New York City. From our conclusions, especially when compared to the voucher program's ideals, it appears that the subsidy does not operate as intended in New York City. This is due to a host of complicating factors, such as the quality and age of housing stock, the steep gradient between rich and poor, and the history of housing discrimination and segregated neighborhoods. The ideal of housing choice is often not fulfilled as it is difficult for tenants to find an apartment in a safe neighborhood in the first place and near impossible to find another quickly if they are thrown out. Our findings suggest that this particularly impacts poor tenants of color. They are obliged to find housing in the least desirable neighborhoods, where it may be harder to retain their vouchers because of the quality of housing and the lack of attention from landlords.

The importance of neighborhoods and geography in New York City cannot be ignored. Poorly maintained buildings and apartments are the strongest indicators of imminent voucher

loss, and these apartments tend to be located in the poorest, most remote neighborhoods. These factors should guide service providers' delivery of interventions. We recommend that HPD identify neighborhoods where there are large numbers of failed inspections and transfer requests and conduct outreach there. Interventions for tenants could include presentations on legal rights and assistance with housing court.

Landlord performance. Landlords have an inordinate level of power over the voucher process because it is their responsibility to make repairs after a failed inspection. As noted above, many of the problems that are the strongest predictors of voucher loss relate to apartment conditions.

Currently, most HPD interventions target tenants rather than landlords. We recommend that HPD develop new interventions to ensure that landlords understand and meet their responsibilities under the voucher program. To target these services, HPD may be able to identify landlords who repeatedly abuse the voucher program by monitoring the number of each landlord's properties that fail inspection. Landlords whose tenants repeatedly fail inspection should be flagged in the database as a matter of course.

Interventions targeted to landlords could include bonuses for landlords who comply with requirements and fines for those who do not. In extreme cases it may be appropriate to prohibit landlords from continuing to participate in the voucher program if their buildings repeatedly fail inspection. New Section 8 landlords should be required to certify by attending training and orientations to avoid future abuses of the system.

HPD communication protocols. Many of the problems voucher holders experience are the result of poor communication with HPD, either through verbal interaction (or lack thereof) or printed documents. While conducting our survey, we learned that HPD had outdated address and telephone information for a sizable proportion of its voucher holders[94]. HPD should update their database on an ongoing basis. This would improve the agency's ability to maintain consistent contact with voucher holders and provide them with up-to-date information on recertification, inspection appointments, and HPD programs. Addresses should be verified as part of the inspection and recertification processes in a systematic way. Addresses and information that have not been updated recently should be flagged, and caseworkers should attempt to verify that the information is still correct through telephone calls and in-person visits.

Many voucher holders told us that it was difficult to get in touch with caseworkers, that no one returned or answered their calls, and that, in general, they had trouble reaching HPD. To address these issues, HPD could provide additional training to caseworkers about maintaining communication with tenants, reduce caseworkers' caseloads, and develop more systematic methods for tenants to contact case managers, such as provide for specific times for callbacks or a central messaging system so that calls do not go unanswered.

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[94] On page 61, we show that more than 95 percent of respondents had received information from HPD about the program. This represents a bias in the sample; interviewers were unable to contact many of those with inaccurate HPD records and, as a result, we are probably under representing communication problems.

We also found that language was a considerable problem in communications between HPD and voucher holders. At the time of writing this report, HPD was in the process of making some of its documents available in Spanish. We believe that all documents should undergo translation into Spanish and into other languages most prevalent in New York City, such as Chinese Mandarin and Haitian Creole.

Highly vulnerable voucher holders. We found that most people who receive HPD's Section 8 vouchers were able to keep up with the system well and were receiving its benefits. However, the subset of voucher holders who are at high risk of losing their subsidies—the extremely poor, the physically and mentally ill, and large families—face a confluence of problems. These people would be worst affected by a voucher loss because they would be unable to find other resources to fill the gap. Thus, it is important to identify these people and target them with a specific set of services.

We propose using a model of "triage" support—separating out the voucher holders who need programmatic support the most and focusing HPD resources on them rather than on the Section 8 population as a whole. HPD should provide these groups more intensive case management, including more hands-on support for filling out paperwork, interacting with landlords, understanding their rights as tenants, and taking advantage of benefits for which they are eligible. Many of these supportive services could be delegated to nonprofit service providers that could be sent lists of voucher holders who need this targeted support.

Further research: predicting risk of voucher loss

Predicting risk of voucher loss is an important tool and could prove useful when designing and targeting Section 8 programs, support services, and policies. To make best use of scarce resources for services, a risk model can be implemented at the public housing agency or service-provider level to identify people who are about to lose their vouchers and target them with supportive services.

A predictive model could use information included in the HPD database to flag cases that meet certain criteria. As part of the sample design for this study, the research team defined a model using information from the HPD administrative database and publicly available data from the 2000 Census. Using our risk-prediction model, we were able to define a group consisting of 12 percent of the overall population of people who have vouchers, which included well over half (59 percent) of people who went on to lose their vouchers, according to the HPD database.

Although additional research would be required to test whether our model is as useful with HPD's current data, using this approach may help target services**.** A combination of our initial predictive model and findings from the multivariate analysis in this report may yield a useful system for identifying risk of voucher loss. Similar methods also may be used to identify landlords in need of support or intervention.

