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# Putting Housing Back on the Political Agenda

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I come here today neither to praise nor to bury the U.S. Department of Housing and Urban Development (HUD), but to provoke a discussion about why housing issues and housing policy are not on America's political radar screen, and what we can do to put them there.

HUD—or at least HUD during the Clinton Administration under Secretaries Henry Cisneros and Andrew Cuomo—surely deserves a great deal of praise. First and foremost, it has survived. It was not so long ago that some powerful political forces did, in fact, want to bury HUD. The department was on the political chopping block, a target of vicious criticism. In October 1996, the *New York Times* magazine published a cover story by Jason DeParle entitled, “The Year That Housing Died,” claiming that “the Federal Government has essentially conceded defeat in its decades-long drive to make housing affordable to low-income Americans” (DeParle, 1996). In 1994, House Speaker Newt Gingrich said that, “You could abolish HUD tomorrow morning and improve life in most of America” (Cooper, 1994). A year later, the *Washington Post* reported that, “Politically, HUD is about as popular as smallpox” (Gugliotta, 1995). That year, Republican Senator Lauch Faircloth of North Carolina, the chair of the HUD oversight subcommittee, filed legislation to eliminate HUD, asserting, “I think we need to put this department to rest.” The 1996 Republican platform called for the elimination of HUD. Its presidential candidate that year, Bob Dole, drawing on popular but misleading stereotypes of public housing, called it “one of the last bastions of socialism in the world.” Local housing authorities, he said, have become “landlords of misery” (Gugliotta, 1996).

But it was not only conservative Republicans who criticized HUD. In 1989, following revelations of corruption and political favoritism during the Reagan Administration, popularly called the “HUD scandal,” *The New Republic* published an editorial entitled, “Abolish HUD.” After the Republicans took control of Congress in 1994, the Clinton administration even briefly considered abolishing the department to balance the budget and co-opt the GOP's agenda. Secretary Cisneros admitted that he had inherited an agency “characterized by slavish loyalty to nonperforming programs.”

Hoping to save the agency, he pledged to “reinvent” it (U.S. Department of Housing and Urban Development, 1995). Soon after he took office in 1997, Secretary Cuomo acknowledged that to many Americans, “HUD is really a metaphor for failed government programs, for failed aspirations” (Dionne, 1997).

Not surprisingly, many Americans came to believe that Federal low-income housing programs reward a combination of politically connected developers, government bureaucrats, and people who engage in antisocial or self-destructive behavior. As a result, conservatives got to look like good-government reformers, even as they threw out the housing “baby” with the HUD “bathwater” (Bratt and Keating, 1993).

Of course, HUD was never the “basket case” that its critics imagined. Over the years, most (though not all) of its programs, including public housing, have generally been successful on their own terms. Public housing and Section 8 housing, including Section 8 vouchers, provide poor people with better housing than they can get in the unsubsidized private market. Why else would there be such long waiting lists for these programs in every city (U.S. Department of Housing and Urban Development, 1999)? The Federal Housing Administration (FHA) continues to make homeownership affordable to many Americans who, without this assistance, would still be renters. The Community Development Block Grant (CDBG) and HOME programs, along with HUD’s programs for the elderly, the homeless, and people with AIDS, have helped make life more bearable for many of the most vulnerable people in our society.

Under President Clinton and Secretaries Cisneros and Cuomo, HUD has more than survived. In some ways, it has thrived. Much of its credibility has been restored (Alvarez, 1998). The taint of political corruption and favoritism is gone. Its programs have been improved and expanded. Its budget has increased to \$20 billion this year. New initiatives to eliminate or downsize the worst public housing projects and replace them with more livable and manageable developments, to help poor families move from high-poverty areas into better neighborhoods, and to implement the Nation’s fair housing and fair lending laws deserve high marks. So, too, do HUD’s efforts to nurture and fund the burgeoning sector of community-based development organizations in cities and rural areas around the country. The overall homeownership rate is at an all-time high. Homeownership rates among Latinos and African-Americans have significantly increased. The HUD bureaucracy is more flexible and better managed. Secretaries Cisneros and Cuomo attracted some of the

Nation's best policy experts and practitioners to take key jobs, a major sea change from the Reagan and Bush years, when top HUD policymakers had little interest in or knowledge about the agency's mission. HUD has become much more user friendly, with such efforts as putting Home Mortgage Disclosure Act (HMDA) data online so that community groups can have access to it. Its Policy Development and Research staff has consistently produced outstanding reports (such as recent State of the Cities reports), used research to help formulate and evaluate policy, and brought together the Nation's leading academics and practitioners to discuss important issues. HUD, as Secretary Cuomo likes to say, is "back in business."

### HUD in Broader Perspective

But let us be honest and put all this in some perspective:

- | Overall, HUD's budget is still dramatically below (by more than 70 percent) what it was in real terms 20 years ago. HUD's budget has still not recovered from the devastating blows it was dealt during the Reagan and Bush years. Housing advocates have such low expectations that token gains, such as an additional 60,000 housing vouchers, are greeted as major victories, when the need is in the millions (Lacey, 1999).
- | HUD still serves less than one-third of low-income families who are eligible for subsidized housing. The gap between the number of low-income families and the availability of low-income apartments is wider now than it was 20 years ago (Daskal, 1998; U.S. Department of Housing and Urban Development, 2000).
- | The geographic concentration of the poor has increased, and high levels of racial segregation persist, despite small-scale "mobility" and "fair housing" programs (Abramson et al., 1995; Jargowsky, 1997; Kasarda, 1993; Goering et al., 1999; Immergluck, 1999; Dreier and Moberg, 1996).
- | The much-touted homeownership rate of 66.8 percent is a bit misleading.<sup>1</sup> Compared with approximately 20 years ago, the current rate has actually declined among all age cohorts under 55. For example, the homeownership rate among the 30 to 34 age group was 62.4 percent in 1978 and 53.6 percent 20 years later (Savage, 1999; Segal and Sullivan, 1998; Uchitelle, 1999; p. 3-4; U.S. Bureau of the Census, 1999). Moreover, many families who have managed to become homeowners are on shaky ground. In late 1999, according to the Federal Reserve's Survey of Consumer Finance, American households, particularly those with incomes under \$50,000, had an unprecedented level of debt, including mortgage debt (Earnest, 2000; Wolff, 2000). The next economic downturn may see a significant increase in mortgage delinquencies and foreclosure.

‡ In reality, HUD plays only a small part in the Federal Government's housing puzzle. The Federal Government currently spends more than \$125 billion for housing subsidies of various kinds. HUD, the Department of Agriculture, and the Department of Defense have their own housing programs. But, as table 1 indicates, the biggest housing agency of all is the Internal Revenue Service; tax expenditures for housing to homeowners and investors in rental housing and mortgage revenue bonds total approximately \$92 billion in 2000. Much of that subsidy is spent wastefully and inefficiently. As table 2 reveals, just the mortgage interest deduction for homeowners with incomes more than \$100,000 (8 percent of all taxpayers) is, on its own, larger (approximately \$28 billion) than the entire HUD budget (roughly \$20 billion in fiscal year (FY) 2000). Almost three-quarters (73 percent) of taxpayers with incomes more than \$200,000 took the mortgage interest deduction, while only 14.7 percent of those in the \$30,000 to 40,000 bracket and 24.8 percent of those in the \$40,000 to \$50,000 category took the deduction (U.S. Congress Joint Committee on Taxation, 1998). (These figures do not include Fannie Mae, Freddie Mac, or FHA mortgage insurance, nor the proportion of the U.S. Department of Health and Human Service's Temporary Assistance for Needy Families (TANF) program funds used for housing.)

In other words, most Americans think Federal housing assistance is a poor people's "welfare" program. In fact, relatively few low-income Americans receive such subsidies. By contrast, most affluent Americans, some living in mansions, get housing aid from Washington through the tax system, which subsidizes people who can afford to buy homes without it. As a Nation, however, we focus more attention on direct Federal aid to the poor, such as public housing and rent subsidies, than on the less visible tax subsidies to those who are well off.

‡ Finally, despite its name, HUD has much less impact on the economic and physical conditions of our cities and metropolitan areas than other Federal agencies and policies, including highway programs, the siting of defense facilities, tax breaks for homeowners, and others. On its own, HUD, with its limited authority and budget, can do little to address the current plight of our cities, including the concentration of poverty, the suburbanization of people and jobs, suburban sprawl, and the economic and racial segregation of our metropolitan areas<sup>2</sup> (Markusen et al., 1991; Jackson, 1985; Gyourko and Voith, 1997).

