

Scarcity, Boundedness, and Discretion: A Mixed-Methods Effort to Identify Administrative Burdens in Public Housing

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Abstract

Public housing residents often face administrative burdens that contribute to housing insecurity. This article investigates how these burdens are compounded by poverty and cognitive scarcity, making even straightforward tasks—such as responding to warning notices—overwhelming. The inability to overcome these procedural hurdles is often perceived by frontline workers as laziness or avarice, making those bureaucrats less willing to help. The result is a cycle of scarcity, boundedness, and discretion that can lead to perpetual, avoidable negative outcomes, such as evictions. This dilemma, however, is not a foregone conclusion, as multiple avenues for intervention often exist, depending on organizational arrangements. Using a mixed-methods approach, the author maps the experiences of residents and frontline workers, identifying key points for intervention. Drawing from behavioral science, psychology, public administration, and design science literature, this article contributes to academic theory and practical solutions, offering a broader, scalable framework for reducing procedural barriers in public housing and other public programs. The findings call for a more applied, multidisciplinary approach to understanding and intervening in the complex interactions between residents, frontline workers, and organizational structures.

Introduction

Annette¹ has a warmth that makes her familiar. She is new to Minnesota, having moved here only a few years ago and into the Hiawatha Towers shortly after. In her short time in public housing, she is well-known and well-liked. This acceptance is not surprising because Annette always looks out for her neighbors. “You know somebody is going to look out for you when you don’t have

¹ All names used in this article are aliases.

[something you need].” When “I’m not feeling good, [my friend] Cheryl makes extra portions and brings me down some.” Lately, Annette has often not felt “good.”

Last year, Annette tried to break up a fight. In the scuffle, she fell and was kicked, fracturing her back. After a hospital stay, she returned to the Towers, but the trauma and depression made even simple tasks, such as paying rent, difficult. Once she got behind, the Minneapolis Public Housing Authority (MPHA) mailed its standard warning letter, sending Annette into a panic. “I didn’t know what to do. I didn’t know where to turn. And I just kind of ignored it.” In Minnesota, avoiding housing notices can quickly end in eviction. Thankfully, a property manager recognized Annette’s name on the late payment list, knew her as one of the “good” residents, and reached out to help her. Between a Client Emergency Fund and Annette’s Social Security, frontline workers were able to help her pay court fines and back rent. As she recalled, wiping away tears, “I consider myself to be lucky....People check in with me because of that safety net that I have. A lot of people don’t have that.”

From mailing rent to getting help when she was behind, Annette faced procedural hurdles that are ubiquitous in public housing and, more broadly, in public assistance. These hurdles, called administrative burdens, reduce participation in social safety net programs (Aiken, Ellen, and Reina, 2023; Heinrich, 2018; Herd and Moynihan, 2018). When burdens increase, fewer people participate. Recent studies show that these behavioral biases are further exacerbated by material and cognitive scarcity. When people are impoverished, busy, or depressed, their brain orients its focus on these pressing deficits at the expense of decisionmaking and behavioral disinhibition (Mani et al., 2013; Mullainathan and Shafir, 2013b). These conditions, referred to as cognitive scarcity, affect an individual’s ability to overcome burdens and the “ability to initiate and master state interactions” (Christensen et al., 2020: 133).

Street-level bureaucrats, already coping with the stress of their position, can often confuse the lack of ability to overcome hurdles with laziness or lack of motivation, further justifying state imposition of burdens (Aarøe and Petersen, 2014; Christensen et al., 2020; Jilke and Tummers, 2018; Schneider and Ingram, 2005). These procedures are not merely isolated choices, but past frontline decisions become rules of thumb—referred to in the literature as heuristics, schemas, or casuistry—that get ingrained into organizational structures, guiding future action or inaction (Peeters, 2019; Zacka, 2017).

