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## ABSTRACT

To understand the impact of high poverty neighborhoods on families, researchers collected data from participants at the Boston site of the Department of Housing and Urban Development's Moving To Opportunity (MTO) program, which randomly assigned housing vouchers to applicants living in high poverty public housing projects. This allowed families to move to private apartments, typically in lower poverty neighborhoods. The qualitative fieldwork included observation of Boston's MTO and participant interviews. This work caused researchers to refocus their quantitative data collection on substantially different outcomes, primarily related to safety and health. In subsequent quantitative work, researchers found the largest program effects in the domains suggested by qualitative interviews. The qualitative work led researchers to develop an overall conceptual framework for considering the impacts of impoverished neighborhoods on families and how moves to lower poverty neighborhoods might affect them. They observed that fear of random violence caused parents in inner city neighborhoods to focus significant daily effort on keeping their children safe. Later quantitative research confirmed that the intensity of parental monitoring was reduced among families offered housing vouchers. By listening to MTO families, researchers learned lessons with important implications for housing policy. (Contains 18 references.) (SM)

**Bullets Don't Got No Name:  
Consequences of Fear in the Ghetto**

**JCPR Working Paper 225**

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**Bullets Don't Got No Name:  
Consequences of Fear in the Ghetto**

ABSTRACT

To understand the impact of high-poverty neighborhoods on families, we collected data from participants at the Boston site of HUD's Moving To Opportunity (MTO) demonstration. MTO randomly assigned housing vouchers to applicants living in high-poverty public housing projects. The vouchers allowed families to move to private apartments, typically in lower-poverty neighborhoods. This paper reports the results of our qualitative fieldwork which included observation of the operation of MTO in Boston and in-depth interviews with participants. This qualitative work had a profound impact on our MTO research. First, it caused us to refocus our quantitative data collection on a substantially different set of outcomes, primarily in the domains of safety and health. In our subsequent quantitative work, we found the largest program effects in the domains suggested by the qualitative interviews. Second, our qualitative work led us to develop an overall conceptual framework for thinking about the impacts of high-poverty neighborhoods on families and the ways in which moves to lower poverty neighborhoods might affect these families. We observed that fear of random violence appears to cause parents in ghetto families to focus a substantial portion of their daily routine on keeping their children safe. In later quantitative research, we confirmed that parental monitoring intensity was reduced among families offered housing vouchers. We further hypothesized that the need to live life on the watch may have broad implications for the future prospects of these families – including potential impacts on children's development and on the mothers' ability to engage in activities that would lead them to become economically self-sufficient, although sufficient data to assess this hypothesis are not yet available. Third, our fieldwork gave us a deeper understanding of the institutional details of the MTO program. This understanding has helped us to make judgements concerning the external validity of our MTO findings, and has prevented us from making some significant errors in interpreting our quantitative results. Fourth, by listening to MTO families talk about their lives, we learned a series of lessons that have important implications for housing policy. For many of the things we learned, it is hard to imagine any other data collection strategy that would have led us to these insights.

## 1. Introduction

Since 1995 we have been studying the Boston site of a federal demonstration program known as Moving to Opportunity (MTO). MTO provides families living in high-poverty public housing projects with rent subsidy vouchers to help them move into private market apartments, often in substantially better neighborhoods. Studying families participating in housing mobility programs such as MTO offers the opportunity to evaluate how a marked change in neighborhood circumstances affects low-income families. In general, however, it is difficult to identify the impact of residential neighborhoods on families, because families choose where they live. Thus, families living in different neighborhoods typically differ in unmeasurable ways, and it is impossible to isolate the impacts of neighborhoods from the impacts of these unmeasurable family characteristics. MTO addresses this concern directly because its subsidies are administered through a random lottery in which a limited number of housing vouchers are offered to some families and not to others. The resulting random differences in residential location among otherwise similar families can be used to analyze the causal effect of residential location on subsequent outcomes of participating family members by comparing the outcomes of those offered vouchers through the lottery to those in the lottery who are not offered vouchers.

As part of our research on MTO, we conducted both qualitative and quantitative analyses. Our qualitative work included direct observation of the operation of the MTO program in Boston and in-depth interviews with program participants. Our main quantitative work consisted of the design and analysis of a survey of MTO-Boston families (administered both to families in the treatment groups offered vouchers through the lottery and to those in the control groups who were not offered vouchers) implemented about two years after program enrollment and analyses of administrative data on employment and welfare receipt.

Our qualitative fieldwork had a profound impact on our MTO research. First, it caused us to refocus our quantitative data collection strategy on a substantially different set of outcomes. In particular, our original research design concentrated on the outcomes most familiar to labor economists: the earnings and job training patterns of MTO parents and the school experiences of MTO children. Our qualitative interviews led us to believe that MTO was producing substantial utility gains for treatment group families, but primarily in domains such as safety and health that were not included in our original data collection plan. In our subsequent quantitative work (see Katz, Kling, and Liebman, 2001), we found the largest program effects in the domains suggested by the qualitative interviews; MTO appears to have had important impacts on safety, child behavior, and health, but no effects on adult earnings or welfare usage.

Second, our qualitative fieldwork led us to develop an overall conceptual framework for thinking about the mechanisms through which changes in outcomes from moves out of high-poverty areas might occur. Our conversations with MTO families were dominated by their powerful descriptions of their fear that their children would become the victims of violence if they remained in the high-poverty housing projects. For the most part, MTO families did not conceive of crime in the ghetto as directed purposefully at them, as with the theft of a purse at knife point. Rather, they were bystanders to the fray, terrified that a stray bullet might find their child. This fear appeared to be having a significant impact on the overall all sense of well-being of these mothers, and it was so deep-seated that their entire daily routine was focused on keeping their children safe. They appear to be experiencing an extreme form of the neighborhood poverty that has been associated with the distinct

family protection and child monitoring strategies studied in other research that focus on inner-city families, such as that reviewed by Jarrett (1997) and Furstenburg *et al.* (1999). We hypothesized that the need to live life on the watch may have broad implications for the future prospects of these families – including potential impacts on children’s development and also on the education and employment of their mothers.

Third, our fieldwork has given us a deep understanding of the institutional details of the MTO program. This understanding has helped us to make judgements regarding the external validity of our MTO findings, particularly regarding the relevance of our results to the regular Section 8 program. In addition, this understanding has prevented us from making some significant errors in interpreting our quantitative results.

Fourth, by listening to MTO families talk about their lives, we learned a series of lessons that have important implications for housing policy. For many of the things we learned, it is hard to imagine any other data collection strategy that would have led us to these insights.

This paper is structured so as to illustrate each of the four contributions of our qualitative field work to our overall research program. We begin by providing background in section 2 on the MTO program and in section 3 on our qualitative and quantitative research methods. Section 4 describes our main findings from our qualitative work. It is followed in section 5 with a summary of previously reported quantitative findings that were motivated by this work as well as with new quantitative results that are relevant for evaluating our hypotheses regarding the mechanisms through which ghetto violence impacts families. Section 6 illustrates the ways in which the knowledge of institutional details of the program obtained from our field work has affected our interpretation of our quantitative results. Section 7 describes other lessons we learned from listening to MTO families. In section 8, we conclude by discussing some implications of our findings as well as some general lessons regarding the integration of qualitative and quantitative methods that we have drawn from this research experience.

## **2. Background**

In the MTO program, families are chosen by lottery from a waiting list of eligible families who applied for the program. Families are eligible for participation if they have children and currently reside in public housing or project-based Section 8 assisted housing in a neighborhood with a high concentration of poverty (i.e., a census tract in which more than 40 percent of families had incomes below the poverty line in 1990). Five cities are included in the demonstration: Baltimore, Boston, Chicago, Los Angeles, and New York.

In 1994, interested eligible families responded to local outreach efforts and placed their names on a waiting list. Between October 1994 and July 1998, each site began to draw names from their waiting lists. On average about twenty families per month were enrolled in the MTO program at each site. After verification of program eligibility and completion of a baseline survey, each family was randomly assigned to one of three program groups: the Experimental group, the Section 8 Comparison group, and the Control group. Families in the Experimental group receive a Section 8 certificate or voucher that can be used only in a Census tract where the 1990 poverty rate was less than 10 percent. These families also receive some counseling assistance from a local non-profit organization to help them find a new apartment and to help them adjust to the new neighborhood. Families in the Section 8 Comparison group receive a geographically unrestricted Section 8 certificate or voucher, and no counseling assistance. Families in the Control group do not receive a Section 8 certificate or voucher,

although they do continue to receive their project-based assistance: MTO enrolled 4600 families across the five sites from 1994 to 1998. Families in the Experimental and Section 8 Comparison groups were given four to six months (depending on the site) to submit an approval request for an apartment that they would like to lease. Forty-eight percent of families in the Experimental group signed a lease for a new unit, while 62 percent of those in the Section 8 Comparison group eventually leased a new apartment through MTO.

As shown in Table 1, the majority of MTO families are headed by a single mother who is a member of a racial or ethnic minority. In Boston, 37 percent of families are black, 46 percent are Hispanic, and the remainder are largely white or Asian. These mothers are typically not working and are receiving public assistance. Families generally have between one and three children, and more than half have at least one child who is less than six years of age.