**Table 1.** Federal Housing Subsidies by Program Category, 1978–97 (1997 dollars, in millions)

<b>Year</b>	<b>Home-owner Subsidies</b>	<b>Investor Subsidies</b>	<b>LIHTC</b>	<b>Dept. of Agriculture</b>	<b>HUD</b>	<b>Dept. of Defense</b>	<b>AFDC*</b>
1978	23,891	1,727		8,433	72,131	7,953	7,124
1979	33,725	4,059		8,876	52,027	7,619	6,695
1980	42,316	4,469		8,026	52,176	7,621	6,820
1981	53,600	5,904		6,823	45,051	11,554	6,671
1982	58,747	5,061		6,279	23,877	12,623	6,237
1983	58,688	5,642		4,799	15,458	9,966	6,309
1984	54,287	5,618		4,344	17,002	10,264	6,415
1985	56,543	5,258		4,205	15,926	10,806	6,292
1986	57,930	5,812		2,848	14,032	11,170	6,392
1987	53,440	8,789	211	2,772	12,207	11,202	6,656
1988	68,247	8,376	348	2,848	11,288	11,147	6,567
1989	63,902	8,773	819	2,738	11,192	11,176	6,587
1990	82,192	14,778	847	2,726	12,777	11,215	6,731
1991	78,460	18,347	940	2,647	22,326	11,251	7,086
1992	80,220	16,499	1,195	2,963	19,034	10,359	7,522
1993	89,179	13,395	1,708	3,999	20,283	10,000	7,343
1994	92,218	12,977	2,075	3,880	19,749	9,574	7,335
1995	93,772	11,005	2,363	2,940	12,380	9,572	6,911
1996	90,107	10,379	2,667	3,421	13,520	9,686	6,475
1997	91,740	9,930	2,945	3,538	12,020	9,665	6,492
<b>Total</b>	<b>1,323,204</b>	<b>176,798</b>	<b>16,118</b>	<b>89,105</b>	<b>474,456</b>	<b>204,423</b>	<b>134,660</b>

*LIHTC, low-income housing tax credit; AFDC, aid to families with dependent children.*

*\* According to Newman and Schnare (1994), 30 percent of AFDC benefits is used to pay rent.*

*Sources: Newman and Schnare (1994); U.S. Office of Management and Budget (1996); Housing Assistance Council (1998); U.S. Department of Defense (1998); U.S. General Accounting Office (1995).*

Table 2. Distribution of Tax Benefits for Mortgage Interest Deduction, FY 1998

<b>Income (Thousands)</b>	<b>No. Returns (Thousands)</b>	<b>All Returns (%)</b>	<b>No. Returns Taking Mortgage Interest Deduction (Thousands)</b>	<b>All Returns in Income Category (%)</b>	<b>Value of Mortgage Interest Deductions (Millions)</b>	<b>% Value of All Mortgage Interest Deductions</b>	<b>Average Value per Return for Those Taking Mortgage Interest Deductions</b>
Under 10	19,763	14.75	14		3		214
10–20	25,158	18.78	345	1.4	128		371
20–30	20,397	15.22	1,134	5.5	466	1.00	411
30–40	16,189	12.08	2,375	14.7	1,238	2.63	521
40–50	12,434	9.28	3,080	24.8	2,270	4.83	737
50–75	19,469	14.53	8,201	42.1	7,667	16.32	935
75–100	10,015	7.47	6,538	65.3	10,029	21.34	1,534
100–200	8,383	6.25	6,306	75.2	15,739	33.50	2,496
200+	2,129	1.58	1,554	73.0	9,438	20.10	6,073
<b>Total</b>	<b>133,938</b>		<b>29,548</b>	<b>22.1</b>	<b>46,977</b>		

Source: Calculated from data provided in *Estimates of Federal Tax Expenditures for Fiscal Years 1999–2003*, Washington, D.C.: Joint Committee on Taxation, U.S. Congress, December 14, 1998).

## The Current Political Climate for Housing

During the latest election season, neither of the major candidates had much to say about housing. Each had a position on housing issues—and it was clear that Vice President Gore was more housing-friendly than Governor Bush—but neither of them felt compelled to make housing a central issue. It was not part of either candidate's stump speech. The media treat housing as a marginal issue, and few major newspapers have full-time reporters covering housing matters. When major national newspapers and news magazines write about key domestic problems, or where the major candidates and parties stand on the major issues, they rarely include housing. Even Secretary Cuomo was quoted last spring as saying that, "Housing just isn't an issue that polls well" (Grunwald, 2000).

The United States still has serious housing problems, not only among the poor but also among middle-income households. Recent economic and housing trends suggest that a rising tide not only does not lift all boats, it also raises rents and home prices. Although we are at the top of the business cycle, with close to full employment,

serious housing problems remain. The major housing problem confronting the poor and many middle-income households is affordability: how much of their income they pay for housing. HUD's recent *The State of the Cities 2000* report documents that since 1997 housing prices and rents have increased at more than twice the rate of general inflation (U.S. Department of Housing and Urban Development, 2000). The widening gap between the rich and poor, the proliferation of low-wage jobs, and the economic insecurity that even many middle-income families face in the new economy exacerbates our national housing crisis.

Why, then, is housing barely on the political radar screen?

Former Speaker Gingrich explained it best a few years ago. He attributed it to housing's "weak political constituency" (Cooper, 1994). He was correct, but not for the reasons that he and many others may think. Yes, for many years HUD was an easy target. It was typically identified with public housing projects, big-city ghettos, the welfare poor, and politically connected developers. But this is not why the candidates for President and most candidates for Congress don't view housing as a win-or-lose issue, or even important enough to stress in their campaigns.

Two important things are missing in today's political climate for housing. First, public debate over housing policy is extremely narrow, in part because Federal housing policies serve a narrow slice of the population. Second, the key political constituencies involved in housing policy are also narrow and very fragmented.

In the post-World War II years leading up to the 1949 Housing Act, there was an ideological tug-of-war over housing policy that engaged and mobilized a large proportion of the American electorate. It was rooted in vastly different conceptions of the appropriate role of government in society, both in general and with respect to housing. Progressive labor unions (primarily those in the Congress of Industrial Organizations (CIO)) and "housers" led the debate on the left. President Truman and many of his Democratic Party allies staked out the liberal terrain. Veterans organizations, typically identified with conservative views, leaned in a liberal direction on the housing issue. Senator Robert Taft (a conservative on most issues) and some other Republican members of Congress staked out the moderate terrain. The real estate industry and the right wing of the Republican Party led the debate on the right (Davies, 1966; Keith, 1973; Griffith, 1989). This debate took place in the context of the emerging Cold War that damaged but did not crush the progressive forces, as it

would 1 or 2 years later. In fact, housing programs for the poor grew more or less steadily from the late 1940s through the 1970s.

The Cold War is over, but its legacy remains. In many Western democracies, the past three decades have witnessed attacks on Keynesian economic policy and the social contract, partly in response to globalization, but mostly because of a corporate mobilization of ideas, money, and political influence (Dreier, 1982; Vogel, 1989). But the assault on social democracy was most successful in the United States. Even today, Europeans and Canadians expect more from their national governments in terms of economic security, health insurance, child care, and housing assistance than Americans do. In Canada and Western Europe, social and economic policy is more solidaristic (that is, more programs are universal and fewer are means-tested), which helps account for the willingness of the middle class to help the poor (Blank, 1997). Among Western democracies, the United States relies most heavily on private market forces to house its population. This is not to say that government is not involved in housing matters, but rather that American policy emphasizes bolstering market forces and minimizing assistance for the poor. A key ingredient in efforts to protect and expand the social contract is the relatively greater strength of organized labor in Canada and Western Europe (Freeman, 1992, 1994). Canada has roughly the same gross domestic product per capita and the same pretax distribution of income as the United States, but it has far less poverty, hardly any slums, and a much better housed population, especially among those on the bottom half of the economic ladder (Wolfe, 1992; Dreier and Hulchanski, 1993; Van Dyk, 1995; Carter, 1997).

The Reagan-Bush agenda was to reduce domestic spending to pay for tax cuts and military expansion. The result was a spiraling Federal budget deficit, widening economic disparities, and worsening social conditions, including a decline of homeownership, rising homelessness, and a deepening shortage of affordable housing for the poor (Blau, 1992; Mishel et al., 1999; Joint Center for Housing Studies, 1995; Wolff, 1995).

In 1992, Democrat Bill Clinton was elected president, and the Democrats captured a majority of the seats in Congress; but the Democrats were deeply divided, with many members closely linked to big business interests that oppose progressive taxation, Keynesian pump-priming, and social spending, including housing assistance for the poor. Congress defeated two of the Clinton administration's early priorities: a major public investment program and health care reform. In 1994, conservative Republicans



gained control of Congress, although in the two subsequent elections their hold has weakened. Faced with a huge budget deficit and a reluctant Congress, Clinton in his State of the Union address on January 23, 1996, declared that “the era of big government is over.” In place of bold visions and proposals, he offered cautious small steps and pilot programs. The Clinton administration’s major domestic policy initiatives such as raising the minimum wage and expanding the earned income tax credit have been important steps forward, but they occurred at a time when activist government itself was on the defensive.