Appendix A: Interview topics

We designed the Tenant Relocation Survey to assess the following topics:

Current housing and neighborhood satisfaction (landlord/location risk factors)
- Condition, features, safety, amenities of apartment
- Relationship with landlord and landlord's performance of duties
- Location of apartment

Section 8 voucher (administrative risk factors)
- Knowledge of requirements and responsibilities
- Process of HPD recertification and problems, if any
- Process of HPD inspection and problems, if any
- Interim HPD recertification (changes in household size, income, and problems, if any)
- Moderate rehabilitation housing conversion
- Emergency transfer from apartment and problems, if any
- General problems with landlord, HPD, and potential loss of voucher

Economic/financial risk factors
- Income—sources, other economic assistance, total income, decrease in income
- Difficulty paying rent, support toward rent, regularity of payments, back rent
- Eviction—current or past eviction, reason, support against it

Demographics
- Gender, age, race and ethnicity, language, place of birth, length of stay in the United States, education

Other risk factors
- Housing stability history—foster care as a child, shelter as an adult, incarceration
- Physical health—medical conditions of self or household member, impact on lifestyle, medical insurance, medical care
- Mental health—depression, substance use
- Household composition—size, pregnancy, ages of and relationships with other members, childcare assistance, children's services involvement
- Family conflict—recent arguments, threats of violence, conflict resolution
- Domestic violence—history, current, support/services