A picture of this cycle emerged in MPHA. Scarcity exacerbated the ability to overcome hurdles; bureaucrats take this inability as a sign of a lack of “deserving” assistance, and those stories become part of informal organizational rules (Giddens, 1984; Merrick, 2022; Sewell, 1992). Fortunately for residents, the literature on administrative burdens has shown that a range of interventions, from big to small, can improve the outcomes for public assistance participants. To do so effectively, however, requires understanding the organizational arrangements. Rarely is the separate literature on scarcity, discretion, and social structures integrated, diminishing the impact of interventions.

This research was a partnership with MPHA to study where, when, and how organizational arrangements can be changed to reduce evictions. The findings demonstrate the advantages of using an abductive approach that is more common to the design literature, in which designers

simultaneously hold the project constraints and desired outcomes together (Dorst, 2015). The resulting work uses qualitative inquiry to identify a holistic picture of residents' experience of barriers before converging on places for intervention, with the impact of two such interventions experimentally tested in subsequent research.²

Theoretical Framing: How Scarcity, Boundedness, and Discretion Interact With Social Structures

Classical economics suggests that humans consider all relevant short- and long-term costs and benefits when determining whether to apply for public assistance (Currie, 2004; Moffitt, 1983). Behavioral science, however, understands that people exhibit predictable cognitive, social, and emotional shortcomings—referred to collectively here as behavioral biases (Thaler and Sunstein, 2008). In the past decade, researchers have internalized this theory and applied it to social policy (Grimmelikhuijsen et al., 2017). These behaviorally informed interventions work across domains (DellaVigna and Linos, 2020; Hummel and Maedche, 2019), including reducing arrears in public housing (Fitzhugh et al., 2018), sustaining enrollment for first-year college students (Castleman and Page, 2016), increasing child support payments (Richburg-Hayes, Anzelone, and Dechausay, 2017), and boosting retirement savings (Goda, Manchester, and Sojourner, 2014).

As behavioral science advanced in practical application, the administrative burdens framework grew to unite the disparate fields researching the takeup of public programs. Administrative burdens are the compliance, learning, and psychological costs of interacting with the government (Herd and Moynihan, 2018).³ From forms to fines to lines, these barriers are constant for residents using social programs, and when these frictions increase, fewer clients participate. For programs with low burdens, such as Social Security, participants take up approaches 100 percent. In programs with higher burdens, such as the Supplemental Nutrition Assistance Program (SNAP), participation hovers around 80 percent (U.S. Department of Agriculture, 2023). For housing, even among those who successfully received vouchers, only 61 percent were able to use them in the private market within 180 days (Ellen, O'Regan, and Storchak, 2024). In addition to reducing participation, research shows that raising barriers influences citizens' understanding of government and their roles in relation to it; as such, higher procedural barriers are associated with lower trust in government and decreased civic engagement (Bruch, Marx Ferree, and Soss, 2010; Herd and Moynihan, 2018; Lind and Tyler, 1988; Mettler, 2005).

In some cases, burdens are simply a result of path dependence, poor design, or siloed units of government (Peeters, 2019). Other times, burdens are politically motivated, allowing for a form of hidden politics whereby an increase in burdens undermines the program in a way that is not otherwise politically possible (Hacker, 2004; Moynihan, Herd, and Rigby, 2013). This policymaking by other means often reflects the socially constructed worthiness of recipients (Petersen et al., 2011; Schneider and Ingram, 1993). Programs that serve the “deserving poor,”

² For the results of those experimental interventions, see Merrick, 2020.

³ Learning costs are the time and effort to understand eligibility or navigate systems. Compliance costs are the effort and resources to meet program requirements. Psychological costs are the emotional toll, stress, or stigma from interacting with bureaucracies.

such as G.I. benefits and Social Security, emphasize low burdens and timely service (Mettler, 2005). Conversely, programs that serve the “undeserving” require lengthy applications, intrusive questioning, and sanctions for misbehavior (Heinrich, 2018; Soss, Fording, and Schram, 2011).