The economic recovery since the mid-1990s has partly reversed but not eliminated the troubling trends of the previous decade (Blau, 1999; Bluestone and Rose, 1997; Levy, 1998; Mishel et al., 1999; Schwarz, 1997, 1998; Shapiro and Greenstein, 1999). Although the Nation’s official unemployment rate is now below 5 percent, millions of Americans are underemployed or are not counted as part of the labor force (the United States has the world’s largest prison population). The poverty rate has declined somewhat (down to 12.7 percent in 1998), but not to the degree one would expect given the improvement in aggregate economic indicators (Center on Budget and Policy Priorities, 1998; Dalaker, 1999). The ranks of the working poor and those without health insurance and decent affordable housing continue to grow.

In this context, the discussion of Federal housing programs today is no longer framed in Cold War terms (despite Dole’s remark that public housing is “one of the last bastions of socialism”), but there is still a reluctance to propose bold ideas. The differences among the major players are quite narrow and skewed toward the center-right, compared with those in the United States 50 years ago and in other Western democracies today. The contemporary debate over housing policy boils down to narrow discussions over the size and use of the HUD budget, particularly programs that serve the poor. There is almost no debate on the role of tax expenditures for housing, despite the fact that they are much larger than direct HUD, Department of Agriculture, or Department of Defense housing programs. Even the way HUD talks about its programs, in terms of whether it serves people at “30 percent of metropolitan median income” or “50 percent of metropolitan median income,” reinforces public perceptions of housing policy as narrowly means-tested and highly bureaucratized.

Also missing is any significant political mobilization around housing issues. The key constituency groups for housing today are the housing industry (homebuilders, Realtors®, and lenders), big-city mayors, and community organizations that advocate

for or organize poor people (primarily in urban neighborhoods), including community development corporations (CDCs), neighborhood improvement associations, and activist groups such as ACORN and homeless advocacy organizations. Moreover, the various segments of the housing constituency often work at cross-purposes, each lobbying for its own specific piece of the Federal housing “pie” (or regulations). This weakens the overall impact of their efforts and undermines the likelihood of building broad support for Federal housing programs. But even if they agreed, they would remain a small and isolated constituency.

The fragmented and weak political constituency for housing today is due in large part to the fact that Federal housing programs not only serve very few of the poor, they also have little to offer average working families, particularly the key “swing voters” in our Nation’s older inner suburbs. Mike Stegman’s important new study, *Housing America’s Working Families*, looks at the serious housing problems of the “working poor” and the middle class (Stegman, 2000). Progressive housing policy has little future if it has little to offer this group as well as to expand what it provides to the very poor.

This is a dilemma familiar to those concerned about the future of urban America, about progressive politics, and about the Democratic Party (Weir and Ganz, 1997; Greenberg and Skocpol, 1997). The future of progressive politics in this country depends in large measure on mobilizing the poor and the working class—families with incomes below \$50,000—vote. The poor in general tend to be loyal Democratic voters but have low levels of voter turnout. Working class families tend to be more fickle, although membership in a labor union is a strong predictor of a Democratic vote. This is particularly true of younger working class voters, who are those most likely to be shut out of homeownership and most likely to be paying more than they can afford in rent.

There is, in other words, no contemporary parallel to the coalition of progressive labor unions and housers from the 1940s through the 1960s who not only proposed bold policy prescriptions but also knew how to popularize their ideas and link them to organizations with the capacity to mobilize people in the political arena.

## Suburbanization of American Politics

Since the early 1990s, under Secretaries Cisneros and Cuomo, HUD helped to “jump start” the analysis of the economic linkages between cities and suburbs and the economic importance of metropolitan regions. It held conferences and sponsored serious academic research examining the economic interdependence of cities and suburbs and the need for regional approaches to addressing key issues such as housing, transportation, and economic development. Now we need to develop the political connections and the policy prescriptions to build a “majoritarian” political coalition for addressing our urban problems, including housing. The deconcentration of poverty and improvement of inner-city neighborhoods need not be at the expense of improving economic and social conditions for residents of working-class suburbs. In fact, the health of cities and the health of older suburbs are interdependent (Barnes and Ledebur, 1998; Hill, et al., 1995; Orfield, 1997; Pastor et al., 2000).

The serious problems of our cities can be solved only by addressing metropolitan regional concerns. Existing housing policies, however, offer little for these older suburbs. It would be useful, for example, to closely examine the geographic distribution of Federal (not only HUD) housing programs and benefits and ask whether they are reaching the swing voters and the swing congressional districts.

The perception that suburbs are a homogeneous constituency lacking any similarities or shared interests with central cities is simply wrong. In fact, suburbs are highly varied. Many suburbs, perhaps as many as one-third, are actually doing worse than central cities on such indicators as poverty rates (Harris, 1999; Lucy and Phillips, 2000). Although the populations of most large central cities are becoming less White, they are also becoming less African-American as members of that group suburbanize and immigrants and their children take the place of the native born. Many suburbs are also becoming steadily more heterogeneous in racial and ethnic terms. Unlike the 1960s and 1970s, most of these transitions are not pitting Whites against African-Americans, but rather creating more complex patterns (Frey, 2000).

If we look only at those 152 congressional districts where a suburban population constitutes the majority, we find a clear diversity of conditions. Although as a group the residents of these districts are more likely to be employed, White, middle-class homeowners in families with children, they also vary significantly. On average, they are 76 percent White, 9 percent African-American, 10 percent Hispanic, and 4 percent

Asian. The median suburban district is definitely not “lily White.” Moreover, the variation around these averages is significant; the African-American percentage ranges from none to 64 percent, the Hispanic percentage from none to 84 percent, and the Asian percentage can climb to 64 percent. Homeownership rates also vary significantly, with as many as 54 percent living in rental housing. Although suburban congressional districts have an average of 12.3 percent residents with British ancestry, they have an average of 9.9 percent with Irish ancestry and 6.8 percent with Italian ancestry, suggesting substantial Catholic populations. On average, 10.6 percent of the young people are high school dropouts, 21 percent of the adults lack a high school degree, and 23 percent of the adults are in blue collar occupations. The average median household income across these congressional districts was \$36,837 in 1990, with substantial variation around that mean.

In short, suburban congressional districts are not politically or socially homogeneous. Their population is varied by race, ethnicity, class, and political outlook. Although they certainly offer grounds for forging a conservative, antiurban coalition with residents of rural areas and small towns, they also offer many bases for an urban-suburban coalition based on middle- and working-class grounds (Teixeria and Rogers, 2000).

These demographic changes have no obvious political outcome; they can lead to greater ethnic and racial tension, or they can lead to a broader class-oriented coalition based on policies and politics that focus on common ground as William Julius Wilson (1999) discusses in his new book, *The Bridge Over the Racial Divide*. Myron Orfield’s efforts in greater Minneapolis-St. Paul show that coalitions can be fashioned between central cities and inner suburbs (Orfield, 1997).

The road to the political and legislative majorities necessary to enact a progressive housing agenda runs squarely through the suburbs. But which way will voters in the swing suburbs lean? Housing advocates must build political alliances and develop policy prescriptions across city and suburban boundaries, especially between central cities and older inner-ring suburbs (Dreier, 1995; Orfield, 1997; Rusk, 1999).

The urban vote has dropped steadily since 1960, although its declining share of the national vote results from low turnout as well as declining population. Cities’ representation in Congress has also shrunk. But this does not doom chances for a strong housing coalition; it means that the coalition must incorporate the concerns of

older suburbs. Most political analysts agree that for a Democrat to win the White House and to win a majority in Congress, the party must appeal to the suburban electorate. It is numerically possible to capture a majority of congressional districts by developing a coalition across city and suburban boundaries. But which segment of the suburban electorate is most critical? This is where Democratic moderates and Democratic progressives disagree. Democratic Party control of Congress does not, on its own, guarantee a progressive policy agenda, as the first 2 years of the Clinton administration showed. As America's suburbs become increasingly urbanized, the key to building a progressive majoritarian coalition is the working-class and low-income residents of America's cities and older suburbs (Greenberg, 1995; Greenberg and Skocpol, 1997; Teixeira and Rogers, 2000).