Appendix B: Census tracts included in the TRS sample

The Bronx
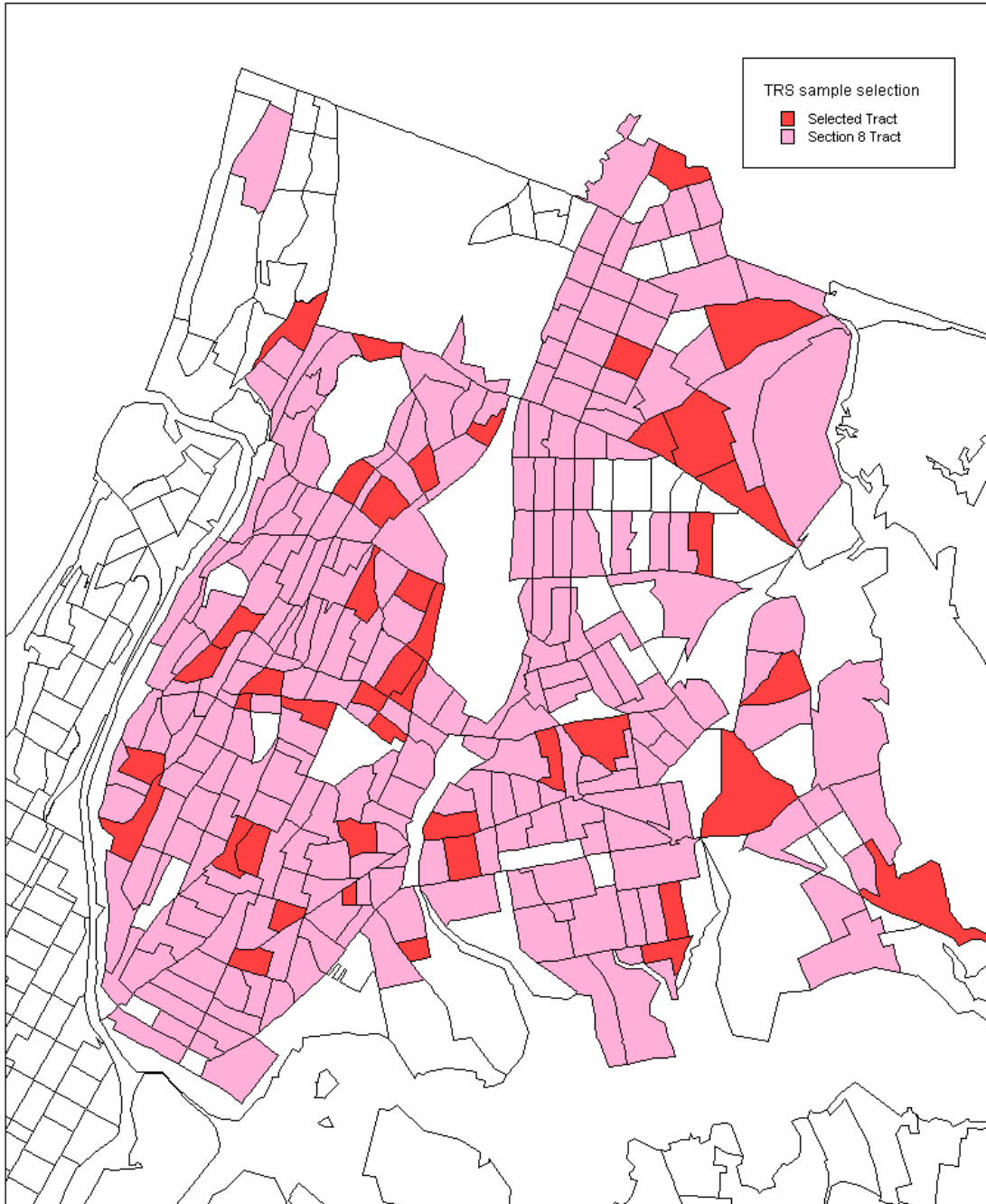
Brooklyn
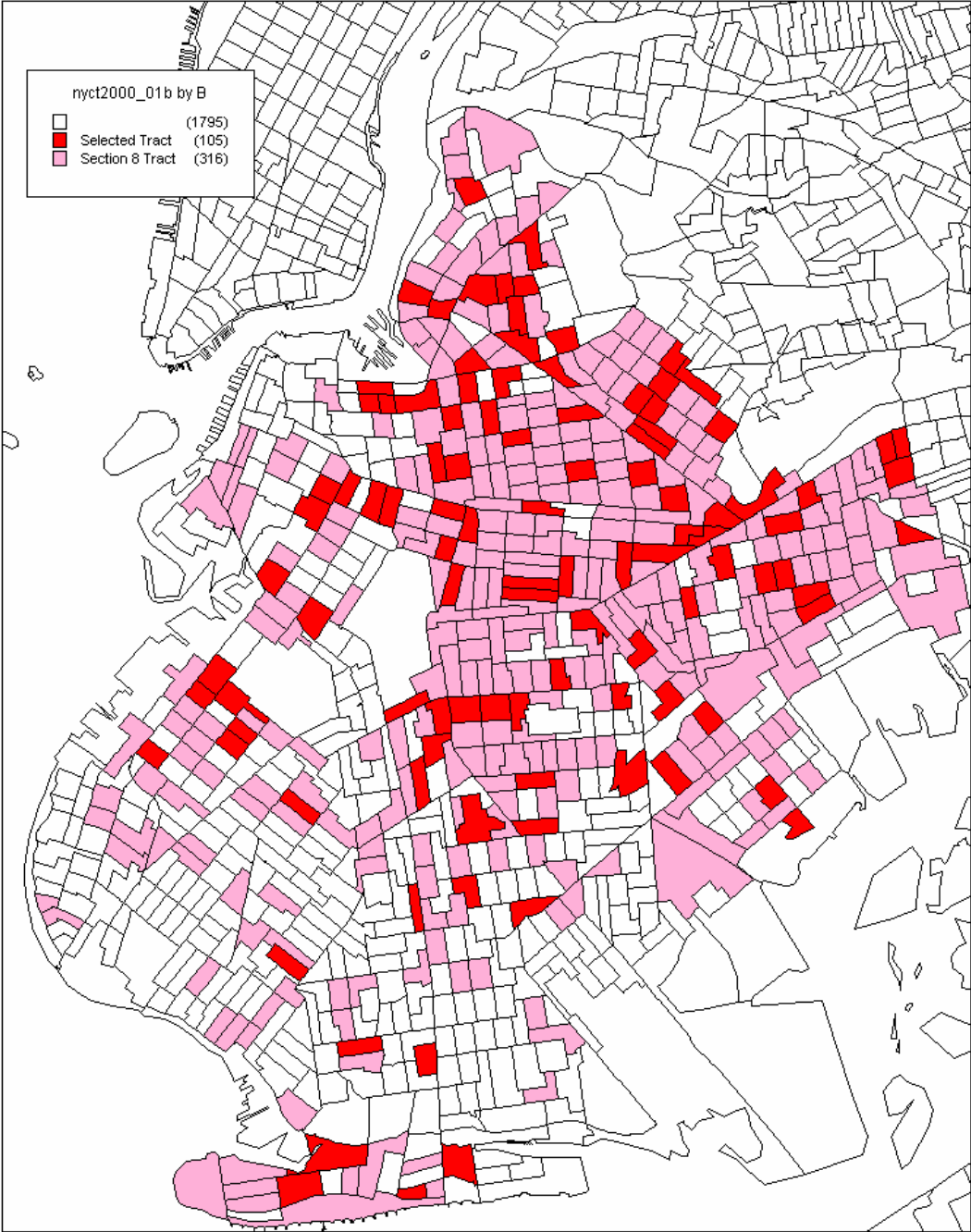
Appendix C: Interviewer training

This Appendix outlines our training for people who interviewed survey participants.

In-office session

Each interviewer participated in two days of in-office training that concentrated on confidentiality, consent procedures, interviewer protocol, and the survey instrument. The sessions culminated in supervised practice interviews between interviewers and Vera staff, who provided feedback on interviewing techniques.

We provided a detailed training manual that included background information about the study, HPD, and the Vera Institute. It also covered general information and terminology on housing issues for those not already familiar with them and a detailed description of the Section 8 voucher program.

We also introduced the interviewers to concepts of scientific research. We covered in depth aspects of the survey instrument and the procedure for gaining respondents' consent. We also reviewed guidelines on interviewer safety, how to deal with sensitive questions, and our fieldwork strategy.

Individual field training

Following in-office training, interviewers participated in individual field training with Vera researchers. To do this, we generated a small practice sample in areas of the Bronx and Brooklyn that were not selected for the survey. Interviewers first observed the researcher approach potential survey subjects, obtain consent, and conduct the interview. Then, the trainee followed the same steps with a new potential subject, with the researcher observing and providing feedback after the interview.