Before beginning our MTO research, we were aware of the experiences of similar families involved in the oldest and most well-known housing mobility demonstration, the Gautreaux program in Chicago -- which began helping families move in 1976. The first comprehensive report on the program was completed in 1979 (Peroff *et al.* 1979). More than one-third of Gautreaux families reported that the most important reason for wanting to move was to be near better schools. Roughly a quarter of families cited desire for better quality housing, and slightly fewer wanted to live in an area with less crime. Researchers from Northwestern University have since presented evidence suggesting that parents and children who moved to suburban areas had significantly improved employment and educational outcomes than similar families who remained in distressed central city neighborhoods (Rosenbaum 1995), though the small sample sizes and high rates of attrition in these studies have led some to question the validity of the findings.

As we began to study MTO, we quickly realized that the priorities of public housing residents in high-poverty areas had changed by the mid-1990s; fear of crime is now at the top of the list. Each MTO family's head of household filled out a questionnaire upon enrolling in the program. Selected results from this baseline survey are reported in Table 1. About half of MTO families (including those in Chicago and Boston) reported that the most important reason they want to move is "to get away from drugs and gangs," and another twenty-five percent cited this crime category as a the second most important reason to move. Only thirteen percent now report that their most important motivation for moving is to send their children to better schools. The shift in motivation is not totally surprising, given the rise in urban crime through the early 1990s, especially among minority youth.<sup>1</sup> Particularly, alarming is the shocking number of episodes of reported physical harm inflicted on family members through criminal activity. One quarter of household heads responded that someone who lives with them had been assaulted, beaten, stabbed, or shot within the past six months. An additional twenty-five percent reported that someone had tried to break into their home, or that someone who lives with them had been threatened with a knife or a gun or had their purse or jewelry snatched in the past six months. These victimization rates are about four times higher than those computed from a recent national survey

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<sup>1</sup> From 1973-1992, for instance, the rate of violent victimizations of black males aged 12 to 24 increased about twenty-five percent. The rate at which black males ages 14 to 17 committed murder more than quadrupled from 1985 to 1992, with most blacks killing other blacks (see DiIulio 1996). But, it should be noted, crime rates in the MTO cities, including Boston, have fallen substantially since the early 1990s with noticeable improvements in safety in many of the public housing projects.

of public housing households in family developments.<sup>2</sup> Even if the victimization rates reported by MTO families are somewhat overstated, it is clear from our MTO fieldwork that fear of crime is ubiquitous.<sup>3</sup>

### 3. Methods

Our use of qualitative and quantitative research methods has been sequential and iterative.<sup>4</sup> We began by analyzing the baseline survey data of all enrollees of the MTO program, examining their reasons for wanting to move, their connections to their neighborhoods, their current employment, and related issues. We then undertook qualitative field work with three goals in mind. First, we wanted to understand the institutional details of the intervention, both in order to document the key elements of the program that would need to be implemented in order to replicate MTO in other places and to aid us in interpreting our quantitative results. Second, we hoped to further explore issues, such as the importance of drugs and gangs, highlighted in the baseline survey and previous literature (e.g., Canada 1995). Third, we wanted to listen carefully to the stories of MTO families in order to develop new themes for our research that we had not anticipated in advance.

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<sup>2</sup> These statistics on MTO families are based on authors' tabulations of MTO Baseline Survey data provided by HUD. Results from the national public housing survey are reported in Zelon *et. al* (1994). That study estimated an annual victimization rate for public housing households living in family developments of 27.6% (page 15), which we divide by two for an estimate of over a six month period.

<sup>3</sup> The neighborhoods in which MTO families lived before entering the MTO program were specifically chosen because they had high poverty rates and there may have well been more crime in these areas than in the average public housing development. Yet, there are several reasons why reported MTO victimization rates may overstate the true rates. Despite explicit instructions that the survey was being conducted by outside researchers and that the Boston Housing Authority would not receive copies of individual responses, our interviews revealed that many respondents assumed that their answers to the questions would influence their acceptance into the program -- which may have encouraged them to over-report victimization.

Another reason that the reported victimization rates may be too high is the common survey response phenomenon of "telescoping", in which the respondent recalls that an event took place earlier than it actually did -- so that it falls within the reference period (in this case, within the past six months). In our in-depth interviews, we found that many incidents occurred outside of the reference period after we probed more thoroughly for the timing of the events. The MTO survey and the national public housing survey used similar questions, so we might expect this telescoping effect to be similar in the two surveys. However, the MTO questions were more detailed (six questions rather than two) which may have elicited a greater response. In addition, it is likely that the MTO respondents were more rushed in making their responses, which may have exacerbated the telescoping effect. As part of our observation of the MTO program, we answered the same victimization questions as the participants during a regular administration of the Baseline Survey. The questions in this Survey were read out loud by the administrator to a group of respondents, and were followed by the possible responses. The heads of households marked their responses on copies of the survey. The administrator moved the group through the survey quickly and respondents had little time to consider whether an incident actually took place "within the past six months" as the survey requested. In contrast, the national public housing survey was conducted with individuals over the telephone, and the interviewer would wait for the interviewee to respond.

<sup>4</sup> This research began in 1995, but we only later became aware of the methodological literature specifically addressing the relationship between qualitative and quantitative research (e.g. Sieber 1973; Greene, Caracelli, and Graham 1989; Creswell 1994; Tashakkori and Teddlie 1998). Our approach to qualitative research itself was influenced by practitioners Deborah Belle at Boston University and Michael Piore at MIT, and especially by Weiss (1994).

### 3.1 *Qualitative methods*

We have conducted our observation of the MTO site in Boston since September 1995. During that first year, we observed the function of the program -- attending briefing sessions, survey administrations, and resource room workshops. We talked at length with Experimental group counselors and accompanied them on visits to participants' homes.

In this paper, we focus largely on qualitative data from twelve ninety-minute interviews with participants from both the Experimental and Section 8 Comparison groups.<sup>5</sup> The respondents were recruited from a random sample -- stratified on race and ethnicity (Hispanic versus non-Hispanic black) and on whether they had successfully used their voucher to move through the MTO program.<sup>6</sup> Each family completed one interview during the second half of 1996. We had proposed to expand the qualitative component of our study to a larger sample of families to be interviewed multiple times over a three year period. This proposal was not accepted by HUD, apparently due to concern that these respondents would "burn out" and be less willing to participate in the fifth and tenth year evaluations that were HUD's highest priority.

Our interview technique, heavily influenced by Weiss (1994) was to ask open-ended questions that allowed the families to tell us their stories with as little intervention from us as possible. Our goal was to let the respondents steer the discussion to the topics that were most important to them. We used a prepared interview outline as a check list to make sure that all of our key areas of interest were covered in each interview, but did not ask a fixed set of questions to each respondent or cover the topics in any particular order (we always began by asking the respondent to describe her family's move and to explain the family's experience with the MTO program, pretending that we did not know anything about how the program worked).

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<sup>5</sup> Interviews in English were completed by Kling and Liebman, while interviews in Spanish were completed by Liebman and Yvonne Gastulem, then a doctoral candidate in psychology. Although Kling and Liebman are not the same race or gender as those interviewed for the study, we felt it was important for the principal investigators of the study to be directly involved in the qualitative fieldwork, rather than relying on reports from research assistants.

<sup>6</sup> Specifically, we were provided with the contact information for 40 families equally split between the Experimental and Section 8 treatment groups. Within each group our list of potential interviewees consisted of six Hispanics movers, six black movers, 4 Hispanic non-movers, and 4 black non-movers. We randomly ordered the families within each race by treatment group by move status cell. Then we attempted to contact families within each cell in order until we had completed interviews with two Hispanic movers, two black movers, 1 Hispanic non-mover and 1 black non-mover in each of the two treatment groups for a total of 12 interviews. In total, we attempted to contact roughly twice as many families as we interviewed. Only one person declined to be interviewed. Thus, our success in reaching people was largely determined by whether we could obtain a valid phone number for them. It is possible therefore that the people we managed to interview were systematically different from the overall MTO population. However, we suspect that the bias from the non-response rate in our qualitative sample is trivial relative to the sampling variability that comes from having such a small sample of interviews.

We excluded control group members from the sample because given our limited sample size we wanted to maximize the information we could collect per interview. Therefore, people who could tell us about their experience with the MTO program and about either successful moves to new neighborhoods or their reasons for not using the voucher to move were more valuable than people who could simply describe conditions in the origin neighborhood. Moreover, while in theory qualitative interviews with control group members could help us avoid confounding program impacts with changes that would have happened to the families over time even if they had not received housing vouchers from MTO, in practice with only a dozen interviews random variation in the characteristics of the families we happened to interview would render pointless any attempts to examine treatment-control differences.



These interviews were taped, transcribed, and analyzed by the authors according to their relevance to various themes. Respondents were paid \$20 in appreciation for their time and effort. Our methodology for analyzing the qualitative data was to identify themes from reading the complete set of transcripts and then to examine everything that any respondent had said about that theme. Some themes were specified prior to coding, such as neighborhood violence, housing quality and search, and contrasts between old and new neighborhoods. Other themes emerged during coding, such as safety of play areas and parental monitoring behavior. The quotations presented below are chosen as the most representative of the complete set of statements on each topics. During each interview discussed below, the participants chose aliases for themselves; to preserve confidentiality, we have used no actual names and some incidental details have been altered.

### 3.2. *Quantitative Methods.*

After completing our qualitative interviews, we developed a 45-minute survey instrument which was the basis for our quantitative analysis. Beginning in June 1997, we interviewed household heads from the first 540 families randomly assigned to the MTO program in Boston, completing interviews with 520 household heads (for a response rate of 96 percent). These data are described further and have been analyzed extensively in Katz, Kling, and Liebman (2001).