Since the late 1940s, the suburban component of the active voting population has steadily increased. By the early 1990s, national exit polls suggested that suburbanites represented more than one-half of all voters in presidential elections. In fact, the 1992 election that President Clinton won was the first in which a majority of the voters lived in the suburbs. The proportion of suburban seats in Congress and State legislatures has increased as well. This has dramatically shifted the balance of political power away from central cities. Suburban voters and congressional districts now not only outnumber their urban counterparts, suburbanites provide a disproportionate share of campaign contributions. All this has translated into less political influence, and indeed a degree of political isolation, for American cities (Paget, 1998). As a result, any effort to promote a progressive housing agenda must rest on a coalition between central cities and a substantial component of the suburban electorate.

Postwar suburbanization altered the metropolitan political terrain. In 1944, 32 major central cities cast 27 percent of the national vote in presidential elections. By 1992, their share declined to only 14 percent. Similarly, a study of 12 large, old central cities found that they cast 21.8 percent of the national vote in 1948 but only 5.9 percent in 1996, even as they became more distinctly Democratic and less likely to turn out compared to national voting patterns (Sauerzopf and Swanstrom, 1999). National exit polls suggested that residents of cities with populations more than 500,000 cast only 11 percent of the vote in 1992 and 10 percent in 1996 (Pomper, 1993). Clearly, big city electoral clout has shrunk tremendously in the postwar years, especially in large, old cities of the Northeast and Midwest.

Similar trends have affected the urban delegation in Congress. Wolman and Marckini (1998) found that, between the early 1960s and the 1990s, central city districts in the U.S. House of Representatives declined 23 percent, from 121 to 93, while suburban districts rose 96 percent, from 122 to 239. Excluding the relatively conservative central cities of the South and West, urban House districts fell even more sharply, from 62 to 40. Wolman and Marckini (1998) conclude that, "Congress has changed from an institution that largely reflected nonmetropolitan interests to one that is now thoroughly dominated by suburban representatives." These same trends have weakened cities' influence in State governments (Weir, 1996).

It is unquestionably true that Republicans made considerable political progress by activating suburban sentiment based on a class and racial divide between suburbs and central cities. Between 1968 and 1992, Republican presidential candidates used the politics of metropolitan cleavage to win every presidential election except for Jimmy Carter's victory in 1976. Republican candidates did best in rural constituencies and White, well-to-do, predominantly Protestant suburbs. To make this base into a majority of the electoral college, Republicans had to improve their position in previously Democratic suburban districts, especially those in which many Catholics lived. In presidential elections, Republican candidates succeeded in using urban unrest, welfare, and crime as major valence issues.

Until 1994, however, Republicans were not able to win enough support in suburban and southern Democratic House districts to win a majority in that body. To broaden suburban support in House elections, Republican congressional leaders sought to capitalize on suburban resentment over paying Federal taxes for programs that benefited urban constituencies. Unlike Democrats, they could appeal to White suburbanites without having to retain the allegiance of a large number of non-White supporters. Republicans had to convince White Catholic suburbanites that they were socially closer to the White, rural, and small-town Protestants who formed the Republican base than they were to the increasingly African-American and Latino central cities. Republicans could seek the moral high ground on the racial divide by asserting that the welfare state (that is, AFDC and public housing) fostered urban dependency. Republican conservatives could argue for terminating failing programs and getting government out of the taxpayers' wallets, while Republican moderates stressed using targeted tax credits and deregulation to encourage private investment in central cities to expand the Republicans' urban base. Republicans finally won this political battle in 1994, although their margin has been slipping ever since.

Clinton's 1992 campaign pollster, Stanley Greenberg (recently working for Vice President Gore's campaign), spent the 1980s studying this population and argued that the Democratic party's focus on urban African-Americans had "crowded out" the "forgotten middle class" of White suburbanites. These descendants of New Deal supporters told Greenberg they had decided that the urban poor lacked basic values and got an unwarranted share of Federal aid, themes played upon by Republican candidates. Given the gradual and perhaps permanent loss of southern Whites to the Republicans, Greenberg argued that suburban defection was a key ingredient of Republican national presidential majorities (Greenberg, 1995; From, 1999). To reach that vote while holding on to the Democrats' urban base, Clinton developed a "common ground" message. With the embers of the Los Angeles riots still smoldering in May 1992, he campaigned in the suburbs of Orange and San Diego counties, linking the problems of suburbanites with those of the inner cities (Black, 1992; Lauter, 1992).

But does this give Republicans a suburban "lock" on the White House and Congress?<sup>3</sup> Obviously not. During the 1992 presidential campaign, Clinton focused on the suburban vote and winning back suburban "Reagan Democrats" as the key to success.

In the 1992 election, urban constituencies were most likely to favor Clinton, namely African-Americans, Hispanics, Jews, White liberals, union households, and senior citizens (Pomper, 1993). As a southern Democratic governor elected by a biracial coalition, Clinton knew he needed African-American votes and was comfortable campaigning in African-American venues. Big city party organizations and public employee unions also provided the bulk of the Clinton campaign's field operations. But he needed to stretch far beyond this base to build an electoral majority. He had to do so in ways that would not antagonize his urban base, but that also would signal to suburban voters that he was not a creature of that vote, and that spoke to their needs. He did so by developing themes on strengthening the middle-class quality of life (for example, health care reform) and economic competitiveness (for example, balancing the budget and adopting the North American Free Trade Agreement). Although the central city vote gave Clinton a significant advantage in 1992, he also was able to beat George Bush in predominantly suburban districts, winning 88 out of 152.

In the wake of the Gingrich revolution of 1994 (which many perceived as threatening not only programs for the inner-city poor but those benefiting the middle class) and the ensuing budget and impeachment conflicts, public sentiment swung even further toward Clinton in 1996 than it had in 1992. Clinton's support in central city districts surged from 55 to 62 percent (although turnout declined more precipitously in central cities than it did overall), but it also strengthened from 41 to 49 percent in the suburbs, widening his margin over the Republican candidate substantially from 1992. In fact, Clinton won substantially more of the overall vote in predominantly suburban congressional districts in 1996 than did the Republican nominee, Bob Dole (49 percent as opposed to 41 percent), and he won in two-thirds of the suburban districts. The number of suburban Congressional districts Clinton won rose to 100.

Enacting programs that bridge the urban-inner suburban divide quite probably requires a Democratic legislative as well as a presidential majority. Before 1994, although the Democrats controlled Congress, the substantial number of Southern Democrats who joined Republicans to form a conservative (often anti-urban) majority was sufficiently large to block or restrain avowedly pro-urban legislation.<sup>4</sup> Gradually, as the Democrats lost Southern seats to the Republicans, the potential for a Republican House majority rose, and in 1994 Republican House candidates, united behind the explicitly anti-urban Contract with America, scored a tremendous success, winning 234 of the 435 House races, including 92 of the 152 majority suburban congressional districts, where they amassed almost 10 percentage points more of the vote than did the Democrats.

House Republicans were unable to consolidate these gains, however. Their attacks not only on welfare, urban programs, and other measures perceived as benefiting the urban poor, but on more broadly based programs like Social Security and Medicare, as well as on the President, clearly were not well received by the suburban constituencies who had turned to the Republicans in 1994. In the 1998 House elections, the Republicans lost much of the ground they had gained, with Democrats gaining 11 suburban seats (they also won 2 seats each in the urban and mixed districts, but lost four rural seats). Moreover, the relative decline in turnout, which was disproportionate in urban areas between the 1992 and 1996 presidential elections, was disproportionately suburban between 1994 and 1998. Although Republicans still won more votes in suburban districts in 1998 than did Democrats, the margin narrowed considerably. A major factor was the voter mobilization sponsored by organized labor. Thus, although Democrats have not yet been able to



amass a majority in the House based on urban and suburban votes, neither have the Republicans been able to forge a solid suburban-rural coalition based on an anti-urban, anti-New Deal position (Weir, 1998).

### **Mobilizing the Urban Vote**

A critical feature of the metropolitan political terrain is low voter turnout. Turnout in central city congressional districts persistently lags behind that of suburban, rural, and mixed districts (where no one type of population is a majority, often in geographically large districts containing small central cities as well as rural areas).

Much of the Nation's recent political trajectory has derived from the changing location of the eligible electorate. But the political demobilization of central cities relative to the suburbs is also noteworthy. During the Depression and the New Deal era, urban political machines and labor unions mobilized urban voters, enabling large cities to match the national rate of turnout (Gamm, 1990). Their propensity to vote peaked relative to the national level in 1944 at 113 percent of the national average and remained above it through 1952. Subsequently, their voter turnout declined relative to that of the rest of the Nation. In 1960, voter turnout was 62 percent in the 32 major central cities, compared with 64 percent in the Nation, close to the national average. Urban turnout exceeded the national average in only two subsequent presidential years, 1976 and 1984. In all others, it fell well below the national level, falling to 47 percent in 1992 compared with an overall rate of 55 percent. According to Nardulli et al., "This drop in the relative propensity to vote accounts for almost 40 percent of the loss in voting power experienced by these cities between 1944 and 1992. Based on a drop in the cities' share of the national electorate, they should have dropped only 8 points (from 27 percent to 19 percent) rather than 13 points" (Nardulli et al., 1996; p. 484). Although a rising rate of noncitizenship in big cities accounts for some of this relative drop, the demobilization of potential urban voters clearly compounded the overall population trends.