Re-training

We re-trained interviewers who had left the field for long periods of time to refresh their understanding of the methods and protocols. We also conducted smaller individual trainings as new interviewers joined the team.

Appendix D: A profile of people who rely on Section 8 vouchers—additional figures

Figure D.1: Prevalence of self-reported health problems among people who have vouchers, by age
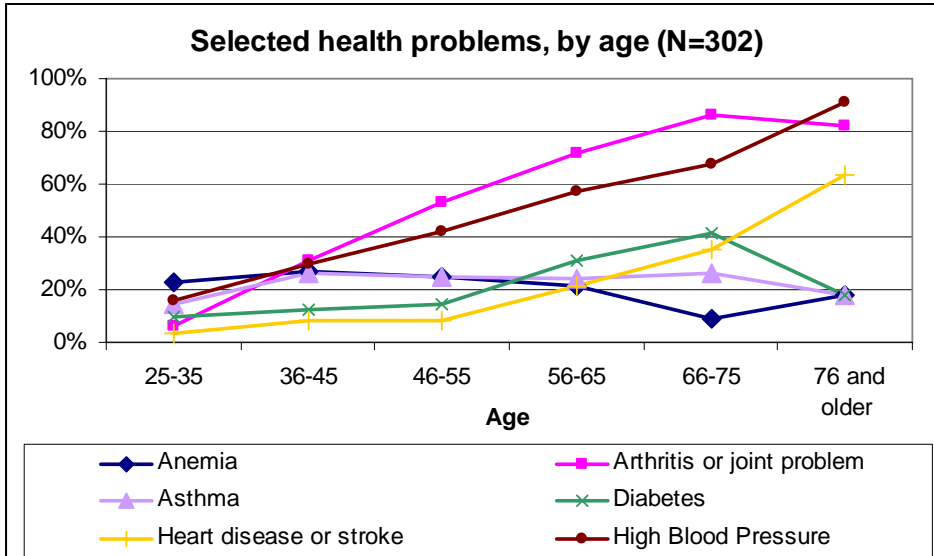
Note: This figure uses only data from the general population sample, weighted by age.

Figure D.2: Percentage of voucher holders who said they had health insurance and what type they had
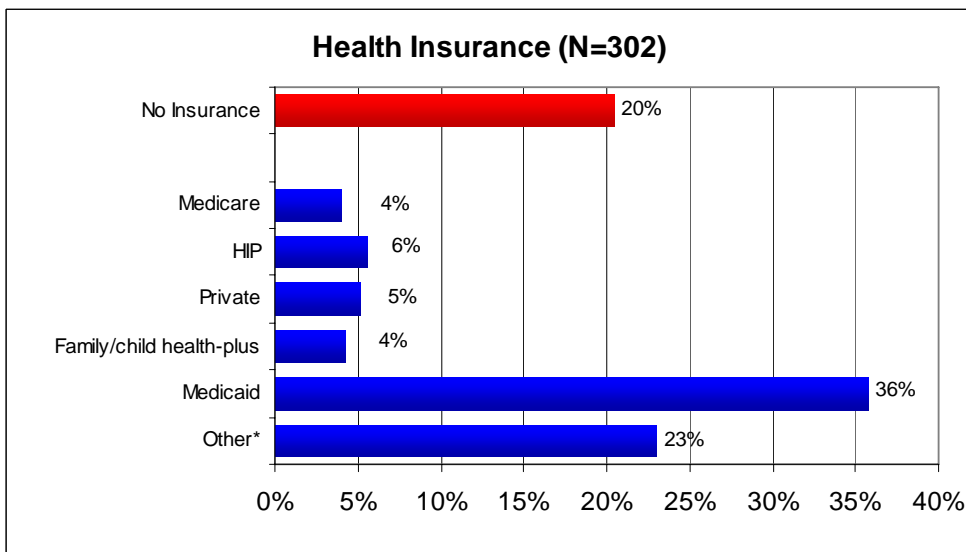
Note: "Other" includes Health First (4 percent), Metroplus (3 percent), Fidelis (2 percent), and Care Plus (2 percent). This figure uses only data from the general population sample, weighted by age.

**Figure D.3: Voucher holders' income, and proportion of
income from various sources, by age**

Monthly income by age band and source (N=254)

Note: This figure uses only data from the general population sample, weighted by age.