In general, a central issue in the study of the impact of residential location on individual outcomes is the selection problem arising from the likely systematic sorting of individuals among neighborhoods on the basis of important (unobserved) determinants of socioeconomic outcomes. The key to our analysis is that the offer of the subsidy is randomly assigned by lottery. Thus, the Control group is used to identify the average outcomes corresponding to the counterfactual state that would have occurred for individuals in the treatment group had they not been offered a rental subsidy through the lottery.

The econometric methods we use to analyze the survey data are straightforward and are expressed below in a regression framework. Let  $Z$  be an indicator variable for being eligible for an MTO program voucher, or treatment group assignment. The coefficient  $\delta$  estimates a difference in outcomes between the treatment and control group that is known as the “Intent-To-Treat” (ITT) effect, and is an average of the causal effects including both those treatment group members who take-up the treatment and those who do not. This causal effect is captured by the ordinary least squares estimate of the coefficient  $\delta$  in a regression of the outcome ( $Y$ ) as in equation (1), including controls for other characteristics ( $X$ ) to improve the precision of the estimates.<sup>7</sup>

$$(1) \quad Y_i = Z_i\delta + X_i\hat{\alpha} + \epsilon_i$$

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<sup>7</sup> The characteristics known prior to randomization ( $X$ ) should have the same distribution within the treatment and control groups because they are statistically independent of group assignment. Thus, including them in this regression will not change the coefficient  $\delta$  (unless  $X$  happens to differ between groups due to the variability in a small sample).  $X$ s may still be included to improve the precision of the treatment effect estimates, however, if they are related to  $Y$  and thereby reduce residual variation in the regression. For the empirical work in this paper, we use the same variables described in detail by Katz, Kling, and Liebman (2001) -- age, race, sex, marital status, family structure, disability, welfare receipt, education, employment, car ownership, mobility history, social contact, victimization, neighborhood poverty rate, child behavior variables, and child age, as well as additional indicators for whether the child was supervised after school and whether a parent supervised the child.

The ITT estimate tells us the impact of being offered the opportunity to move with a MTO voucher. We compute separate estimates for the Experimental versus Control group difference and the Section 8 Comparison group versus Control group difference. For a policy design that would offer a similar voucher to a similar population, this parameter is directly of interest.

In interpreting the results in this study, it is worth emphasizing that they reflect the overall impact of the program on the entire Experimental and Section 8 treatment groups, including those who did not move through the program. Under the plausible assumption that the program had little or no impact on those not moving with program subsidies, the impact on the program *movers* within the Experimental and Section 8 Comparison groups are substantially larger than the average differences between groups reported here. In this case, the simple mean differences in outcomes for the Experimental and Control groups should be inflated by a factor of 2.1 to produce the impact on program movers in the Experimental group (known as the impact of treatment on the treated). The reported estimates should analogously be inflated by 1.6 for the Section 8 Comparison group.<sup>8</sup>

#### 4. Qualitative Evidence

This section focuses on the evidence from our qualitative interviews that led us to refocus our quantitative work and to develop our conceptual framework for thinking about how MTO moves are likely to affect various outcomes. We met with families just starting to look for new apartments as part of our program observation process, and then conducted extended interviews with families who had already moved, and families who had tried to find a new apartment but did not succeed. Talking with these families allowed us to learn about daily life in their original neighborhoods -- some of the poorest in Boston -- as well as to hear about their experiences in their new neighborhoods.

These interviews confirmed the finding from the baseline survey that fears about safety for children were the families' top motivation for wanting to leave their origin neighborhoods, and further suggested that these fears may have important influences on adult behavior as well as on child outcomes. Families that moved out of public housing through the MTO program indicated that their fears and anxiety were substantially reduced, and that they experienced various benefits, such as safer places to play outside and increased involvement in the community.

##### 4.1. Sources of fear in public housing

In our interview with a black woman named Mary Jones, the overriding importance of fear induced by her residence in public housing was immediately obvious. Ms. Jones had lived in a housing project for many years before moving to a subsidized unit outside of the project in 1992, and later to an apartment in the suburbs through MTO. At the beginning of our interview, we first asked how she had found out about the MTO program.

The first time I heard about this program, it said Boston Housing. But I already had lived in Boston Housing before. It had got so bad with the crime scene, you know. Every time I

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<sup>8</sup> The adjustment factors to convert the simple mean differences of treatment and control groups into estimates of the treatment on the treated are the inverse of the program-move probabilities for each of the treatment groups. Katz, Kling, and Liebman (2001) present a more formal analysis of the derivation of intent-to-treat and treatment-on-the-treated estimates.

looked out my window, there was dead bodies. So I didn't want my kids to grow up in that atmosphere. Plus, it was overcrowded up there too. I had my boy and my girl, and only two bedrooms (my baby wasn't born yet). And I signed up for Section 8, but they said it would take, like, four years for me to be eligible for it. Anyway, so I walked the pavement, and I find another place. First it was kind of nice. A nice park up there. Walkin' kids to the park and stuff.

Then I don't know what happened. A little boy got shot in the store. I took the kids to the park, and a girl said "That boy said he gonna be back in five minutes." I say, "They say they're coming back, we got to go." And when we got back in the house, she came back and said they had shot the boy. We were standing right there where the boy had got shot at. So then, one night they had a drive by shooting. The kids had to jump on the floor. Even the baby, she was under two year old. And then my son was coming home from school the next day -- and because they didn't hit their target, they wanted to come back. I hear pow-pow-pow. My baby was laying on the bed sleepin'. It was like a quarter to two. And I knew my son was comin' round the corner. And I went outside and I didn't see him. But the boy, he had got shot and he ran over to the store. They told me to call the police. I went in the hallway, and you could smell all the smoke and stuff. I thought the bullet had come through the window. I lived on the first floor, so you know I was really freakin' out, right? And so then, my son, instead of him comin' down the street his usual way, he came down the street where the person who was shootin' went up the street. And he like clashes between 'em. And I said, "Oh my god, I got to move out of here." And this wasn't no better. You see, I thought the housing would be better if it wasn't no Boston Housing, because Boston Housing is usually with the projects."

Our interpretation of her response is that the images of crime and distress in her previous neighborhoods were so strong that she felt the need to tell us about them immediately, when we asked our first general question about the MTO program. In her first sentence, she began to tell us that she had initially thought MTO was a program for families who wanted to move into the projects. But after bringing up "Boston Housing," she began to immediately tell us the story that was most important in her mind -- her horrifying experiences while living in the projects and then in a publicly subsidized building under private management -- and the images just poured out.<sup>9</sup> We interpret her description as imagery

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<sup>9</sup> Later in our interview with Ms. Jones, we repeated the question, "How did you find out about MTO?" This time, she responded more directly.

I first got a letter from Boston Housing. They was having a meeting. They gave us the location. And I threw it away, because I said, "I don't want nothing else to do with Boston Housing." So my neighbor say, "Why do you do that? They is talking about subsidies, and giving out certificates and vouchers and all that." So I said, "Well, I guess I lost out, 'cause I threw it in the trash." So then, I went to the mailbox a couple of days later. It said, "Last chance." I said, "Wow, I gonna get in on this, right."

This struck us as the response that she had initially begun to give in the first moments of the interview, before her response veered off into her description of the overpowering memories of life in Boston Housing.

that remained salient in her mind, and not literally as seeing death “every time” she looked out the window. Ms. Jones went on to tell us more about her children’s experiences. “They would see the dead bodies. And if they didn’t die on the scene, they would see the blood. It was the older kids doing the shootin’. 17-21 years old.” Her kids never were victimized. “I always keep them with me. I could always tell when somethin’ bad was going to happen.”

Other families also described their frequent encounters with violence. A Hispanic woman named Maria Diaz told us, “In this entryway, a woman was raped. People have been robbed, beaten, and stabbed right here.” At another interview, both the mother, Bianca Rodriguez, and one of her teenage sons were present. Her son described how the front door of their building was always propped open. “This was a problem because people would come in and sit on the steps, be in the way, smoke cigarettes, and whatever. On the rooftops there were empty crack vials everywhere. It was pretty violent. Gun shots, fights every day. I saw someone die over there. Some guy was shot in the neck.” Ms. Rodriguez expressed concern that something would happen to her children on their way home from school or from work.

The random nature of these violent acts greatly distressed the mothers living in these areas, because they never knew when a fight would break out or when gunfire would erupt and endanger their children. Brenda Hernandez described her neighborhood as very loud, full of youngsters hanging out, listening to loud music, and drinking in public. She felt there was a lack of respect among these youth; they would not care who was around when they spoke foul language. There were also gangs that would fight in the park near her home. In Spanish, she said, “There were gunshots all the time. My kids saw a friend get shot in the leg. I was always worried for my children. Worried that they may be shot like that child was. Or the somebody would do something to them.” Making the sign of the cross, she said, “Thank God nothing happened to my children.”

Omnipresent violence was associated with a deep-seated fear among families. After telling us about a friend of her daughter who had been beaten up, a Hispanic woman, Amparo Quinonez went on to tell us in Spanish about her family’s experience.

No one in our family had a problem like this, but such events don’t give one much confidence in the place. At midnight you would hear loud music at full volume. You would hear people screaming and fighting – people who had drunk too much. On weekends in my building, the husband on the first floor drank a lot, and the wife would lock the door to keep him out. He would shout, ‘Open the door! I’m going to ...’ Nothing happened to us. We just saw things. But it made me scared.