In every election, central city turnout (as measured as a percentage of voting-age citizens in 1990) is below the national average and below every other type, usually by significant margins. The central city/suburban difference was 8 percentage points in 1992, 6.3 points in 1994, 9.4 points in 1996, and 4.6 points in 1998. This is most crucial in presidential election years, when large urban pluralities are required to

offset the Republican advantage in nonmetropolitan and mixed areas, which have high turnout rates and persistently lean Republican.

Many obvious reasons account for why eligible urban residents may turn out. One major reason is that many general elections in urban areas are not contested because they are so predominantly Democratic—that is, so-called “safe” Democratic seats, primarily those in low-income central-city districts. This has two effects: voters do not turn out because the outcome has been predetermined in a primary, and Democratic votes are “wasted” because the Democratic candidate has piled up many more than he or she needs to win office. If more central city voters were shifted into suburban districts in the next redistricting, the result would be more competitive races in both central cities and suburbs, higher levels of central city turnout, and more Democratic victories in suburban contests.

### **Building a Winning Coalition for Housing**

The housing agenda has always made the most headway when the concerns of the poor and the middle class were joined. The key to solving our Nation’s housing crisis is to expand and strengthen the constituency for a progressive national housing policy that can link the needs of the poor and the concerns of middle-income families. The housing policy agenda must not only be about the poor but also about the many middle-income households who face housing problems. Most of them do not benefit from existing Federal housing subsidies. Building this coalition requires strengthening the organizations that can mobilize their constituencies and, equally important, coordinating these organizational efforts into a coherent strategy that can affect public opinion and public policy.

A progressive housing policy agenda for the 21st century must appeal to a variety of constituencies: middle-class families unable to buy a home without paying an excessive percentage of their household income; the working poor, shut out of homeownership and barely able to pay the rent; leaders within the business community concerned about the impact of the affordable housing shortage on the business climate and competitiveness; civic and religious leaders worried about how the housing crisis threatens the social fabric; and environmentalists and some affluent homeowners who recognize the economic and environmental costs of suburban sprawl. Moreover, national housing policy must have some coherence. The 1949 rhetoric of a “decent home and a suitable living environment” for all Americans

still rings true. But the policy tools for reaching that goal cannot appear to be a “crazy quilt” of separate programs linked to narrow constituencies.

We cannot expect the housing agenda to gain ground if its major constituencies remain narrow and fragmented. For housing policy to get back on the Nation’s agenda, it must engage two key missing political constituencies. Most important is organized labor. But also key is a segment of the business community—not just the housing industry, but the Nation’s major employers. Federal housing policy today ignores most of the poor and offers little for the near-poor and the fragile lower-middle class. Who speaks for these people at the bottom half of our economic ladder?

By far the most significant missing component in the political coalition for housing is organized labor. It is the one constituency with a large membership, a progressive policy agenda, significant financial resources, and the potential to engage in effective mobilization. It is also the one major political vehicle that could organize effectively across racial lines, across income groups from the very poor to the middle class, and across city and suburban boundaries. Indeed, it is unlikely that a renewal of progressive politics is possible in the United States without a stronger labor movement (Bronfenbrenner et al., 1998; Greenberg and Skocpol, 1997; Meyerson, 1998; Mort, 1998).

The labor movement was the most influential part of the housing reform coalition from the 1930s through the 1960s (Dreier, 2000). Since the 1970s, however, unions have not been a major political voice for Federal housing policy, in part because the labor movement went into a sharp decline in terms of membership and political clout. For three decades, unions were on the defensive, representing a shrinking proportion of the workforce and dealing with the consequences of globalization, deindustrialization, and more sophisticated attacks by business. Some of American labor’s decline is due to the erosion of manufacturing industries where unions were strong and the growth of service-sector employment where so far unions have made few inroads. It is also due to the union movement’s own failure to put more resources into organizing new workers and new types of workplaces.

Now, however, after decades of decline, American unionism seems to be waking up. The ouster of long-time American Federation of Labor and Congress of Industrial Organizations (AFL-CIO) president Lane Kirkland in 1995 was engineered by labor activists frustrated by the union movement’s inertia. John Sweeney was elected to

replace him and pledged to lead the American labor movement out of the political desert by mobilizing a new wave of union organizing and recruiting a new generation of organizers, especially activists who are people of color. Sweeney's goal is not only to expand the number of union members but also to increase labor's political clout, in part by creating a program to train political campaign workers from the rank and file. A key component of this strategy was to increase voter registration and turnout among union members, the poor, and people of color.

A new cohort of labor leaders at both the national and local levels is seeking to rekindle the movement spirit of activist unionism, in part by focusing on the low-wage service and manufacturing sectors, which are composed disproportionately of women, people of color, and immigrants. For example, in 1999 the Service Employees International Union in Los Angeles won a union election for 75,000 low-wage home-care workers, most of them women and immigrants. This was the Nation's largest single union victory since the 1930s (Greenhouse, 1999, A1; Swoboda, 1999). Labor's efforts in the 1996 and 1998 elections, as well as the success of local union-community-clergy coalitions to enact "living wage" laws and the creation of the Union Summer program to involve college students in the labor movement, suggest that the Sweeney regime has already helped change the political culture of the union movement (Appelbaum and Dreier, 1999; Firestone, 1999; Greenhouse, 1998; Verhover, 1999). In recent years, membership has grown slightly, although it has not increased as fast as the size of the work force (Greenhouse, 2000).

Part of organized labor's recent renewal has been a growing recognition that unions tend to do better in gaining support and winning elections when they address the social and community concerns of their potential members (such as health care, housing, and child care) as well as their workplace problems (Bronfenbrenner et al., 1998). Indeed, because housing consumes the largest part of the family budget in poor and working-class households, unions have a self-interest in addressing housing policy. Without a strong labor movement, a revival of progressive politics in general and a progressive housing policy in particular is highly unlikely.

Organized labor clearly has a stake in progressive national housing policy. Most union members today are not eligible for low-income housing, but neither do they benefit from Federal housing policies for the middle class. Many poor and middle-income households, teetering on the economic edge, confront stagnating wages and have serious housing affordability problems. Although the overall homeownership

rate for union members is higher than the national average, today's younger union workers, as well as most workers in industries that unions hope to organize, are having a much harder time than their older counterparts.

Thus, strengthening the labor movement and building bridges between today's labor movement and the existing housing coalition are important tasks. In a few cities, unions have joined forces with community groups around housing issues. For example, in Los Angeles, unions, including the building trades, the service sector unions, and those in low-wage manufacturing (such as the United Food and Commercial Workers), are working closely with housing groups and religious organizations to wage a campaign for a local housing trust fund. Miguel Contreras, head of the Los Angeles County Federation of Labor and Cardinal Roger Mahoney are among the cochairs of the campaign.

Organized labor's biggest involvement in housing is through the AFL-CIO's Housing Investment Trust (HIT). Since 1981, it has invested more than \$3 billion in union pension funds in a variety of housing developments. In 1999, the HIT invested more than \$488 million in housing projects, both rental and homeownership, with more than 4,500 units. Many of HIT's projects involve the growing number of nonprofit CDCs around the country. But as unions earlier in this century discovered, the shortage of subsidies makes it difficult to create affordable housing for working-class families.

Labor has an obvious stake in an expanded housing policy as both a developer of housing and, more importantly, as a constituency whose members and would-be members confront serious housing problems. But the internal culture of organized labor does not make it easy to put new issues on the agenda. In the 1940s and 1950s, most national unions and many locals had housing committees. That is no longer true. As late as the 1970s, the AFL-CIO had one or two staff members responsible for dealing with housing issues, but no one on the national research or policy staff today has this charge. Getting unions more engaged in housing must start at the grassroots level, with housing advocates building relationships with local unions, working on issues central to labor groups (such as local living wage laws and organizing drives) and housing groups alike. At the same time, national housing organizations and unions can begin working around common concerns, such as efforts to raise the minimum wage and enact universal health insurance. One welcome sign was the AFL-CIO's presence at the September 1999 press conference announcing the National

Low-Income Housing Coalition's Out of Reach report, documenting the wide gap between minimum wage incomes and housing costs.