Perversely, recent scholarship has shown that the participants who most need assistance may be least able to overcome barriers. This concept of cognitive scarcity in psychology refers to the negative behavioral effects that arise in all individuals under cognitive constraints. Mullainathan and Shafir (2013a: 282) find that those undergoing conditions of scarcity are “less likely to weigh long-term consequences and exhibit forward-looking behaviors when threatened, challenged, and depleted.” Reduction in executive functioning from age-, disability-, or poverty-induced scarcity often manifests itself in behavior that can be confused by state actors as laziness or incivility. Frontline workers, under strain, may feel justified to withdraw or impose unnecessary burdens, allowing them to avoid difficult clients (Tummers et al., 2015).

Public management shows that street-level bureaucrats’ decisionmaking, whether they be public housing workers or Department of Motor Vehicles staff, is informed by the perception of the client, professional and personal identities, and the micro-, meso-, and macro-context (Bell et al., 2020; Hill and Hupe, 2014; Maynard-Moody and Musheno, 2003; Moulton and Sandfort, 2017). Choices of frontline staff accumulate to become part of the collective schemas—called casuistry—by which frontline workers judge future action (Giddens, 1984; Zacka, 2017). Once engrained, these institutional structures are durable; however, they are not immutable. Organizational actors can make changes, but their success depends on understanding the system. To those ends, this work opens with the past and present of public housing in the United States and Minneapolis.

Intervention Background and Setting

Housing Policy in the United States and Minneapolis

The New Deal Era National Housing Acts of 1934 and 1937 marked the beginning of large-scale federal spending in public housing. This investment was intended to create construction jobs, and, unlike the subsidized housing of today, costs were largely expected to be paid by the rent of upwardly mobile families (Vale, 2018). Prospective tenants were screened to ensure that they possessed the right “character,” typically a White, nuclear family.

In the American Housing Act of 1949, Congress made further investments to meet the post-WWII housing shortage. This law led to new, affordable units, especially for impoverished people. It also empowered local authorities to select housing sites by clearing substandard housing. In Minnesota, the legislature delegated authority to local housing agencies, such as the Minneapolis Housing and Redevelopment Authority (MHRA)—MPHA’s predecessor.

The activism of the 1960s accelerated federal poverty alleviation programs, causing public housing construction to shift from row houses to highrises. In Minneapolis, “Humphrey Highrises” (a nod to then-Mayor Hubert Humphrey) boosted the public housing inventory to 4,200 units (Minneapolis Public Housing Authority, 2011). These towers remain the core of Minneapolis’s current publicly managed housing stock.

As the Great Migration increased the number of Black families living in racially segregated Northern cities, public and elite opinion started to turn against investments in public housing (Crump, 2003; Goetz, 2013). Starting in the 1970s, cuts in spending—alongside a related prioritization of the lowest-income families—led to relatively new highrises falling into disrepair. This approach meant that projects “were often the epicenter of high concentrations of poverty, violent crime, joblessness, and social breakdown” (Goetz, 2011: 269). As conditions deteriorated, working-class households that could afford to leave public housing did, decreasing the rent income available for repairs and accelerating the decline.

The latter one-half of the 20th century also saw an active reframing of welfare programs by political elites. Republican and Democratic politicians alike vilified “welfare queens” abusing the largesse of taxpayers. In this way, the social construction of safety net claimants became “something apart from the mainstream,” shifting public welfare’s goal from enhancing well-being to attaining self-sufficiency (Edin and Shaefer, 2015: 158). In this way, the performance systems sought to ensure that only “worthy” citizens received benefits, the legacy of which is evident in the characteristics of those in public housing and the administrative burdens they face.

Current staff often justify these procedural hurdles with the presence of long waiting lists. If one resident does not comply with the public housing rules, other needy families will. In the fieldwork, staff referred to evictions as part of a “healthy churn.” Left unsaid is that scarcity is a policy choice. “If the first eighty years of public housing history have shown anything, it’s Americans remain uneasy about offering deeply subsidized housing to some people seen as doing little to deserve this largesse” (Vale, 2018: 409).