Appendix E: Voucher holders' experiences with housing—additional figures

Figure E.1: Voucher holders' reports of household size
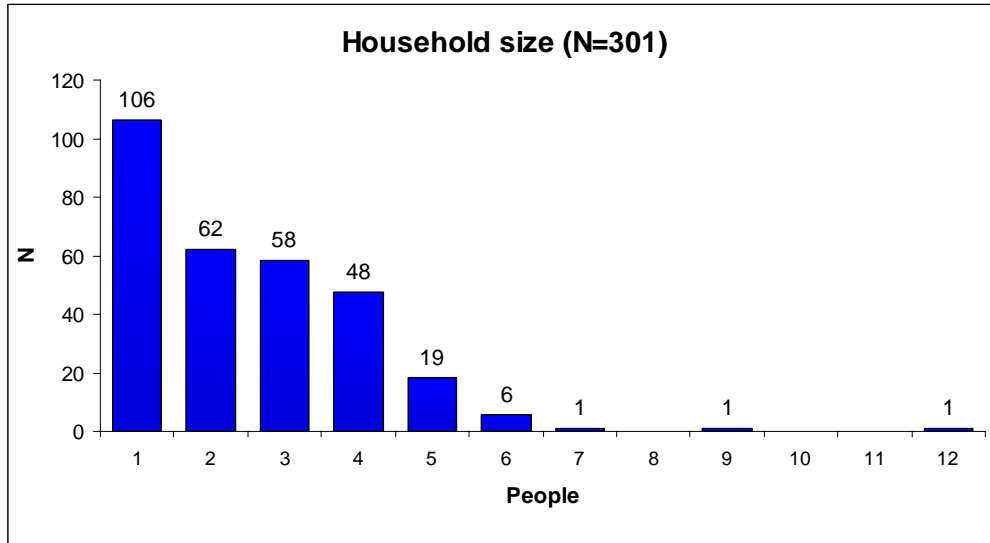
Note: This figure uses only data from the general population sample, weighted by age.

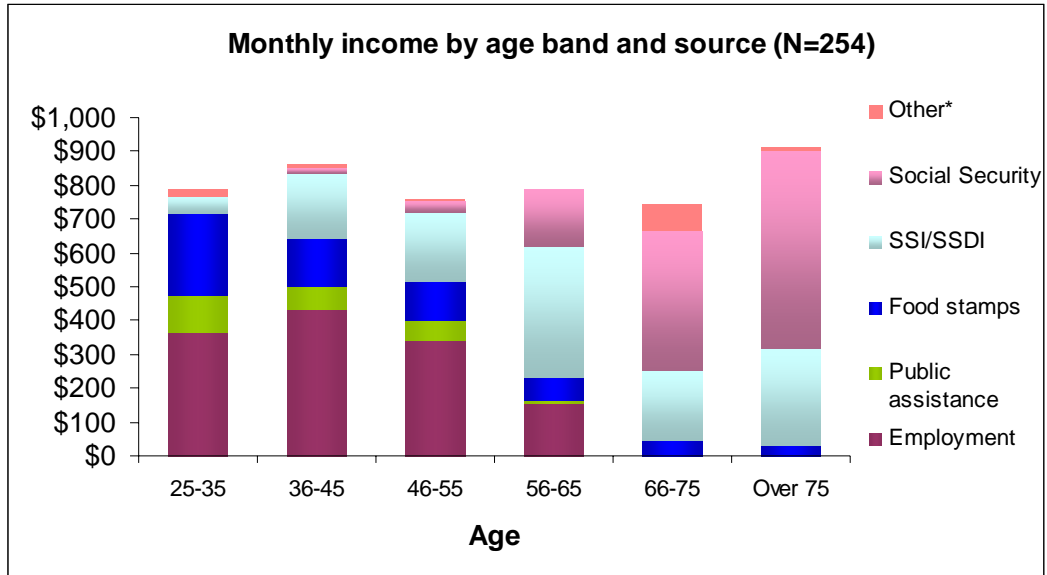**Figure E.2: Voucher holders' reported relationships with household members**
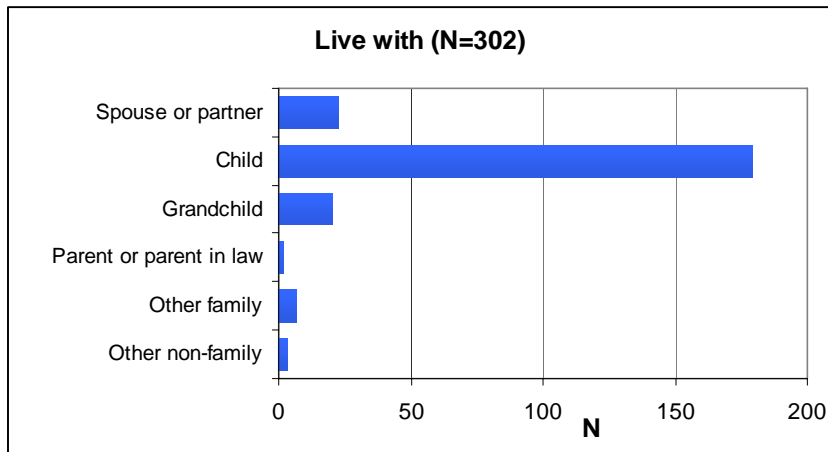
Note: This figure uses only data from the general population sample, weighted by age.