She didn’t really communicate with anyone in her building, other than saying hello and goodbye.

#### *4.2. Social isolation and intensive monitoring of children resulting from fear*

This atmosphere of fear appears to have led many mothers to avoid potential dangers by socially isolating themselves, as well as restricting the activity of their children. Rosa Lopez is a Hispanic woman who had lived in the projects for over twenty years. She didn’t have any close friends in the projects herself; she told us that she doesn’t like having close friends that she would see all the time. She knew her kids’ friends. “Where there is evil, boys will be involved,” she said. One or two would come over occasionally, but not too often because she didn’t want them to. In Spanish, we

were told that her kids would often see drug dealers, syringes, and broken pieces of crack vials. "I would clean up my space, and then all the drug users would come and leave all their trash." She would pick up syringes so that her kids wouldn't play with them. "I would clean the place so that my child wouldn't get sick. When they were very young, I would not let them play outside at all. We knew not to touch that stuff." If they did venture outside, she and the mothers of other small children would sit outside and watch their kids while they played.

The fear and mistrust induced by these surroundings motivated mothers to ensure that their children were under a watchful eye at all times. Diane Gonzalez had lived in various housing projects with her young children during the past seven years. She told us that neither she nor anyone in her family was ever threatened or attacked. Once, she did give her keys to an elderly neighbor to watch her apartment when she went on a vacation, and came back to find that her microwave and her son's video games had been "borrowed," and only the microwave was returned when she asked about them. She believes that someone else actually took the video games, and not the old woman herself, but she said, "You can't trust nobody there." Ms. Gonzalez described a typical day for us, in which she would get her nine year old son ready for school and wait for him at the bus stop on the corner. Then she would take her daughter to stay with her son's grandmother in one part of town, before taking a train and a bus to GED class half an hour away. Her son would get home around 2pm. He spent from 2-7pm each day with a 55 year old male nurse's aide (whom Ms. Gonzalez had found through the local hospital) to be a "father figure" in her son's life, since he was always getting into fights with kids in the neighborhood.

We came to realize during our interviews that these mothers were more than simply concerned for their children. They had organized their entire lives around protecting their sons and daughters from the genuine dangers of ghetto life. These children had witnessed gunshots in their park, drive-by shootings, bloodstained bodies, domestic violence, frequent fights, and play areas littered with broken drug paraphernalia. In response, their mothers tended to isolate themselves, communicating with few others, and developing feelings of mistrust. These mothers became intensely focused on their children - always taking them along on errands, waiting with them at the bus stop, and keeping them inside or watching them play from a window or a seat on the stoop.

We believe this organizing principle has ramifications for these families that extend well beyond physical safety. Younger children in particular were seldom allowed outside of the apartment, and never beyond the mother's watchful gaze. Mistrust of others extended to children's playmates, who were typically not invited to come over to the apartment and play. The enormous amount of energy channeled into monitoring the activities of children also leaves scant opportunity for personal development of the mothers themselves. Watching the children always takes precedence over attending English as a Second Language classes, GED instruction, job training, or job search. For many women with little education and work experience to access these types of outside and professionally enhancing activities, such activities must not only be close enough so that mothers can reach them efficiently using public transportation, but they must also be scheduled during hours while children are in school. If there are young children in the household too young to attend school, however, then there is no time left at all for the personal development of low-income mothers.

Why doesn't someone else watch the kids? In addition to financial constraints, we found that most mothers have a profound distrust of others who might provide child care, including their own sisters, in many cases; outside of leaving youngsters with a grandmother or perhaps with an aunt,

mothers do not feel that their children will be adequately looked after by others. These are, of course, generalizations and there are likely to be many individual exceptions. Nonetheless, we believe they accurately characterize the situations facing many MTO families.

#### 4.3. *Qualitative impacts of moving out of public housing*

To illustrate the impact on a mother and her children of living in the ghetto and then getting the chance to move out, we relate the full details described to us by Shelly Brown. Ms. Brown is a middle-aged black woman who had lived in public housing for twenty-five years prior to enrolling in MTO in 1994. She said that she had often thought about moving, but didn't know how she could afford it since she doesn't make much money and she has children. Her two oldest children now live on their own, but her two teenage daughters live with her. The children's father is deceased, so the family receives some Supplemental Security Income, which Ms. Brown augments by working part-time.

She said she wanted to move because there was so much crime. "I would come from work, and find police wagons filling up my street. It got so bad that I was telling myself that 1994 would be my last summer. That was the worst summer that I had experienced in 25 years," she said. "The shooting, it was ridiculous. I had to see my kids yelling and screaming, hiding under cars, and trying to get into our house. I come home from church and had bullets flying through my hallway window." She said it wasn't the drugs that she was afraid of in her neighborhood. It was the shooting. Drug dealers didn't approach her or her kids.

Those people know who I am. I preach 'Thy kingdom come and thy will be done.' That's the kind of woman I am. I will preach the word to them. I don't care who you are. So they knew where I was coming from, and they knew where my kids were comin' from. And the same with some of my friends there also. So with them, it was more like, 'Hi, Ms. So-and-so.' So they know who my kids are. It's not really the kids in the neighborhood, but the people driving through. You don't know where they hang at. You know, they do their drugs on the corner, next to the park. You gotta pass by them and they say, 'Hey, you want some.' They was bold day and night. They would do their stuff inside, or sit outside and smoke their reef. ...

And like I said, the main shooting and stuff was coming in from outside of the neighborhood. We would be sitting outside and see them drive by and shoot at each other. My kids had to duck underneath cars. One Sunday I happened to leave my kids home. I came back and the cops was everywhere. I couldn't jump the van fast enough to see if my kids were OK. They had my car taped out and everything. They had a shootout next door. What happened was, the people whose car was next to mine was all shot up. The bullets didn't hit my car, but they had to tape mine down because it was in the that area. I said to my kids, 'You're not staying home by yourselves no more. That's it.' ...

You wouldn't want to raise your kids in that. Being around seeing that. Kids pick up in different kinds of ways. If I were the type of mother that let my kids go-go-go and they could have visited anybody's house, then you never know what could have happened. ... I'm the type of mother who doesn't let her kids go loose. I'm very self-conscious about my kids, so I sat with them or I sat at the window and watched them. If I'm gonna go someplace, they're gonna

go with me. My kids are not used to violence. They're not used to fussing and fighting. It gets them upset. So they'd rather not go outside. Or if we were outside and they saw a complication, they'd come over and sit with me.

In addition to the high levels of exposure to violence in front of her home and the deep sense of fear and entrapment associated with it, Ms. Brown's children did not have a safe place to play in the neighborhood at large: In the projects, for instance, the park in which they played was built on cement. "The place was not safe for the children to play. They had swings on concrete. Everything was on concrete. And that's where most of the accidents happened." A couple of times her daughter fell off the swing and hit her head -- once she was hurt seriously enough to be taken to the emergency room at the hospital. Eventually, they had to stop playing in the park because shooting began to take place there as well. "In the last five or six years, it has just gone down. People were coming from other areas." She said that gangs from two nearby areas weren't getting along, so there was a war zone.

So that's why all the war's going back and forth. Boom-Boom-Boom. That lady got killed one day, driving her car. There was crossfire. She got blown away. When you walk in there, you've got to really pray.

What scared my kids was the drugs and the shooting. They were never the type of kids that were on the loose, because from Day One since they were born, they were headed to church. They really never had a chance to get out into that world and see what it was like, so when it started coming around them, that's when the fear came around. They kept saying, 'Mama we're gonna move. Mama we're gonna move. We're gonna move out of here.' And I'd say, 'Mark my words, this is gonna be my last year.'

Shortly thereafter, Ms. Brown was offered a subsidy through the MTO program to help pay the rent if she moved her family out to a private market apartment. With the help of her MTO counselor, she found an apartment in a demographically older and more racially mixed part of Boston. But when asked where she would have moved if she hadn't enrolled in MTO, she said that she'd still be living the projects. "I'm not gonna lie to you. It takes money to save up. I'd have been still there." After enrolling in MTO, however, "the doors opened on my behalf."

In describing her new neighborhood, Ms. Brown said, "It's so beautiful. So nice. The neighbors are very friendly. ... I like the peace and quiet," she says. "I have peace of mind. I'm closer to the stores, and the transportation, too." Comparing the old and new neighborhoods, she said that her kids don't have as many kids to play with, but they have peace of mind and they love the area. "Here, we go outside and the kids ride their bikes." She says that the new landlord was very nice, and knew that there weren't a lot of kids to play with, so she put up a basketball hoop in the backyard. They know many other children from school and from church, but Ms. Brown still prefers to keep home life separate from school and church -- so her daughters rarely have friends come over to play.

The kids never get into fights at school. She has a time for her kids to leave the house, and a time for them to be back, so they don't have time to get into trouble on the way to and from school. "They know I'm gonna be there, or if I'm not there then they're gonna know where I am so they can

call me.” Ms. Brown is very involved in her children’s schools. “You see, I take my kids to school every day. Their teachers, they know me.”