Labor and business (meaning large employers, not the housing industry) have clear differences in key issues such as labor law, the minimum wage, and global trade. But although the reasons for their stake in housing policy differs, they share a need for an expansion of affordable housing. For the most part, business lobby groups have not paid attention to housing policy matters. In a few cities, business leaders representing major employers have participated in public-private-community partnerships to help expand low-income housing by expanding the capacity of community-based agencies (Committee for Economic Development, 1995; Dreier et al., 1988; LePage, 1999; Padilla, 1999). In some urban areas, business leaders have recognized the dangers of a severe housing crisis, such as a shortage of housing for the workforce, a shortage of discretionary income for families spending too much on housing, traffic congestion created by sprawl and long commutes, and sought to change public policy and increase housing subsidies. Some banks and major corporations invest in the low-income housing tax credit (LIHTC) program, both to earn profits and to generate positive publicity, especially among banks concerned about their Community Reinvestment Act (CRA) ranking.

In general, however, the business community, particularly at the national level, is not actively engaged in promoting a comprehensive housing policy. Mainstream business groups such as the U.S. Chamber of Commerce, the Business Roundtable, trade associations, and others sit on the sidelines when it comes to HUD and housing policy. With some exceptions, few business leaders view housing as a key component of a healthy business climate. Housers need to recognize that not all business leaders and industries are equally likely to be concerned about housing. The issue is most critical for major employers in metropolitan areas where the wage-housing gap is undermining the local business climate. Although many businesses today are quite mobile and thus may perceive that they have less of a stake in local housing conditions, many businesses and industries, particularly those in the financial, utility, and service sectors, are relatively immobile. These are the most likely business partners in a metropolitan housing coalition.

Progressive housing activists also need to build alliances with the large segment of the housing industry that focuses on building and selling starter homes for middle-income households as opposed to luxury and vacation homes. Many environmental,

civic, and religious organizations make token gestures but fail to put the housing crisis at the top of their political agendas. Growing concerns about sprawl and proposals for smart growth have led some environmental groups to begin paying attention to housing issues (Danielsen et al., 1999). For the most part, however, they want to redirect housing development toward central cities and older cities, often by creating “urban growth boundaries,” without considering policies to avoid spiraling housing prices, as has occurred in Portland, Oregon (Abbott, 1997; Benfield et al., 1999; Lang and Hornburg, 1997). By contrast, the national Sierra Club recently issued a report on sprawl that incorporated the need for more affordable housing close to jobs (Axel-Lute, 1999). In the high-cost San Jose area, the Sierra Club is part of a Housing Action Coalition with businesses, unions, and real estate organizations. Civic groups like the League of Women Voters; seniors groups like AARP; and religious groups like the National Council of Churches, National Conference of Catholic Bishops, and the Union of American Hebrew Congregations all have mission statements on affordable housing and endorse legislation to expand housing subsidies, but they do not try to mobilize their membership as part of a political coalition.

Housing must be part of a broader agenda and movement for social and economic reform; this requires changing national priorities. Housing must be viewed as part of the broader social contract, a key element in promoting a healthy economy and standard of living. Housing problems cannot be isolated from other trends, such as widening income disparities, growing job insecurity, and lack of access to health insurance or child care.

If, as Secretary Cuomo claims, housing “isn’t an issue that polls well” (Grunwald, 2000), that is not because housing problems are not serious. Housing reformers need to actively recruit allies and be more effective at mobilizing constituencies and public opinion. Housers must do a better job of cultivating the media and get more newspapers and television stations to cover housing issues (Dreier, 1993; Dreier and Dubro, 1991). But the message must be a bold one. Debate on housing policy should not be limited to making incremental increases in HUD’s budget. It should examine the more than \$125 billion in Federal housing subsidies and ask whether we are spending those funds effectively and efficiently.

## **A 21st-Century Housing Agenda**

A progressive Federal housing policy should accomplish three things: First, it should help house the poor and working class and provide them with housing choices besides living in high-poverty areas or distressed neighborhoods. Economic globalization has transformed the U.S. economy and produced growing economic inequality and deepening poverty. Some form of government support is necessary to make housing economically manageable for the poor as well as for growing segments of the working class. Second, it should stimulate homebuilding and homebuying, particularly for the middle class. In doing so, it should direct government help to those who could not otherwise achieve the American Dream. The well-known multiplier effects of homebuilding will help stimulate jobs and economic growth. Third, housing policy should help rebuild the social and economic fabric of troubled neighborhoods overwhelmed by unemployment, concentrated poverty, crime, drugs, abandoned buildings, and hopelessness. A key part of doing this is giving residents opportunities to mobilize on their own behalf—to expand the self-help capacity of poor neighborhoods.

Federal housing subsidies are an entitlement only for the well-off but help few of the struggling middle class or the desperately poor. What is needed is a combination of Federal funds and standards tied to flexible rules carried out by local delivery systems. We need to expand the uneven capacity of local housing agencies and community-based organizations. But we need to make sure that the burden of addressing the housing needs of the Nation's most vulnerable people does not fall entirely on our already distressed inner cities. Following is a six-part housing policy agenda that can help build and unite a broad political constituency.

### **1. Expand Affordable Homeownership for Working Families**

We need to expand affordable homeownership of all kinds, single-family homes, condominiums, and limited-equity cooperatives, especially among the working poor and moderate-income families. Government should direct help to those who could not otherwise achieve the American Dream, not to the affluent. One way would be to amend the current tax law to provide a progressive refundable tax credit for moderate-income, first-time homebuyers, who may not be able to take advantage of the existing deduction for mortgage interest. This tax credit should be available each year (Dreier and Atlas, 1992; Green and Reschovsky, 1997; Retsinas, 1999).



In addition, consumers should be permitted to use Section 8 vouchers to make mortgage payments, including shares of blanket mortgages for limited-equity cooperatives (a version of noncommercial “social” housing). Another way would be to use Federal funds to subsidize downpayments, a major barrier to homeownership for moderate-income families (Eggers and Burke, 1996; Savage, 1999). Both measures would be a boon to builders who construct primarily starter homes. FHA, Fannie Mae, and Freddie Mac should allow more flexible underwriting and promote and finance alternative forms of homeownership such as limited-equity cooperatives.

**2. Expand Housing Choices by Establishing a Universal Housing Allowance**  
Housing subsidies for the poor should be an entitlement. The Section 8 housing voucher program is essentially an income supplement for the poor, but it serves only approximately 1.4 million households (Burke, 1997; Kingsley, 1997; Center on Budget and Policy Priorities, 2000). A universal housing voucher for eligible low-income households not currently served by housing subsidies would cost approximately \$50 billion a year. It should be available to the working poor as well as the so-called welfare poor.

A possible result of this universal voucher program would be to help relieve the increasing concentration of the poor in high-poverty neighborhoods (Jargowsky, 1997; Rosenbaum and Miller, 1997; Rosenbaum and DeLuca, 2000; Turner et al., 1998, 2000; Kasarda, 1993). This is particularly true if, as discussed below, the housing voucher program is administered on a metropolitan regional basis (not by the more than 3,000 local housing authorities) and if the program is implemented carefully (to avoid the kind of controversy surrounding HUD’s Moving to Opportunity program in Baltimore).

Simply giving all low-income families a housing voucher, however, will not solve the problem. Since 1974, we have had experience with different variants of “demand side” Section 8 programs. We know that vouchers work only when there are enough apartments. Otherwise, it is like giving out food stamps when the supermarket shelves are empty. In loose markets vouchers work well, but in tight markets problems emerge. During the mid-1980s, for example, one-half of all tenants with Section 8 certificates in Boston could not find apartments because of the tight market and high rents (Goering et al., 1995). Another shortcoming of the voucher program, particularly in markets with few vacancies, is racial discrimination by landlords (Finkel and Kennedy, 1992).

### 3. Promote Development of Mixed-Income Housing

A universal housing allowance program will not work in areas with a shortage of rental housing. In metropolitan areas with housing scarcity, we need to expand the overall supply. It makes sense to reduce the Federal Government's crazy quilt of housing programs and create a uniform housing development block grant by combining HOME, LIHTC, other housing development programs, and that portion of the CDBG funds used for housing. But rather than use a block grant formula to distribute Federal housing funds to all eligible jurisdictions, funds for new construction should be limited to areas with low vacancy rates for affordable housing. Housing developed under this new block grant should include a mix of market-rate units, units for middle-income households, and units for the poor. We should put an end to creating federally subsidized housing developments, whether from HUD, the Department of Agriculture, or the LIHTC, that are exclusively for the poor. The Federal Government should not promote ghettos and concentration of poverty. Instead, subsidies and administrative leverage should be used to promote construction of mixed-income rental and cooperative housing (Brophy and Smith, 1997; Khadduri and Martin, 1997; Schwartz and Tajbaksh, 1997; Rosenbaum et al., 1998). Low-income units should comprise no more than one-quarter to one-third of all units in these developments. If we adopt a universal housing allowance, it can be used to subsidize low-income units.