Appendix F: Voucher experiences—additional figure

Figure F.1: Scatterplot of voucher holders' monthly Section 8 housing assistance payments (HAP), by number of years they have received subsidy
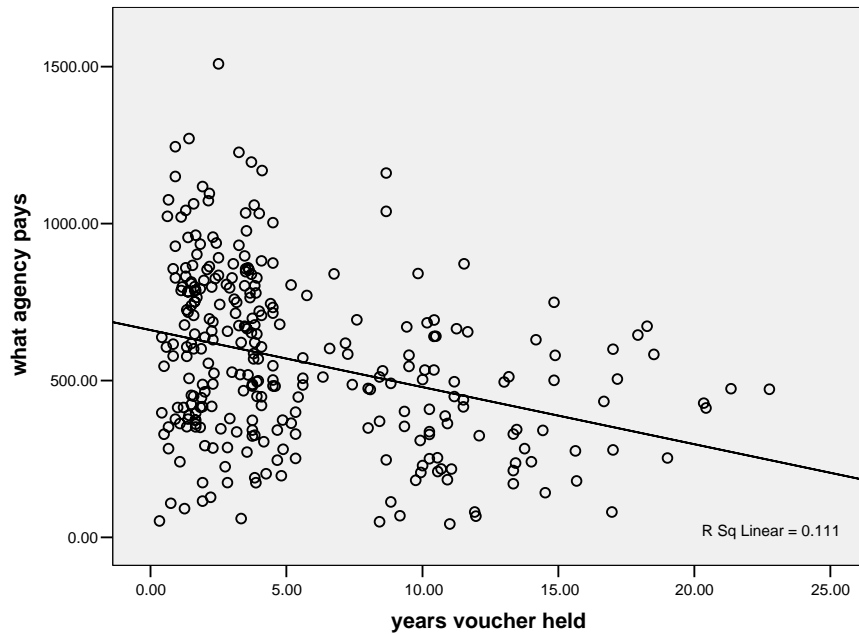
Cases weighted by weight to apply to analysis of general pop data only

Notes: N=291. R Sq Linear=0.111. This figure uses only data from the general population sample, weighted by age.

Appendix G: Risk analysis

HPD database

We used the HPD administrative database as our main dataset for determining risk. We received a download of HPD data for one year prior to our analysis date for everyone in the Bronx and Brooklyn enrolled in the voucher program during that year.

The database contained about 650 variables for more than 15,000 people. These included demographic variables (such as age, gender, ethnicity, nationality), variables related to Section 8 eligibility (detailed income data, welfare and other benefits, assets and wealth, family size), and administrative information that includes recorded interactions between HPD and people who receive Section 8 vouchers (primarily letters sent by HPD, participation in HPD programs, voucher type and size, number of properties landlords manage, inspection dates and results, recertification package send and receive dates, interim recertification letters and dates). On the basis of these data, we created a number of new variables for the purposes of our risk modeling.

For the purposes of modeling as well as for sampling, we excluded people who received certain kinds of specialized vouchers that are not representative of typical vouchers. These were: enhanced vouchers; vouchers for mod-rehab housing (project-based vouchers); vouchers for single room housing (SROs); and vouchers from the World Trade Center relief program. After this exercise, our dataset contained information on about 12,760 people.

Modeling risk

We sought both to understand what constitutes risk of voucher loss and to rate each person's risk of voucher loss on a continuum from minimal to maximum risk so that we could select people who were most at risk for our interviewing sample. Hence, we constructed a model to predict voucher loss and calculate each person's probability of voucher loss.

In our dataset of 12,760 Section 8 participants, 628 had lost their vouchers (for reasons other than death) between August 2003 and August 2004. We constructed a logistic regression model to predict voucher loss on the basis of the differences between these 628 people and the rest of the sample in terms of the variables contained in the database. First, we checked for multicollinearity among similar variables, such as Census variables, so that variables capturing the same variance would not affect our model. We tried modeling several different combinations of variables using the statistical software package SPSS and stepwise bivariate logistic regression.

Our final model contained 12 variables, which, in combination with each other, best predicted risk of voucher loss. These variables, along with their relative relationship in our model are summarized in Table G.1. A negative relationship with voucher loss means that an increase in the value of that variable corresponds to a decrease in the risk of voucher loss. A positive relationship means that an increase in the variable corresponds with an increase in the risk of voucher loss. The odds ratio indicates the relative importance of each variable in the predictive

model—a value greater than one indicates a positive relationship between the predictor and the risk of voucher loss and a value less than one indicates a negative relationship.

Table G.1: Variables included in risk prediction model

	Relationship to Voucher Loss	B	S.E.	Sig.	Exp(B)
Annual income	Negative	-0.000020	0.000007	0.007014	0.999980
Average number of moves	Positive	0.471366	0.134727	0.000468	1.602182
10-Year % income change by Census tract	Negative	-0.003371	0.001298	0.009390	0.996635
Number of inspection letters	Negative	-1.128913	0.165935	0.000000	0.323385
Interim recertification	Negative	-1.453226	0.159037	0.000000	0.233815
Days since recertification	Positive	0.005298	0.000306	0.000000	1.005312
Housing assistance payment to owner	Negative	-0.002109	0.000252	0.000000	0.997893
Number in household	Positive	0.098317	0.040902	0.016230	1.103313
Landlord size	Positive	0.004317	0.000923	0.000003	1.004326
Days since inspection	Positive	0.001269	0.000204	0.000000	1.001270
Age	Negative	-0.009681	0.004273	0.023468	0.990365
Voucher length	Negative	-0.052446	0.013344	0.000085	0.948906
Constant	Negative	-2.259511	0.391169	0.000000	0.104402

Annual income. This is the adjusted total annual income as recorded by HPD. In our model, an increase in income relates to a lower probability of voucher loss.