Public Housing in Minneapolis Today

MPHA is one of Minnesota’s largest landlords, managing more than 6,000 public housing units and 5,000 housing vouchers (Minneapolis Public Housing Authority, 2018). As noted, demand for subsidized housing far exceeds available units or vouchers. In 2018, approximately 16,800 households were on MPHA’s waiting list for public housing units (Minneapolis Public Housing Authority, 2019). A few years before, in 2015, MPHA officials had opened its Section 8 application for the first time in a decade. Thirty-six thousand households signed up in only 3 days to be included in a lottery for one of 2,000 spots on the waiting list for Section 8 housing in the broader Minneapolis-St. Paul metropolitan area (Feshirt, 2015).

By design, public housing residents are vulnerable, with high proportions of older adults, individuals with disabilities, and refugees. In Minneapolis, more than 80 percent of MPHA residents are extremely low-income people. Only 17 percent of residents have wage income, 42 percent have income from cash assistance programs, and 74 percent use Social Security (exhibit 1). These statistics mean that margins are tight. According to an MPHA resident survey, 40 percent of residents worried about paying rent for at least 1 month in the past year.

As the state’s largest landlord, MPHA is also the largest user of eviction actions—formal court processes that move a resident toward removal. If residents are 45 days behind on rent, the court

issues a summons and assesses a \$352 fine. In 2018, the courts issued 325 unlawful detainers and evicted 98 residents living in MPHA-run units.

Exhibit 1

Socioeconomic and Demographic Characteristics of MPHA Residents, December 2018		
	Category	Percentage of Households
Household Annual Income	\$0–\$10,000	49
	\$10,000–\$20,000	32
	\$20,000–\$30,000	8
	\$30,000–\$40,000	10
	Minimum (\$75 or less)	9
Rent Payment Amount	\$75–\$250	53
	\$250–\$450	22
	\$450+	16
	Elderly only	19
Elderly/Disabled (by head of household)	Disabled only	20
	Elderly and Disabled	40

Note: Percentages may not add to 100 percent due to rounding.
Source: MPHA administrative data (2019)

Concentrating vulnerable populations in publicly run housing reflects a social consensus that those facing material and cognitive scarcity may need insulation from the market. As a result, MPHA takes more process steps to avoid evictions than many private landlords. In 2018, for the three Minneapolis ZIP Codes with majority-minority residents and a poverty rate of more than 25 percent, rent averaged \$880 a month, and formal eviction rates were 2.3 percent (Hennepin County, 2019; U.S. Census Bureau, 2018). MPHA’s average rent was \$310, and the eviction rate was 1.5 percent, even with a more vulnerable population and no practice of using informal evictions.

An Organizational Call to Action

In response to mounting public pressure to reduce evictions in late 2018, MPHA created an Eviction Prevention Team staffed by members of the property management, legal, finance, research, and rent collections departments. The team outlined a mission to identify “strategies that reduce the number of unlawful detainers and evictions that MPHA files each month to keep the residents housed and to reduce the negative impacts of court filings on their rental history and personal finances.”

Implicit in the team’s mission is the central paradox of public housing for low-income residents in the United States: maximize rent collection and minimize eviction actions. Like many public entities, MPHA’s mission requires pursuing multiple conflicting goals, such as equity versus efficiency and fairness versus responsiveness, all while maintaining an aging housing stock. These opposing mandates are imposed on the everyday decisionmaking of staff and residents. As one Eviction Prevention Team member expressed—

That [debate] was really the question of what is the housing authority? Is the greatest duty to those on the waiting list or [those already] housed? I wouldn't say we fully reached an agreement on that. But it was very important to discuss in the context of this work.

Understanding these contradictory mandates is central to proposing interventions that reduce eviction actions.

Methods

From February 2019 to June 2020, the author partnered with MPHA to collect data using various methods, including interviews, observation, surveys, statistical analysis, and document review.⁴ In using multiple methods, the collaboration can converge on the latent needs of the participants (Greene, Benjamin, and Goodyear, 2001) to “[enhance] our beliefs that the results are valid and not a methodological artifact” (Bouchard, 1976: 278).