Although some of this housing can contribute to rebuilding inner-city neighborhoods, it should not be concentrated in central cities. If the universal voucher approach is to succeed and if we are to address the spatial segregation within metropolitan areas, we need more rental and cooperative housing in the existing suburbs, but without promoting further sprawl. Suburban opposition to low-income housing poses serious political obstacles, but well-designed rental and cooperative housing, primarily targeted to market-rate consumers, and having appropriate amenities, can help overcome not-in-my-backyard resistance. Both for-profit and nonprofit housing developers can play an important role in sponsoring these developments.

A few States already use "anti-snob" zoning laws, and some suburban communities have adopted inclusionary zoning policies to address this problem, but the track record is very uneven (Calavita et al., 1997; Mallach, 1984; Peterson and Williams, 1994). If wealthy suburban communities persist in using "snob zoning" and other mechanisms to forestall development of mixed-income housing, the Federal

Government should use appropriate “carrots” and “sticks” to require them to use inclusionary policies.

#### 4. Reinvent Existing Housing Projects

What should be done about the existing inventory of federally subsidized low-income housing projects? The biggest secret is that most of these developments, whether owned by public housing authorities, nonprofit sponsors, or for-profit landlords, are well managed. Even so, many suffer from years of deferred maintenance. Some were poorly constructed, and quite a few are badly designed—ugly warehouses for the poor. These troubled projects are highly visible and cast a shadow over the entire enterprise of government-assisted housing for the poor (Atlas and Dreier, 1992). And whether they are well managed or troubled, HUD projects, which are restricted to low-income residents, exacerbate the concentration of the poor in ghettos.

If a universal housing allowance program were in place to ensure that almost all poor households have access to housing, HUD could set the goal of turning existing subsidized projects into mixed-income developments, owned by public housing authorities, nonprofit groups, and resident cooperatives. As long as the projects serve predominantly low-income tenants, it is unlikely that many working-class households will want to live in most of them. In other words, transforming these developments from projects into communities is not easy to do.

For those successful, well-managed developments (at least one-half the current units), HUD should continue to provide operating subsidies. But it should expand its recent efforts to allow owners more management flexibility while setting clear standards (for example, no racial discrimination). It should allow housing authorities and owners (for-profit and nonprofit) to recruit working-class families to live there, and it should give resident-run organizations the authority and responsibility to set standards for eviction and participate in management. It should link residents to job training, child care, and other services.

HUD should turn over troubled public housing developments and privately owned subsidized projects to nonprofit groups and resident-owned cooperatives. Doing so will require continued HUD oversight, but with a 10-year goal of “cooperatizing” (not simply privatizing) these taxpayer-funded housing developments. This will not happen if HUD is expected to unload most of the units within a few years. Moreover, this plan does not mean simply turning over the keys for existing projects to tenants

or nonprofit developers. It also requires HUD to provide funds to repair them. Approximately \$40 to \$50 billion (\$4 to \$5 billion a year for 10 years) is needed to completely modernize, redesign, and repair the inventory of HUD-assisted projects; some developments should simply be torn down, others reconfigured, and others brought up to basic standards. In the past decade, HUD has had some success with buyouts of subsidized projects by resident organizations and nonprofit community groups (Peterman, 1993, 1996). But it takes time to organize and educate the tenants, build leadership, and create effective resident-run organizations. Most resident organizations need to start with short-term goals, such as improving security and services in their developments. Such groups should get technical and financial assistance to help them organize. ACORN is successfully doing this in public housing, and other groups are doing it with private Section 8 housing.

#### **5. Strengthen Neighborhoods Through Community-Based Self-Help**

Healthy communities require more than bricks and mortar. Conservatives and liberals alike agree that voluntary, intermediary community institutions are necessary to rebuild the social fabric—or social capital—of troubled neighborhoods (Kretzmann and McKnight, 1993; Putnam, 2000; Saegert and Winkel, 1998; Temkin and Rohe, 1998). The resurgence of CDCs and community organizing groups in the past two decades has created an infrastructure to strengthen neighborhoods in most major cities, but these groups will remain empty shells unless they have the resources to be effective (Walker and Weinheimer, 1998; Dreier, 1996; Kingsley et al., n.d.). HUD should encourage residents of troubled neighborhoods to organize self-help efforts to improve their communities. This support should come in two forms: support for community revitalization efforts, and support for resident-run organizations in rental housing developments, particularly those subsidized by HUD. An important byproduct of this support will be an increase in the capacity of community organizations to mobilize low-income voters and increase turnout among the poor and in cities, a precondition for progressive politics (Dreyfus, 1998).

HUD should fund and encourage grassroots community organizing around such issues as crime watches, code enforcement, tenants' rights, homeownership counseling, fair housing, public services, community economic development, and bank and insurance industry redlining. There are thousands of community-based organizations around the country. Very few, however, have the skills, membership base, and staying power to significantly influence public policy at the local, State, or national levels. A major obstacle to successful community organizing is the lack of

training in leadership development and organizational capacity building. To address this problem, HUD should help community organizations take advantage of intermediary organizations, such as organizing networks and training centers that have emerged during the past several decades, by focusing its funding on groups that are linked to these networks and training centers.

It is by now well recognized that a key ingredient in the numerical growth and improved capacity of the community development sector has been the creation and expansion of national, regional, and local nonprofit intermediary institutions over the past decade. These include organizations such as the Local Initiatives Support Corporation, Enterprise Foundation, Neighborhood Reinvestment Corporation, Telesis Corporation, Development Training Institute, Community Builders, Community Economics, Institute for Community Economics, and McAuley Institute. These organizations provide technical assistance to help existing organizations improve their skills and to help new organizations learn the basics of community development. Thanks in part to the work of these intermediary institutions, community-based development organizations have become increasingly sophisticated in terms of finance, construction, management, and other key functions. This has been accomplished not by simply targeting technical assistance and funds to individual groups but by enabling groups to learn from one another, build on one another's successes, and form partnerships and coalitions.

Similarly, during the past decade, the field of community organizing has become more institutionalized and, to some extent, professionalized. In its early days, skills and experience were passed on informally, by means of a kind of oral tradition. Through his books and his training center, the Industrial Areas Foundation (IAF), Saul Alinsky sought to codify the lessons learned from his and others' experiences. The Highlander Research and Education Center played a similar role for activists and organizations in the southern labor and civil rights movements.<sup>5</sup>

Today, more than 20 training centers have successful track records of teaching community organizations the skills needed to develop indigenous leaders, build strong community organizations, and win victories that improve social and economic conditions in their neighborhoods.<sup>6</sup> Many local groups and thousands of leaders and staff members have participated in these training programs during the past decade alone.<sup>7</sup>

These networks have had considerable success, not only in forging strong neighborhood organizations, but also in linking neighborhood organizations to address social and economic issues that transcend neighborhood boundaries. For example, thanks to grassroots community groups and national networks like ACORN, National People's Action, and the Center for Community Change, community reinvestment has been one of the real success stories of the past two decades (Dreier, 1991, 1996; Fishbein, 1992; Schwartz, 1998; Squires, 1992, 1997). Like their counterparts among intermediaries and training programs in the community development sector, these organizing networks and training centers have the capacity to expand significantly the scope and effectiveness of the Nation's grassroots community organizations. They have the staff, experience, track record, staying power, and vision to help community groups put in place the components they need for broader success: leadership development, organizational capacity building, alliances, and external support.

Compared with their community development counterparts, however, community organizing networks and training centers operate on shoestring budgets and represent an incredible untapped resource. They, and groups that could take advantage of their expertise, lack the funds to move much beyond their current level of activity. These networks and training centers could play an important role in promoting successful community empowerment at the neighborhood level as well as helping neighborhood groups form alliances with their counterparts in other neighborhoods, cities, and regions.

HUD can also play a role in helping forge coalitions between union and housing constituencies. Just as HUD provides funds to create community-university partnerships, it should fund a program (perhaps jointly with the Department of Labor) to link community-based organizations and labor unions in partnerships, to provide homeownership and tenants' rights counseling for union members, and to encourage unions to participate in community reinvestment coalitions. For example, unions could help lead an effort to strengthen the CRA so that banks making loans to corporations that use sweatshops or export good jobs would get lower CRA rankings from Federal regulators.

A second approach to community-based self-help involves residents of rental housing. Tenants who wish to organize and improve living conditions and safety in their communities should have the clear right to do so. Congress should enact

legislation to provide residents in public housing and HUD-assisted developments, as well as in private multifamily housing, with a vehicle similar to the National Labor Relations Act—a National Tenant-Landlord Relations Act, in other words. To become recognized as the legitimate voice of the residents, a tenant group must win a majority of the votes of the residents of a development. An election should be held by secret ballot. HUD or some third party (such as the American Arbitration Association or the League of Women Voters) should supervise the elections, as the National Labor Relations Board does in labor-management relations. The law could exempt owners and tenants in buildings or complexes with fewer than, say, 20 apartments.