She feels that the teachers in the new schools are a bit more attentive to the individual needs of each child. She also says that she feels more comfortable letting her children get involved in school activities, because they are further out and there is less crime. The school is also “a good mixture, with different races.” In the project, everyone was the same race. Ms. Brown prefers a mixed racial environment for her children, like the one in which grew up elsewhere in Boston – where she had more white friends than black friends. She says that her kids don’t see their friends from the old neighborhood. “When we left, we left everything behind.” In the old neighborhood, there were so many sirens and police at night, “it was like sitting and watching the movies. It’s sad to say that, but it’s true. Now I sit here and I don’t see nothing walk past by here after seven o’clock. ... But there’s no runnin’ and no yellin’ here. I have no problem walking out here at nighttime.” When asked what she likes the most about the new neighborhood, she said, “What more could I ask for? My kids, they’re happy. That’s the most important thing.”

When Ms. Brown was living in the projects, her daughters were terrified of the gunfire. Her response was to make sure that she always was watching her kids, and she took them with her everywhere. They desperately wanted to move out. Since her family has moved, she clearly feels that they have all achieved some “peace of mind.” Our interpretation is that their fear dissipated quickly, which has slowly begun to manifest itself in behavior changes.

Regarding employment, for instance, Ms. Brown works part-time, so that she can be at home when her children come home from school. She has worked in the schools in her old neighborhood for the past seven years, starting out as a volunteer when her youngest child entered Kindergarten (“so I could keep an eye on them in school, too”), and then applying when a paid position opened up. “I’m very particular about them staying home by themselves, and about babysitters. When my youngest one gets into the ninth grade, I’ll feel more comfortable getting a full time job.” Recall that in the old neighborhood’s atmosphere of sirens and flying bullets, Ms. Brown had vowed that her kids would not be home alone – including her older daughter, who was in eighth grade at the time – so considering full-time work appears to represent an incremental change.

She also anticipates that her daughters will be granted more and more independence. As a first step, she now waits after school for her daughter on the next block, rather than in the schoolyard. Of the youngest one (who has just turned thirteen) she says, “I’m not gonna let her come home and let herself into the house. I don’t care where I live at, that’s just me. My older girl, she’s in the tenth grade. I’ll go out shopping knowing that she’s here. My baby, I won’t do that with her. She’s got another year to go.” Ms. Brown remains reluctant to allow outsiders into her home, but has allowed her daughters to become more involved in after school activities like basketball, track, dance, cheerleading, and Junior ROTC than she would have in her former neighborhood.

Other families have also related to us their impressions of how their new neighborhoods differ from the projects. Ms. Rodriguez’s son told us that he has seen minor things after moving, like people smoking pot, but there aren’t crackheads like there were in the projects. He says that in his new neighborhood everyone carries weapons too, but in the projects people would pull them for any reason. “Here, I see fistfights, and no one pulls their weapons. Over there, people pull out their guns.” Ms. Garcia told us, “I was always a little anxious when I walked in my old neighborhood, because you never knew what was going to happen to you. Now, in my new neighborhood, I don’t worry at all.”



Ms. Jones has since moved through MTO to an apartment in the suburbs, and seldom goes back to the projects. She said, as for “visiting my friends – they come down and visit me. Because it would still be the same. I still might get shot by just coming to visit, you know. I remember when my sister used to come and visit my mother. We used to run to get in the car to leave out the place.” When she has returned to her old neighborhood with her four year old daughter, Ms. Jones says, “Even now, we can’t drive up the street. My baby, she so scared that she start cryin’. ‘No-no-no.’ She don’t even want to go near there. It’s amazing how little kids remember that stuff,” especially since she was not yet two years old at the time. She says that she is glad she had the opportunity to move.

As long as the kids is safe, that what my main concern was...They can’t grow up normally in an atmosphere of fear. They can’t play games and stuff. So I had to do it. And that was the best chance when they said we had to move in the suburbs. Living in the same area, that’s not good. Even the elderly people, they living in fear, captive in their own homes. My mother lives like that. It’s terrible. ... In the ‘hood – my kids, they had friends. But I wouldn’t let them go out, because I was afraid. Bullets don’t got no name.

When living in the projects, MTO families seem to feel that they are not the targets of crime, but the witnesses. Our fieldwork with residents of Boston housing projects bears out the national statistics on crime, which tell us that most incidents are perpetrated by young men upon young men. However, these families fear being caught up in the crossfire. Fear has led mothers to constantly monitor their children’s activities, leaving little time for personal development. Children are often kept indoors, and their social activity is limited and always under a watchful eye. Each of the families we met that have moved seem much more at ease in their new neighborhoods. Housing programs such as MTO that help families move out of housing projects into areas of less concentrated poverty appear to be quite successful in reducing this apprehension, and hold promise for releasing families from the captivity of the defensive behavior patterns they have adopted.

## **5. Quantitative Evidence**

The qualitative evidence described in the previous section led us to focus our quantitative data collection on measuring the impacts of MTO on safety and health. It also led us to develop an overall conceptual framework and hypotheses about the mechanisms through which MTO moves would lead to changes in adult and child outcomes. In this section, we begin by summarizing our results that have been published elsewhere on the impacts of MTO on safety and health. Then we present new quantitative results from questions in our survey that were designed to explore a specific hypothesis about the mechanisms through which MTO moves might affect outcomes. Based on our fieldwork, we hypothesized that offers of housing vouchers leading to residence in safer neighborhoods would reduce the level of parental monitoring of their children. Further, we speculated that this reduced monitoring might lead to more freedom for adults to pursue activities that could lead to greater economic self-sufficiency.

### *5.1 Summary of results on safety and health.*

Since safety was such an important factor for the public housing residents in our qualitative interviews, one of the first tasks of our survey research was to quantify the magnitude of changes

induced by moves to new neighborhoods for our entire sample. We found very significant declines in measures such as the frequency of gunfire and presence of drug dealers among both groups receiving housing vouchers. Based on our qualitative research combined with our reading of prior studies, improvements in safety were also hypothesized to lead directly to fewer victimization incidents involving children, to fewer injuries (say, from broken glass or needles), to decreased asthma from reduced stress (Wright 1998), to fewer behavior problems among children brought on by exposure to violence (Groves 1993), and to improved adult mental health from a reduction in anxiety about safety. These hypotheses about the positive impact on lower poverty neighborhoods on various child outcomes were tested using our survey data.

Some of the key results on health and safety outcomes from Katz, Kling and Liebman (2001) are summarized in Table 2, where we display the Control group mean in column 1, the regression-adjusted difference between the Experimental and Control groups in column 2, and the regression-adjusted difference between the Section 8 Comparison and Control groups in column 3. We found that families offered housing vouchers through the MTO program had: significant improvements in neighborhood safety; fewer injuries and asthma attacks (mainly in the Experimental group); reductions in child behavior problems, particularly for boys; and better adult mental health. In addition, we found marginally significant evidence of increased social trust in the Experimental group (p-value .11) – consistent with some of our qualitative observations – that may be related to such outcomes as child behavior problems and adult mental health.

By focusing special attention in our survey on outcomes such as safety and health that the families in our qualitative interviews indicated were important to them, we accurately predicted many areas of inquiry where there were interesting effects of moves out of high poverty neighborhoods. Moreover, the systematic data collection in our survey gave us a fuller understanding of these issues than we had obtained from our small number of qualitative interviews. Within our survey research itself, we also included open-ended questions to obtain contextual details about victimization incidents and injuries. These open-ended responses allowed us to later develop a coding system that fit the respondents experiences, instead of pre-specifying closed-end response categories.

### *5.2 Quantitative assessment of hypotheses on parental monitoring*

To assess the extent to which safety concerns were influencing parental monitoring behavior, we asked several direct questions in our survey:

- When <CHILD> is outdoors on a weekday afternoon, do you need to closely monitor (his/her) activities – for example, by sitting at the window?
- On a typical weekday, did there need to be someone keeping a constant eye on <CHILD> after school because of safety concerns?
- [if yes]: Were your other activities, such as work, job search, or education, restricted because you needed to constantly be watching over <CHILD> after school?

In Table 3, we present results on some of these parental monitoring measures for children ages 6-15. About 57% of household heads reported that they closely monitor outdoor activities. The sign of the difference was negative for the Experimental group and positive for the Section 8 Comparison group, but both differences were statistically insignificant. Only 31% of household heads in the control group said that they need to keep a constant eye on their child after school because of safety concerns. The level of this parental monitoring was roughly 25 percent lower in the Experimental group and 15 percent lower in Section 8 Comparison group. However, the difference in the overall mean between the Experimental and Control groups was only marginally statistically significant, with a p-value of .106, and the difference for the Section 8 Comparison group was statistically insignificant. To examine changes in the more problematic situations, we also analyzed the outcome where household heads indicated that they need to both “closely monitor” and “keep a constant eye on” the child. This was true of 26 percent of the Control group. The decline in this condition for both groups receiving housing vouchers through MTO was about 8-9 percentage points, with p-values on the differences of .059 in the Experimental group and .101 in the Section 8 Comparison group. If the offer of housing vouchers affected only those who used the vouchers to move to new locations, then the magnitude of these differences is 2.1 times larger for the Experimental group and 1.6 times larger for the Section 8 Comparison group, as described above in section 3. Thus, there is some tentative evidence that moves to safer neighborhoods may have reduced the need for parents to closely monitor their children, but our statistical power to detect effects of even quite large magnitude is limited given the size of samples used in this analysis.