The author conducted 30 staff interviews (20 preintervention in person and 10 post-intervention by video conference) and 12 in-person resident interviews. Staff interviews included managers and frontline staff from MPHA and related system participants. Property managers, the Resident Council, and other interviewees introduced residents who lived in a representative set of buildings (Small, 2009). To diversify the sample, the author sent letters to 10 randomly selected residents (3 interviewed) who reported negative experiences on the aforementioned resident survey. Residents were compensated for their time. Interviews were recorded and transcribed using Otter AI assistant software. When the transcripts were reviewed, the later cases revealed fewer new themes, suggesting that the sample was rich enough to reflect the problem space (Glaser, 1965; Nowell and Albrecht, 2018).

Concurrent with this process, the team observed important sites. These areas were places of high-stakes interactions between residents and the system, such as the rent collections window, social workers' offices, and housing court. The inquiry focused on the issues that concerned the residents, counterintuitive behaviors, and areas where staff actions diverged from formal rules. When conversations were private, the team would seek oral consent for observation.

In addition to frequent formal and informal meetings with Eviction Prevention Team members, the author held two design labs (Hanington and Martin, 2012)—one with staff and one with residents. The sessions varied in structure, but participants were asked to interpret perplexing behaviors and refine potential behavioral interventions. The staff and resident labs had 10 to 12 participants and lasted 1.5 and 3 hours, respectively. Residents were compensated for their time. Observation and meeting with staff and residents totaled more than 60 hours of fieldwork.

To complement this data, MPHA fielded a resident survey. A copy was mailed to 528 randomly selected households (with an 80-percent oversampling of those behind on rent), and 158 responded (30 percent). The survey asked about barriers to on-time payment, resources residents had when behind, administrative burdens, and system improvements (for the full survey, see appendix 3 in Merrick, 2020).

⁴ A full summary of methods is listed in appendix exhibit A1.

Finally, MPHAs administrative data were used to identify the scale and predictors of eviction actions. This dataset included demographics and socioeconomic characteristics, family composition, payment history, and sanctions.

Analysis Procedures

After the team's initial meetings with staff, the analysis coded transcripts, field notes or recordings, and organizational artifacts (Neuman, 2013). As the work progressed, iterative, axial coding took place back and forth between interviews, interpretation, and coding, allowing new themes to arise (Coffey and Atkinson, 1996). The final review used selective coding to illustrate major themes and identify revealing quotes. The work identified more than 30 potential policy changes to reduce nonpayment of rent and evictions that were later winnowed to two field experiments that emphasized responsiveness to participants and organizational arrangements (Merrick, 2020).⁵

Cases on Burdens and Discretion in Public Housing

This section examines three places that levy meaningful burdens: (1) paying rent, (2) getting assistance, and (3) going to court. Each demonstrates how scarcity and organizational arrangements, intentionally designed or otherwise, mean that residents sometimes make decisions that run against their self-interest and how frontline responses to that behavior affect who can access benefits.

Paying Rent

Most residents pay their rent by mailing their statement and payment (by check or money order) in a stamped envelope. If a resident does not have a checking account, they get a money order from a local establishment for a fee, typically \$1–\$5. Any mistake in the process, such as failing to add a stamp or not signing a check, can go undetected for weeks.

If rent is not received by the 14th of each month, the rent collections department sends a lease termination warning letter. This federally required notification gives public housing residents 30 days' notice of removal. Although ostensibly only a warning with no immediate consequences, the letter reads like an eviction notice (exhibit 2).

Although organizational efforts had been made to change the letter, “there was a lot of pushback at that point to the idea of making any change to the letter. It was like this sacred cow, not [to] be touched.” The first page of the letter has been unchanged for decades—one 20+-year agency employee did not recall a major change during their tenure. The staff sentiment regarding the letter was if it is “not perfect, it's perfectly good enough,” and residents are “used to it.”

After the letter is sent, building property managers and social workers receive lists of delinquent residents. Staff can start outreach, but the list is long, and staff time is short.

⁵ These policy interventions are listed in appendix exhibit A2.