Average number of moves. We calculated the number of times the voucher holder had moved and divided this by the number of years he or she had held the voucher to arrive at the average number of moves per year. This variable may indicate a household's stability. In our model, a greater number of moves per year relates to a higher risk of voucher loss.

Census tract 10-year percent change in income. We constructed this variable using Census data. It represents the percent change in the average income for that Census tract over the period 1989 to 1999. In this way, we hoped it would be a sufficient proxy for gentrification and other changes in neighborhood composition. In our model, a higher percentage income change (i.e., a greater increase in the neighborhood's income over the 10-year period) relates to a lower risk of voucher loss.

Number of inspection letters. This variable captures how many letters HPD sent to the voucher holder to inform him or her about inspections. In our model, the greater the number of inspection letters received, the lower the risk of voucher loss. We believe this to be a proxy for the level of communication with HPD.

Interim recertification. This indicates whether or not an interim recertification (when the voucher holder informs HPD about a change in household composition or income) took place.

An interim recertification is related to a decrease in the probability of voucher loss. Again, it appears that better and prompt communications with HPD correspond to a lower risk of voucher loss.

Days since recertification. This variable measures the number of days since the last recorded date that the voucher holder successfully recertified. Greater time elapsing since recertification is related to an increased risk of voucher loss.

HAP to landlord. This is the amount in dollars that HPD pays to the voucher holder's landlord. In our model, a higher rental assistance payment relates to a lower risk of voucher loss.

Number of people in household. This variable records the number of people living in each voucher holder's household as reported to HPD. In our model, a larger household size relates to a greater risk of voucher loss.

Landlord's number of Section 8 tenants. This represents the number of HPD Section 8 vouchers that the landlord currently accepts. It was created by accounting for the number of times a specific landlord appears in the HPD database. In our model, a greater number of Section 8 vouchers accepted by the landlord relates to a higher risk of voucher loss.

Days since inspection. This variable represents the number of days elapsed since the last successful HQS inspection. We show that a greater number of days having passed since the last inspection relates to a higher probability of voucher loss.

Voucher holder's age. In our model, greater age relates to a lower risk of voucher loss.

Number of years in voucher program. This represents the number of years a person has relied on a voucher. In our model, having held the voucher for a longer period of time relates to a lower risk of voucher loss.

Calculating risk

With the output from our logistic regression model, we were able to calculate each person's risk of voucher loss according to the combination of values from each of the 12 variables for that person. There is a specific formula that relates the variable coefficients from the model to the values of those variables from a specific person's data.[95] In this way, we assigned each person a risk of voucher loss that ranged from 0 to 1—with zero representing no risk of voucher loss and 1 representing certain voucher loss. Hence, all of the people in the HPD database were graded on this continuum of risk or probability of voucher loss.

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[95] This formula is p=exp(b)/1+ exp(b); where p is the probability of voucher loss, and exp(B) is the sum of the odds ratios for all variables applied to their actual values, and added to the constant.

Our model had a strong predictive ability: it successfully predicted the outcome in terms of voucher loss for a high percentage of cases for which we already knew the outcome (loss or no loss).

Figure G.1: Model classification tables

<table>
<tr><td></td><td></td><td colspan="2">**Predicted**</td></tr>
<tr><td></td><td></td><td>Voucher Loss</td><td>No Loss</td></tr>
<tr><td rowspan="2">**Actual**</td><td>Voucher Loss</td><td>120</td><td>508</td></tr>
<tr><td>No Loss</td><td>11</td><td>12120</td></tr>
</table>

* cut point = 0.5

<table>
<tr><td></td><td></td><td colspan="2">**Predicted**</td></tr>
<tr><td></td><td></td><td>Voucher Loss</td><td>No Loss</td></tr>
<tr><td rowspan="2">**Actual**</td><td>Voucher Loss</td><td>372</td><td>256</td></tr>
<tr><td>No Loss</td><td>1110</td><td>11021</td></tr>
</table>

* cut point = 0.1

Figure G.1 describes our prediction model using two different risk cut points. The top table compares those voucher holders with a score of more than .5 on our risk variable (a high threshold) with those classified as at-risk of voucher loss. This correctly identifies 19 percent of those who actually went on to lose their voucher and misclassifies only 11 (.09 percent) of those who did not. The bottom table shows our results when we used a lower threshold of .1 (a moderate threshold). The model correctly identifies 59 percent of people who lost their voucher and misclassifies 9 percent of those who did not. In practical terms this means that, if our model has the same prospective validity when applied to all people with vouchers, service providers could use it to target their efforts to just 12 percent of all voucher holders and reach well more than half of the people who are close to losing their housing subsidy.

By examining the distribution of risk, we can see that our model predicts that a relatively small number of people are at high risk of voucher loss (see Figure G.2). Fewer than 2,000 voucher holders have a risk of 0.1.