The decline in parental monitoring intensity among the groups receiving housing vouchers, however, did not translate into detectable changes in perceptions that the household head’s own activities were restricted. The overall control mean for activity restriction was 15 percent in the Control group. The percentages were lower among both groups receiving housing vouchers, but the differences were statistically insignificant. In other work, we find that no significant effects of either MTO treatment on the employment rates, education, or job training of household heads (Katz, Kling, and Liebman 2001).

One reason why increased safety might not alleviate restrictions on household head activities induced by parental monitoring may be that families moving to new neighborhoods using housing vouchers had more difficulty finding child care. We find, for example, that after school (and after any school-related activities) on a typical weekday 75 percent of children ages 6 to 15 in the Control group go home as opposed to some other place. Children are 7 to 8 percentage points more likely to be reported to come home in the Experimental group (p-value .099) and in the Section 8 Comparison group (p-value .197). We do note, however, that similar data collected at the Los Angeles site of the MTO demonstration does not indicate any significant differences between groups in the location children go after school (Hanratty, McLanahan, and Pettit, 1998).

We investigated the arrangements for after-school supervision of children ages 6-15. In general, we hypothesized that younger children would be more likely to be supervised by an adult after school, so we report results separately in Table 4 for children ages 6-9 and 10-15.<sup>10</sup> Note that the

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<sup>10</sup> Note that we also performed separate analyses by age group for the parental monitoring outcomes in Table 3. While younger children did indeed have higher reported monitoring levels, the effects of receiving housing vouchers were not significantly different between the younger and older age groups. Differences between boys and

trend over time for the Control group indicates a decline in parental supervision after school, most likely due to rising employment rates for the mothers. According to the Baseline Survey, 75 percent of children ages 6-9 in the Control group were supervised after school by their parents. One to three years later at the Follow-up Survey, 67 percent of children ages 6-9 received after school parental supervision.

In the Control group, it turns out that the adult supervision pattern is quite similar for younger and older children (although the younger children are often at home with older siblings). Almost no child is alone after school, but about 13 percent of the Control group are not supervised by an adult and about 20 percent are supervised by an adult other than a parent. Among younger children in particular, the fraction supervised by an adult other than a parent is lower in the Section 8 Comparison group (p-value .042), and there is also a statistically insignificant decline in the Experimental group (p-value .224). The sign of the difference for parental supervision of younger children after school for the two groups is positive but statistically insignificant. On net, relatively more parents are supervising children after school among the families offered housing vouchers (which could be restricting their own work, job search, or education), but these differences are not large in magnitude and are statistically insignificant.

The results also suggest that there are more children without either a parent or an adult supervising them after school especially for the Section 8 Comparison group (p-value .062). Nearly all of these children not supervised by an adult in the Section 8 Comparison group have mothers who are working, and most are reported to be with other youth or child family members. It is not clear whether these circumstances result from difficulty in arranging for alternative supervision in the new neighborhoods, or from a feeling of increased safety that makes mothers less fearful of leaving children unsupervised.

## **6. Using Qualitative Data to Place Quantitative Results in Context**

During the course of our fieldwork, including both our observation of program operations and our dozen qualitative interviews, we learned many institutional details which were valuable in giving context to our quantitative results. In particular, the fieldwork has helped us to make judgements concerning the external validity of our MTO findings, and has prevented us from making some significant errors in interpreting our quantitative results.

### *6.1 The External Validity of our MTO Findings*

One of the most important questions that arises in interpreting results from MTO involves the external validity of the findings – that is, assessing the usefulness in forecasting the results of other potential implementations of housing mobility policies.<sup>11</sup> One might want to use the results about the Section 8 Comparison group from MTO, for example, to make inferences about what would happen if

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girls were also examined, but were not found to be significant.

<sup>11</sup> The MTO families volunteered to participate in a lottery for housing vouchers. The quantitative findings in Katz, Kling and Liebman (2001) suggest that offering housing vouchers to families in public housing projects of high-poverty, inner cities improves (at least in the short-run) multiple indicators of the well-being of those residents interested in moving out of public housing. But it is not clear the extent to which such findings translate to other residents of public housing projects or to the case of large-scale policies of demolishing public housing.

the regular Section 8 voucher program were to be expanded. One concern in doing so might be that the applicants for MTO potentially thought that they had to move to the suburbs, so they might not be representative of the applicants to the regular Section 8 program. Our qualitative work suggests that most MTO applicants essentially thought that they were applying for regular Section 8 assistance. There was little awareness of the special restrictions for those assigned to the Experimental group, except for those actually assigned to that group, who then indicated that they were surprised and often upset about the limitations on their relocation choices. From the point of view of the external validity of MTO for Section 8 expansion, these reports suggest that MTO applicants are likely to be similar to other voluntary Section 8 applicants from public housing.

### *6.2. Avoiding Errors in Interpreting our Quantitative Results*

There are a number of examples where our qualitative research prevented us from making some significant errors in interpreting our quantitative results. We discussed one of these examples above – the possibility that responses to the baseline survey were affected by the fact that some respondents erroneously believed that their survey responses would determine whether they received a Section 8 voucher.

Another example involves racial and ethnic differences in location choices. We observed that black families tended to move further out of the city of Boston than Hispanic families did. Had we not done the field work we would almost certainly have attributed this to language barriers that intensify as one moves further away from the city. However, our fieldwork suggested that another explanation was at least as important. Spanish speaking MTO families were assigned to the one Spanish speaking counselor and this counselor believed that families were better off staying close to the city. By default the non-Spanish speaking families were typically assigned to the other counselor who urged families to move as far from the city as possible. Thus the variation in geographic location by race and ethnicity was likely due at least as much to counselor attitudes as it was to language issues.

A similar counselor effect appears to have been partially responsible for the decline over time in the lease up rates of families offered vouchers. While rising rents due to the strong economy appear to have been the major cause of this pattern, it is also the case that we observed some significant burn out by the counselors as the program progressed and this is likely to have contributed as well.

## **7. Other Lessons about Housing Assistance**

In addition to helping us generate hypotheses and theories and helping us to interpret our quantitative results, our field work provided us with extensive opportunity to listen to public housing residents and Section 8 recipients talk about their housing situations. These conversations taught us many things that we believe are relevant for housing policy. For many of the things we learned, it is hard to imagine any other data collection strategy that would have led us to these insights.

### *7.1 The Importance of Utility Costs*

Perhaps the clearest lesson we learned is that in the minds of public housing residents a large difference between project-based assistance and Section 8 is that the tenant is not responsible for paying for utilities such as gas, heat, and electricity in the projects, but usually must pay these costs in private rental units. This was given as a reason for not moving by some of the people who were offered vouchers but did not use them, and it was described as a significant drawback of life in the new

apartment by those who moved. Indeed, more than three-quarters of the families we interviewed brought up this issue at some point.

For example, Ms. Rodriguez, an Experimental Group household head whose family did not their voucher told us that she looked for apartments in listings in *The Boston Globe*. She said in Spanish that one apartment she found listed in the paper was “too cold.” She went on to say that her mobility counselor would call and leave messages about apartments, but that they were “cold” so she wasn’t interested. Puzzled, we asked what she meant by “cold,” and she explained that she would have to pay for utilities including heat, but she knew she couldn’t afford them, so it would be cold in that apartment. “After \$300 or rent, and then gas, light, and oil I can’t afford it. ... That’s why I am still here.”

Another woman, Ms. Diaz, gave the following explanation for why she did not use her voucher to move: “I was indecisive. I began to think that one would have to pay light, water, and heat in many places and it seemed like it would be more expensive than here. I couldn’t find an apartment in which utilities were included. There are few like that ... I looked but I would have had to pay for utilities. Some had low rent, but I came to see that in the winter, the light, water, and gas would be a lot.”

Finally, a woman named Diane Sanchez did manage to move. But she explained to us why some of her friends did not: “Maybe they didn’t want to pay light. If you take Section 8 you have to pay bills. That’s the good part of the projects, but I prefer to be safe with my kids even if I have to pay the light.” She went on to say that when she moves next “I want to see if I can get an apartment that includes heat and hot water, because it would be less money for me.”

## 7.2 *Security Deposits*

Talking to the MTO housing counselors helped us understand the importance of certain recent housing policy changes. For instance, soon after MTO began, HUD changed its rules and began to allow Section 8 landlords to require security deposits from tenants. The security deposits could be an entire month’s gross rent. Since Section 8 families generally pay only a fraction of the total rent (with the government paying the rest), these deposits could equal several months worth of rent payments: We observed an initial program informational session in which a number of MTO household heads expressed deep concern that this new rule would make it impossible for them to move, and we therefore expected the counselors to receive many complaints about this change as families searched for apartments.

Our qualitative fieldwork yielded mixed evidence on the importance of these security deposits. The counselors reported that the new rules were having little impact. In part, this was because many landlords were not choosing to require the security deposits. However, even when they were required, voucher recipients were quite resourceful in obtaining funds to pay the security deposits and therefore this was not a major constraint. We viewed this type of evidence as particularly convincing because the counselors own reputation was based in part on the success of their clients, and it would have been easy for the counselors to use the security deposit regulations as an explanation for the failure of some of their clients to successfully use their voucher. Our analysis of lease up rates over time did not show a discrete decline around the time of the HUD policy change, though adjustment to the new regime by landlords might have been gradual.