Exhibit 2

Lease Termination Warning Letter

Phone: 612-342-1216 Fax: 612-335-4484



Minneapolis, MN

UNIT ID#

NOTICE OF LEASE TERMINATION FOR NON-PAYMENT OF RENT/RETRO

Dear MPHA Resident:

MPHA is terminating your lease on March 29, 2019 because you owe \$159.00 in rent as required by your Lease in Sections 4B, 11.B.1 & 13.3. Your unpaid rent may include monthly or retroactive rent but does not include other charges that you may owe. MPHA will withdraw the lease termination if you pay all past due rent by 4 p.m. on March 29, 2019, or the above amount including April's rent by April 9, 2019.

Source: Minneapolis Public Housing Authority, 2019

A common reason for late payment is that paychecks or social safety net payment schedules do not match rent due dates. For residents on Social Security Disability Income, for instance, checks are sent weekly on the basis of birthdays (for example, those born from the 11th through the 20th of the month receive payment on the third Wednesday). The status of “always late” means that staff see those residents listed late every month and ignore them to prioritize other residents. When the perpetually late are in an actual crisis, they lose the benefit of early outreach by staff.

If residents do not pay by the start of the second delinquent month, MPHA sends a second late notice, or “unlawful detainer warning letter.” When the second notice is sent, rent collections sends an updated list of delinquent renters to the frontline staff. This shortened list gets greater scrutiny, increasing the pace of calls and door knocking. This assistance is, again, discretionary. The second Tuesday of the month is the last day a resident can pay their rent at the collection window without a penalty. After this date, the legal process of eviction begins.

A vulnerable population and discretionary outreach focusing on “worthy” participants is an environment primed for cognitive mistakes. However, many frontline workers believe this system works well and that only the lazy or those with avarice fail to pay on time. Although this case is specific to publicly operated housing buildings, the environment of confusing procedures, scarce resources, discretionary aid, and harsh sanctions is common to U.S. social safety net systems, such as emergency housing assistance (Aiken, Ellen, and Reina, 2023), health insurance (Moynihan, Herd, and Rigby, 2013), refugee policy (Darrow, 2018), and cash assistance (Soss, 1999).

Getting Assistance

Financial margins in public housing are narrow. If unexpected expenses arise, such as a broken-down car, medical bills, or funeral expenses, little is left to pay rent. According to a resident survey, 40 percent of residents worried about paying rent at least 1 month in the past year.

When residents are unable to pay, they turn to friends, family, and community members (exhibit 3). Residents without close ties often look to property managers and social workers. The frontline staff does not have the funds to assist residents but provides skilled—albeit busy—hand-to-navigate assistance programs, such as Emergency Assistance (EA).

Exhibit 3

What Residents Do When They Know They Need to Pay Rent Late	
If You Realize You Are Going to Be Short on Rent, What Would You Do?	Percent
Ask to borrow from a family member or friend	43
Contact property management	41
Contact an agency that assists in emergency services	36
Wait until you have enough to pay the full amount	35
Wait to pay double rent the next month	35
Contact rent collections	21
Contact Volunteers of America (VOA)	12
Other	8

Note: Residents could select multiple choices.
Source: Survey of MPHA residents (2019)

EA is available for residents with income less than 200 percent of the federal poverty guidelines and who are in a financial crisis that threatens their health or safety. To be eligible, residents must be employed or have a condition that prevents them from working. Eligible eviction-prevention expenses can cover up to 2 months of rent plus associated court fines.

This program is a critical lifeline. In 2017 and 2018, the program received 41,000 applications, and 14,300 recipients were approved in Hennepin County (Hennepin County, 2020). The program, however, has high administrative burdens. To receive aid, residents must follow a rigid qualification process. Residents first complete an intake interview with a county eligibility technician. They then supply proof of the emergency, current financial documents, and verification of relationship to any family members. Throughout the process, frontline staff have the discretion to request additional information or set conditions, including determining if EA will “solve” this emergency.

In many cases, residents are unable to complete the process or, having interacted with EA previously, are unwilling to go through the experience again. One resident, Martina, had insufficient funds after paying for her father’s funeral and shared, “[MPHA] wanted me to go to [the] county and apply for Emergency Assistance this time, but I did that 4 years ago. They were not nice. Very rude. I told MPHA, I’m not going down there.” When asked about her experience, Martina shared, “The lady threatened me. She told me, you know we’re going to take over your

finances. I said you're not touching my money. I'm very independent." Although Martina was eligible, she refused to apply again, instead finding a member of her church to loan her cash.