A tenant organization that wins a supervised election would become the recognized group vis-à-vis the local housing authority or landlord. Both the tenants organization and the owner (public housing agency or private) would have certain rights and responsibilities in terms of management, budgets, tenant selection and eviction, and so on, including the steps leading to resident management and ownership. (Some elements of this process are already in place in the recent regulations regarding resident councils and tenant management corporations in subsidized developments.) Experience in public housing shows, for example, that when tenant groups are responsible for developing the standards for eviction and tenant selection, they are often much more effective than is the housing authority (Peterman, 1993, 1996).

In public and subsidized housing developments, a tenant association that wins an election and becomes the official voice of the residents should receive funding from HUD on a per capita or per unit basis—in essence, a dues checkoff. This funding should be used to hire staff and consultants, buy equipment, rent office space, and operate the tenant association. In addition to setting this funding floor, HUD could encourage tenant associations to raise additional funds through grassroots fundraising by providing matching funds based on some formula.

## **6. Implement Programs on a Metropolitan Basis**

The Federal Government should restructure its domestic programs so that they are carried out on a metropolitan basis. Housing markets, labor markets, transportation systems, and the interorganizational networks of modern production all operate at a regional scale. This should be, but is not, the natural unit for domestic social and economic development policies.

For example, HUD's public housing and Section 8 housing voucher and certificate programs are administered by approximately 3,400 local housing agencies, and its CDBG and HOME housing programs are administered by thousands of separate local housing or community development departments.<sup>8</sup> This makes it difficult to promote "mobility" across city lines or to get suburbs to develop their "fair share" of low-income housing. At a minimum, all HUD programs should be administered by regional agencies.

All local jurisdictions should be required to approve a threshold level of low-income housing, but these should no longer be built as 100-percent low-income developments. Suburban jurisdictions should be required to approve development of market-rate rental housing as well, and some of those units should be made available to low- and moderate-income families with Section 8 vouchers. The Section 8 vouchers should be easily portable within (and across) metropolitan areas. The shift of Federal housing policy away from attaching its subsidies to specific units toward attaching them to eligible families is sound, but Federal, State, and local policymakers need to pay more attention to expanding the range of choices that these families can make.<sup>9</sup> But Federal housing programs are not coordinated with Federal welfare, job training, or transportation programs.

Equally important, the fragmented administration of different Federal housing, employment, and welfare programs constitutes a major barrier to mobility out of inner-city poverty neighborhoods, improvement of older suburban areas, and the ability to link the two. A variety of housing (that is, the Section 8 program), workforce development (that is, training and job placement), welfare reform (that is, job search for employable recipients), and land use planning and infrastructure investments (that is, regulating development on the urban fringe and creating a cohesive regional transportation system) rarely work in any coordinated or coherent way. Local governments administer HUD funds, local and regional Private Industry Councils (now called Work Investment Boards) allocate Federal job training programs, and county social service agencies carry out welfare programs (Hughes, 1997). Coordination between these agencies is a rare exception.

Federal guidelines now require that Federal transportation funds, originally under the 1991 Intermodal Surface Transportation Efficient Act and now under the Transportation Equity Act for the 21st Century, be administered by regional agencies, with planning and allocation by metropolitan planning organizations. This was a



significant change from the Interstate Highway Act of 1956, which created the interstate highway system. Building on this successful approach, the Federal Government should require that planning, resource allocation, reporting, and evaluation of all Federal domestic grant programs be undertaken on a metropolitan basis. The Federal Government should target infrastructure, transportation, FHA insurance, and other key programs on a metropolitan basis, but should attach “strings” that require regional fair-share housing (in the form of mixed-income developments or acceptance of housing vouchers), regional tax base sharing, and use of transportation funds for infrastructure repair and public transit, not just road-building projects that promote sprawl (Rusk, 1999; Katz, 2000; National Academy of Public Administration, 1998). It should also restore a revenue-sharing program targeted to municipalities, both urban and suburban, based on their fiscal needs as well as their willingness to participate in such metropolitan-wide agreements (Gyourko, 1997).

## Conclusion

America’s housing crisis is fundamentally about affordability: the gap between housing costs and household incomes. It requires money to fill the gap. Only the Federal Government has the resources to address the problem, even if Federal policy is implemented at the State, metropolitan, and local levels. The global assault on labor standards has transformed the U.S. economy and produced growing economic inequality and deepening poverty. Some form of government support is necessary to make housing economically manageable for the poor, as well as for growing segments of the middle class.

In earlier periods, progressive housers proposed bold alternatives to existing policies. They shifted the debate by pushing the limits (Radford, 1996). Their demands were perhaps brazen, but they managed to walk a political tightrope. In today’s terminology, they thought “outside the box.” Not only did they think big, they organized well. They did not simply sit on the sidelines and criticize. They were political activists who built movements and coalitions. In particular, they hitched their ideas to the one political vehicle that could effectively mobilize the political power to enact progressive housing legislation: organized labor. As Catherine Bauer wrote in the 1930s, “There would never be a real housing movement until workers and consumers organized an effective demand: that housing is a major political issue or it is nothing” (Oberlander and Newbrun, 1999).



## Endnotes

<sup>1</sup> This was the rate at the end of 1999. It has increased slightly since then to more than 67 percent.

<sup>2</sup> One of the key causes of urban distress is the overconcentration of poor people in America's cities, particularly in racially segregated barrios and ghettos. This concentration not only undermines cities' fiscal situations, it also compounds the social and economic problems facing the poor, including the "spatial mismatch" between the location of their housing and job opportunities and the social isolation of the poor from networks and role models (Ihlanfeldt, 1994; Hughes, 1995). The siting of federally assisted low-income housing projects in poor urban neighborhoods contributes to this predicament (Goering et al., 1994; Schill and Wachter, 1995a and b).

<sup>3</sup> This analysis draws on Dreier, Swanstrom, and Mollenkopf (forthcoming). John Mollenkopf did the analysis of Congressional district demographics and voting behavior.

<sup>4</sup> See Wolman and Marckini (1998) for a discussion on the limited circumstances under which a cohesive urban delegation was able to influence contested House votes in this period.

<sup>5</sup> There are no systematic studies of the wide range of activities of community organizing groups, including the various training centers and organizing networks. A few publications, including *Social Policy*, *City Limits*, *Neighborhood Works*, *Shelterforce*, and *Color Lines*, regularly report their activities. Books that focus on various aspects of community organizing include: Betten and Austin, 1990; Fisher, 1984; Slayton, 1986; Rogers, 1990; Glen, 1988; Boyte, et al., 1986; Horwitt, 1989; Reitzes and Reitzes, 1987; Delgado, 1986; and Wigginton, 1991. A description and analysis of tenant organizing is found in Dreier, 1984. For a general discussion of community organizing, and particularly the role of networks and training centers, see Dreier, 1996.

<sup>6</sup> For a brief description of these training centers, see Wolter, 1991 and 1993. For a description of the work of the Center for Community Change, see Williams 1987.

<sup>7</sup> In addition to IAF and the Highlander Center, training centers include the Midwest Academy, Center for Third World Organizing, National Training and Information Center, Institute for Social Justice, National Housing Institute, Gamaliel Foundation, the Organizing and Leadership Training Center in Boston, Organize Training Center in San Francisco, Grassroots Leadership, Pacific Institute for Community Organizations in Oakland, the Community Training and Assistance Center in Boston, the Regional Council of

Neighborhood Organizations in Philadelphia, United Connecticut Action for Neighborhoods, and the Center for Community Change. Many provide technical assistance to groups across the country, and some focus on particular regions. These training centers have developed well-honed techniques, books, manuals, videos, and other materials to train grassroots leaders and create vibrant community organizations. Some training centers are affiliated with national community organizing networks that have emerged in the past several decades. These multi-issue networks include ACORN, IAF, National People's Action, and Citizen Action. Somewhat looser networks include the National Toxics Campaign, the National Low-Income Housing Coalition, and the Citizens Clearinghouse on Hazardous Waste. For example, the Midwest Academy in Chicago provides training and technical assistance to statewide and neighborhood organizations linked to the Citizen Action network, but it also provides these services to hundreds of other community organizations.

<sup>8</sup> There have been a few efforts to administer the Section 8 voucher/certificate program on a regional basis.

<sup>9</sup> Many studies have shown that Section 8 households tend to be clustered in established zones of concentrated poverty. See Hughes, 1997; Fischer, n.d.

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