However, one MTO household head we spoke with, Cynthia Jones, told us that the security deposits greatly constrained her housing choices. She told us that she had taken her current apartment

at the last minute because her voucher was about to expire if she did not use it. She said that while the new neighborhood is safer than the old one, there are drug dealers on her street and her apartment is infested with mice. When we asked her why she did not move to a new place, she said, "I can't move now because they don't offer the security deposits so now you have to pay the first and last months rent. I tried to move a couple of times but every place wants \$1600. I don't have that to move so I have to stay where I am at. ... It's probably going to take me a couple of years [to save it.] Every place I've seen that I liked you had to have first and last months rent."

### 7.3 *Perceptions of Marginal Benefit Reduction Rates*

In some of our initial interviews, we observed that MTO families knew that if their income increased, their rent would go up by 30 percent of the increase.<sup>12</sup> We were struck by this awareness of marginal benefit reduction rates because one of us had conducted interviews with Earned Income Tax Credit recipients and had found essentially no awareness of the phaseout of the EITC and the marginal tax rates it creates (Liebman 1996). Therefore in our interviews, we began asking "If your income goes up does your rent change?" Most MTO household heads in our qualitative interviews not only said yes, but went on without further prompting to explain that the rent went up by 30 percent. One respondent went on to explain the exact lag between the increase in her income, and the annual income recertification that resulted in the increase in rent. Ms. Quinonez described the cumulative impact of taxes and benefit reductions "That's why I don't want a raise because you have to pay taxes and then the rent. It's not for you the raise, clearly. It's for them."

In our interview with Cynthia Jones, as soon as we had turned on the tape recorder she said: "You want to know why I hate this program. Let me tell you why I hate this program. I thought it was a program like to help you get up on your feet. Because I was on welfare but now I work part time. So I was working full time, but then when I told my leasing officer that I was working full time I was making too much money so then my rent went sky high. Then I couldn't afford to pay the rent and take care of my light and my gas and all my other bill so I had to cut back to part time. So I think it stinks because if they are there to help you get up on your feet. Say if you make \$400 a week and your net pay is like \$275 or whatever. Then your rent goes up from \$150 to \$600 [a month] then plus your gas and your light and that's a lot of money."

Ms. Jones went on to explain that the amount she had to pay for child care also increased when her income went up and that she had concluded that she was financially better off working part-time (i.e. that her effective marginal tax rate exceeded 100 percent). At the end of the interview, we asked if she had any advice for the people who run the program. She suggested that the government take the rent increases that occur due to income increases and put them in a savings account for the individual to help them leave housing assistance altogether:

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<sup>12</sup> The total effective marginal tax rate on these families can be much higher than this if they pay payroll taxes and possibly income taxes and face reductions in other benefits such as Food Stamps and child care subsidies as their incomes increase.

They need to give more time to look for a suitable place to live and that if you start working they should say this person should pay this much money. Give this person a set amount of rent to pay if they start working full time part time or whatever and then tell them they got 5 years to have a bank account to save x amount of dollars so that they can save their money, buy them a house, or move out on their own and get off the program and let somebody else that really needs it.

We suspect that the monthly nature of rent payments makes changes in rent transparent to housing assistance recipients. In contrast, the EITC is typically paid once a year, the credit amount depends in a complicated way on a taxpayer's earnings, and benefit levels have changed significantly almost every year, making it difficult for recipients to connect their labor supply decisions with the resulting change in the credit.

In our quantitative survey, we asked a series of questions to explore whether the awareness of these marginal benefit reduction rates was as widespread as we had perceived it to be in our qualitative interviews. We asked "Does your rent change when your income goes up?" 90 percent of MTO households still receiving housing subsidies answered "yes," 4 percent said "no," and 5 percent said that they "did not know." For those who said yes, we asked "How much does your rent change if your income goes up by 10 dollars a month?" 57 percent said that they did not know, while 43 percent gave a numeric answer. Of those supplying a number, 33 percent gave the statutorily correct answer of 30 percent (or 3 dollars), and another 15 percent gave an answer close to this answer (between 20 and 40 percent). A surprisingly large number of people gave an answer that was significantly higher than 30 percent. Sixteen percent gave an answer between 40 percent and 100 percent, and 22 percent reported a number that was 100 percent (\$10) or more.

Our interpretation of these quantitative results is that it appears that most housing residents are aware that their rent rises when their income goes up, but that it is a minority that know the exact marginal benefit reduction rate. We speculate that some of the greater knowledge shown by respondents in the qualitative interview was due to the interview format. It is easy to say "I don't know" and move on to the next question in a long survey, especially over the phone. Moreover, we suspect that some of the outlier responses to this question on the survey reflect errors by the interviewer or coder. In contrast, in our qualitative interviews we were more likely to interpret responses of "I don't know, maybe 30 percent" as someone having an accurate perception of the incentives and to ask the question again if someone's answer suggested they were confused about the monetary units.

#### 7.4 *The Impact of Policy Uncertainty*

In our dozen interviews, which were occurring at the height of uncertainty over welfare reform, we encountered two respondents who told us that they were concerned that if they moved to a Section 8 apartment, the government would decide to stop funding the program and then they would be unable to pay their rent and become homeless. In contrast, they felt secure that public housing was not going to disappear. One woman gave this reason along with fear of utility costs as her main reasons for not availing herself of the vouchers. Another, Ms. Brown, said then when she was thinking about enrolling in MTO, other people in her neighborhood cautioned her: "'Be careful' they said, 'There must be a catch in it. You're gonna move and they ain't gonna pay that rent. And you're gonna be stuck there.' But if I'd listened to everybody, I wouldn't be where I'm at today."



### 7.5 *The Importance of Access to Health Care*

Toward the end of our field research, we sat down with the MTO mobility counselors with a list of all of their clients who had failed to use a voucher to move and had them tell us the story of why each client had not leased an apartment. There were a wide range of circumstances, but we were struck by the number of people who had decided that they did not want to move further away from the place where they or their children were currently receiving medical care. Many of the housing projects Boston MTO families came from were located in close proximity to academic medical centers including Children's Hospital, and mothers whose children were being treated for serious cases of asthma or other conditions or who themselves had serious physical or mental health problems were reluctant to move further away.

In our qualitative interviews, we found that easy access to health care providers was an amenity that was valued heavily. It was also the source of the most negative comment we heard anyone make about life in the suburbs. Brenda Hernandez described the health center she visited in her new neighborhood: "Here they treat you bad. In Boston they treat you fast. But here they are prejudiced in the way that they treat us. They treat us like nothing. I don't like the hospital here. Sometimes I wish I had a plane and could just fly to Boston. In the hospital there are no Spanish speaking people. My sister feels the same way. Her neck was hurting and she was crying and they made her wait and wait. In Boston they treat you nice and give you the things you need. . . . We have no problems with the welfare office here. Only the hospital. My Social Worker is a nice guy. He's an American. . . The people in the stores are fine. They treat you nice. . . My children are treated well in the school system." While this may represent a single isolated incident, it does serve to reinforce the impression that health care is perhaps the most important place-based service that these families rely on in their neighborhoods.

### 7.6 *Small Management Changes in Public Housing Can Have Big Impacts*

After violent crime, property crime, drugs, and noise, the most common complaints we heard about housing projects was that the stairwells and common areas of the projects were a mess, entryway garbage cans were always overflowing, and the entryway doors did not have functioning locks so that undesirable people would use the stairwells and roofs of the building to do drugs. We also heard people talk about these problems being eliminated simply because a new building supervisor came in who managed things well by fixing the locks and having the trash cans regularly. We take this to be hopeful news. Significant improvements in the quality of life of project residents are possible with fairly small management improvements.

Many people we interviewed also talked about the tremendous effectiveness of recent efforts of the Boston Housing Authority and the Boston Police to keep drug dealers and other undesirable people away from the projects. Indeed, one participant who moved to the suburbs told us that if the improvements in the projects had occurred earlier, she would not have applied for MTO and moved. She added, however, that she was grateful that she had moved and did not at all regret her decision to participate in the program.

### 7.7 *Living in New Neighborhoods Helps Families Learn About Additional Housing Options*

At the end of our interview with Rosa Calderon, we turned off the tape recorder and got up to leave. While we were walking to the door, she said in Spanish "I'm going to be moving again soon."

We were somewhat embarrassed that we had not managed to elicit this important piece of information in 90 minutes of talking with the woman, and we sat down again, turned on the tape recorder, and asked her to explain why she was going to move. She told us that she took this initial apartment in order to make sure she found something within the 90 day time limit. But now that she was in the new neighborhood, she had heard from a neighbor about a better place that was available down the street.

Two other interviewees told us similar stories of planning to move due to learning about better apartments after moving to the new neighborhoods. Another MTO household head, Shelly Brown had already moved to a second apartment in the same neighborhood by the time we interviewed her. She moved because her prior unit was on the first floor of a two-family unit, and the family on the second floor had three young children: "There were nights I couldn't sleep. . . . When I come home for work, I don't want no 'Boom! Boom! Boom!' Over my head." Her second unit was cheaper, more spacious, more attractive, not to mention much quieter. She has no plans to move anytime soon: "I'm comfortable here, and the kids are comfortable."

### 7.8 *Relationships with Neighbors*

When we initially analyzed the baseline survey data we were surprised to find that 42 percent of household heads said that they had no friends living in their neighborhood, and that a further 48 percent said that they had only a few friends in the neighborhood. We discussed in section 4 the ways in which fear of crime and violence can lead public housing residents to isolate themselves from their surroundings. From our qualitative interviews, we came to believe this was a broader phenomenon. When asked if they had friends in the housing projects or spent time with their neighbors, the women we interviewed gave us responses such as "I keep to myself" or "I don't want their problems to get in my life."