Figure G.21: Distribution of voucher holders'probability of voucher loss
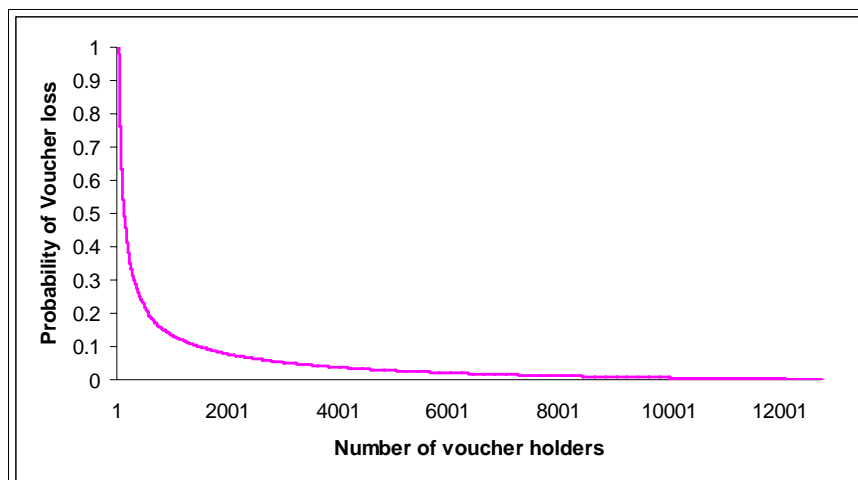
Appendix H: Results from multivariate predictive analyses

	Failed Inspection		Eviction Experiences		Apt/Building Problems		Nbrhood Dissatisfaction		Markers of Voucher Loss	
Percent correctly classified	79.4%		77.8%		73.4%		70.5%		82.9%	
Cox & Snell R-square	0.088		0.152		0.144		0.147		0.114	
Nagelkerke R-square	0.138		0.227		0.204		0.203		0.187	
	Exp(B)	*Sig*	*Exp(B)*	*Sig*	*Exp(B)*	*Sig*	*Exp(B)*	*Sig*	*Exp(B)*	*Sig*
Female	0.678	0.240	1.146	0.699	1.124	0.698	1.202	0.544	1.429	0.379
Age - senior citizen	2.191	*0.086*	1.131	0.814	0.730	0.412	0.236	**0.008**	1.512	0.424
Race: Black	0.850	0.758	1.141	0.807	-	-	1.319	0.581	0.971	0.959
Ethnicity: Latino	0.406	0.119	1.593	0.454	-	-	1.710	0.329	0.621	0.460
Neither Black nor Latino	-	-	-	-	0.328	**0.014**	-	-	-	-
Overcrowded	0.789	0.579	0.796	0.576	1.106	0.817	0.630	0.234	1.413	0.390
Large HH	1.202	0.592	1.447	0.249	1.262	0.472	1.838	**0.038**	1.625	0.176
Children under 11 yrs	1.337	0.383	1.154	0.647	0.799	0.437	0.617	*0.083*	0.694	0.291
High poverty area	2.273	**0.003**	0.752	0.277	1.260	0.336	1.712	**0.019**	1.213	0.502
Good health	0.814	0.456	0.764	0.332	1.043	0.871	0.794	0.348	1.284	0.412
High school diploma	0.933	0.798	1.490	0.126	1.519	*0.088*	1.403	0.148	1.508	0.151
Mental health	1.435	0.272	1.021	0.948	1.819	*0.061*	1.331	0.307	1.420	0.317
HAP as % of income	0.980	0.941	0.915	0.741	1.155	0.562	1.566	*0.061*	0.650	0.143
Welfare pays rent	0.892	0.704	0.916	0.761	0.953	0.863	0.778	0.336	0.796	0.485
Census - income change	1.189	0.504	1.363	0.224	1.993	**0.003**	1.308	0.231	0.683	0.168
Inconvenient apt location	2.036	**0.007**	2.093	**0.004**	1.558	*0.089*	-	-	1.265	0.413
Unclear about voucher reqmts	0.482	*0.052*	0.613	0.179	0.724	0.310	1.753	*0.058*	0.924	0.834
Voucher length	1.223	0.225	1.459	**0.018**	1.565	**0.004**	1.184	0.238	1.046	0.796
Apartment condition problems	1.977	**0.011**	2.068	**0.005**			2.214	**0.001**	3.257	**0.000**
Apartment stay in yrs	0.974	0.888	1.242	0.253	0.921	0.598	1.259	0.152	1.397	*0.095*
Neighborhood safety	1.343	0.272	0.851	0.526	0.358	**0.000**	-	-	1.011	0.970
Language other than English	0.516	0.141	2.044	0.103	1.323	0.238	0.998	0.996	0.806	0.638
Poverty	0.897	0.715	1.260	0.424	1.051	0.851	0.740	0.241	1.223	0.525
Average num of moves	0.279	0.117	0.765	0.538	0.743	0.343	1.432	0.220	1.784	*0.063*
Change in Household Comp.	1.130	0.736	1.081	0.828	1.140	0.718	1.037	0.911	1.551	0.232
Change in Income	1.181	0.514	1.609	*0.060*	0.985	0.950	0.996	0.985	1.498	0.142
Ever Homeless	1.116	0.696	1.628	*0.070*	1.038	0.888	1.706	**0.027**	1.044	0.884
Constant	0.053	**0.045**	0.004	**0.000**	1.831	0.586	0.058	**0.016**	0.014	**0.008**

[1]**P<=0.05**

[2]*P<=0.1*

Vera Institute of Justice

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