For many of the women, these guarded attitudes toward neighbors continued after their moves. Ms. Quinonez told us, "The woman next door is white and says hello and asks me if I need anything. The street is very tranquil. Most people own their homes. People are friends and not too close. That's good because I don't like to be too friendly with neighbors." Shelly Brown's comments were similar: "The people are really nice, but everyone keeps to themselves. There's nobody hanging out here. At nighttime it's like a ghost town. You get a lot of skunks and squirrels. When I first moved here, the birds that wake you up in the morning, the crows, they used to get on my nerves. Oh my, at six in the morning you know it's day break. That's all you hear. But the people are friendly, and we watch out for one another. In the day time we'll say 'Hi, how are you.' We'll talk a little bit. And they go in their house and I'll go in my house and that's it." Mary Jones told us, "One thing I noticed, having my own place. [You don't want to] get to know too many people. Cause you get to know too many people, and you get everybody comin' in and want to sit down and talk to you. I just stay to myself, you know."

## 8. Conclusion

In general, as the many examples in this paper indicate, we believe that we have learned a great deal about the impact of neighborhoods on low-income families through our integration of qualitative and quantitative research on the randomized MTO demonstration. Encouraged by this experience, we are collaborating on further MTO research that will include a substantial qualitative component (lead by Susan Popkin) of 60 families in five cities, combined with survey data from a universe of 4250

households. The next stage of research will allow us another iteration in a cycle of hypothesis generation, survey data collection, analysis, and interpretation of results in which qualitative research will play an integral role.

We also found it tremendously valuable to have the principal investigators conduct the interviews themselves. Because we had our theoretical frameworks and tentative hypotheses in mind as we did the interviews and could ask for further elaboration when a respondent expressed something particularly revealing about one of our hypotheses, we believe we were able to develop insights that we would not have discovered if we had delegated the interviewing to research assistants. Our qualitative interviews were instrumental in shaping our later survey development, with increased emphasis on topics such as exposure to violence, mental health, and after school supervision of children.

The single most important contribution of our qualitative research is that it has led us to develop an overall conceptual framework for thinking about pathways through which MTO moves might affect developmental outcomes, and more generally about the ways in which ghetto residents are affected by their surroundings. In particular, we observed that fear of random violence was pervasive, and that safety concerns caused mothers in high-poverty urban housing projects to devote an enormous amount of time and energy to ensuring the safety of their children. We believe that the need to live life on the watch has broad implications for the future prospects of these families – including potential impacts on children's learning and behavior and on mothers' mental health and on their ability to engage in activities that would lead them to become economically self-sufficient.

The policy implications of this finding are potentially quite broad. The most obvious implication is that programs like MTO that help families move out of the high poverty neighborhoods can have potentially large impacts on the well-being of the families that move. However, the implications of these moves for child supervision are more complex. Our quantitative results show that after school supervision by other adults is actually lower among the groups receiving housing vouchers, possibly because parents are less concerned about having their children supervised in the safer neighborhoods or because child care options are more limited after the moves. Arrangements for child supervision may become easier over time after adjustment to new neighborhoods, but in the short run we find that moves to safer neighborhoods do not appear to enable adults to increase their school enrollment or employment rates as we had hypothesized that it might.

The experiences of MTO families suggest that there are policy options for families that remain in the ghetto that could help ease the social paralysis induced by fear of crime beyond traditional calls for more police and fewer guns on the street. For example, one option might be for schools to organize after-school programs that are supervised by parents. Such programs could potentially provide safe havens for kids to engage in both educational and social activities, while bringing together like-minded parents in an atmosphere that could help promote social trust. Parents could cooperate to rotate their supervisory schedules to permit more flexibility in their own schedules to help pursue their own education.

In the broader scope of poverty policy, the crime epidemic in the ghetto has implications for reform of the welfare system that have not been acknowledged. The often recognized danger of welfare reform is that some mothers will not find work in a weak economy, leaving their children in destitute poverty. The unappreciated danger is children will not have a mother to protect them during the hours that she is working. Our results on child supervision suggest that difficulties in obtaining adult supervision of children are an issue for a substantial fraction of this population, and that over time as

employment rates of MTO mothers has increased, there has been a decline in the share of their children who have adult supervision after school.

Unlike middle class families, many families receiving welfare – and especially the roughly one-quarter that live in assisted housing (Committee on Ways and Means 1994) – live in truly dangerous areas in which children are afraid and are at risk. Those for whom safe child care or lack of after school supervision for children is not available may face an excruciating choice between safety and work. A policy which encourages part-time employment may better allow ghetto residents to secure the safety of their older children, while promoting work for long-time welfare recipients. If full-time work is required, child care and after-school policies could be crucial. Otherwise, we speculate that a twelve year old boy might be worse off after welfare reform if he is exposed to drive-by shootings, drug pushers, and teen gangs – without anyone to look after him. Although having a working mother may have positive effects on children, welfare reform could have the unintended consequence of increasing the intergenerational transmission of poverty if more children are directly exposed to greater violence and crime.

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Table 1 – MTO Baseline Survey Descriptive Statistics of Households in 5 Cities

	Baltimore	Boston	Chicago	L.A.	N.Y.	All
If female household head	.98	.92	.96	.81	.93	.91
If Black	.97	.37	.99	.52	.50	.64
If Hispanic	.02	.46	.01	.45	.49	.32
Main reason to move:						
Drugs, gangs	.55	.54	.51	.60	.48	.53
Better apartment	.26	.29	.18	.13	.26	.22
Better schools	.12	.09	.24	.23	.19	.18
In the past 6 months a householder has been:						
Beaten or assaulted	.25	.17	.25	.27	.26	.24
Stabbed or shot	.12	.08	.12	.13	.12	.11
Sample size	637	961	895	1034	1081	4608

Note: Author's calculations using the October 1999 extract of the MTO Data System, containing data on all program enrollments (October 1994 - July 1998).

Table 2 – Summary of Health and Safety Outcomes from the MTO-Boston Follow-up Survey

	Control Mean (1)	Intent-To-Treat Difference	
		Exp - Control (2)	Sec8 - Control (3)
<u>Family</u>			
Seen drugs in neighborhood	.205	-.122** (.037)	-.098** (.045)
Heard gunfire in neighborhood	.359	-.196** (.045)	-.125** (.054)
<u>Children</u>			
If attacked, robbed, threatened	.127	-.059* (.031)	-.030 (.040)
If injury requiring medical attention	.105	-.059** (.027)	-.037 (.033)
If asthma attack requiring attention	.098	-.051* (.029)	-.004 (.037)
Behavior problems index (boys)	.326	-.090** (.041)	-.113** (.053)
Behavior problems index (girls)	.193	-.023 (.030)	-.050~ (.034)
<u>Adults</u>			
Overall health good or better	.578	.115** (.048)	.162** (.056)
Calm and peaceful “a good bit of the time or more often”	.465	.107** (.050)	.138** (.063)
“Most people can be trusted”	.078	.052~ (.033)	.017 (.037)

Note: Standard errors are reported in parentheses, adjusted for household level clustering; ~ = p-value <.15; \* = p-value <.1; \*\* = p-value <.05. Results are from Katz, Kling, and Liebman (2001), which contains a complete discussion of specifications and sample sizes.



Table 3 – Parental Monitoring from the MTO-Boston Follow-up Survey

	Control Mean (1)	Intent-To-Treat Difference	
		Exp - Control (2)	Sec8 - Control (3)
Needed to closely monitor child's activities outdoors (or no activities outdoors).	.574	-.059 (.054)	.014 (.062)
Needed someone keeping a constant eye on child after school because of safety concerns	.314	-.076~ (.048)	-.043 (.061)
Needed someone keeping a constant eye on child after school because of safety concerns AND needed to closely monitor child's activities outdoors (or no activities outdoors)	.260	-.084* (.045)	-.087~ (.054)
Needed someone keeping a constant eye on child after school because of safety concerns AND this restricted own activities – such as work, job search, or education	.150	-.037 (.038)	-.018 (.047)

Note: Standard errors are reported in parentheses, adjusted for household level clustering; ~ = p-value <.15; \* = p-value <.1; \*\* = p-value <.05. Sample sizes for the Experimental, Section 8 Comparison, and Control groups were 248, 125, and 194.

Table 4 – After School Supervision from the MTO-Boston Follow-up Survey

After school (and after any school-related activities) on a typical weekday ...	Control Mean (1)	Intent-To-Treat Difference	
		Exp - Control (2)	Sec8 - Control (3)
<b>A. Ages 6-9</b>			
Parent is with the child	.665	.058 (.071)	.027 (.087)
An adult (but not a parent) is with the child	.215	-.086 (.063)	-.138** (.068)
No parent or adult is with child	.120	.027 (.043)	.111* (.059)
<b>B. Ages 10-15</b>			
Parent is with the child	.684	-.054 (.074)	-.037 (.084)
An adult (but not a parent) is with the child	.180	.024 (.063)	-.018 (.077)
No parent or adult is with child	.136	.030 (.055)	.055 (.066)

Note: Standard errors are reported in parentheses, adjusted for household level clustering; ~ = p-value <.15; \* = p-value <.1; \*\* = p-value <.05. Sample sizes for the Experimental, Section 8 Comparison, and Control groups for ages 6-9 were 120, 70, and 105; for ages 10-15 they were 127, 56, and 89.



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