Like many public assistance programs, this system gives discretionary power to frontline workers, creating opportunities for disparities in access (Brodkin, 2000; Maynard-Moody and Musheno, 2003; Soss, Fording, and Schram, 2011). The qualitative work suggested that residents with knowledge and access to social workers—often those with higher social capital—were much more likely to finish the paperwork, a finding supported by other social policy research (DeLuca, Katz, and Oppenheimer, 2023; Herd and Moynihan, 2018). These social workers encourage application, help residents collect the needed documents, fax in the form, and sit with them during an interview with county staff. As one social worker said, "We usually fill the form out. Most people aren't comfortable completing it alone.... Any situation they think they're going to have to battle with the bureaucracy, they're going to try to avoid it."

Social workers are also able to use their positionality to advance residents' claims. If a Hennepin County caseworker requests new paperwork or the process stalls, social workers can call and negotiate on behalf of the residents. If the paperwork is delayed and a resident is about to receive an eviction action, they often ask rent collections for an extension. For one highrise resident, social workers made EA feel "pretty seamless." The difference between this resident's experience and Martina's demonstrates how caseworkers, when engaged, can act on behalf of residents to overcome compliance, learning, and psychological costs.

These anecdotes are reinforced by data. For the county, 65 percent of applicants to EA were denied, whereas MPHA residents were rejected only about 30 percent of the time (Hennepin County, 2020). This difference appears, in part, to be attributable to MPHA making staff resources available to intervene with positive discretion to interrupt scarcity and overcome administrative burdens.

Going to Court

This social services runaround is hardly unique to public housing, but it can make court seem inevitable for residents. Going to court is the looming consequence at the end of the nonpayment funnel, exacting high compliance and psychological costs.

If MPHA residents are unable to pay their rent after 45 days, MPHA rent collections staff file with the courts. Most of these court filings—96 percent in 2018—were for nonpayment of rent (Minneapolis Public Housing Authority, 2019). Unlawful detainers, like evictions, go on a resident's housing record for 7 years, diminishing future housing prospects. They also levy a \$352 fine on residents—or 1.3 times the average public housing rent. However, approximately 70 percent of MPHA residents filed against remain in their homes a year later, compared with 33 percent for all Hennepin County residents. MPHA staff point to the outcome as proof that the court is an effective tool to compel payment; others argue that if the system were slower or assistance were faster, unnecessary fines and psychologically costly court appearances could be avoided.

Residents start arriving at the sprawling courthouse about an hour before court begins. To reach the courtroom, residents pass through a security checkpoint with metal detectors. A short elevator ride opens into a hallway filled with staff, landlords, and residents. Residents wait on benches

in the hallway outside the courtroom. Despite the crowd, the space is quiet. Most residents and landlords sit silently, others shuffle around uncomfortably, and a few chat with neighbors about the hardships that got them there.

On arrival in the narrow corridor, Hennepin County staff are available to help those with questions. The staff are kind but succinct. They let residents know they can talk to Legal Aid lawyers, although “there is no guaranteed representation.” The judicial staff also told residents that an EA office was open on the floor above the courtroom. However, the office was not open during this observation, and when asked about it, a Legal Aid attorney responded with a shrug, saying, “Their hours are sketchy.”

In a typical month, 20 to 30 MPHA residents appear in court, which fills about one-half of the housing court docket for the day. To avoid eviction, MPHA staff arrive early to get a private meeting room where residents, often accompanied by Legal Aid, can try to reach a payment agreement. Residents are all offered a standard agreement to maintain their housing: pay 2 months’ back rent within 8 days or pay 3 months’ rent in 2 weeks. From MPHA’s perspective, standardization improves fairness. Others view the lack of flexibility as a lack of humanity. Although unsaid, this routinization allows bureaucrats to retreat behind the bureaucratic cloak, helping them cope with an otherwise painful interaction (Zacka, 2017). As one Legal Aid attorney noted,

Some of the landlords we deal with are truly evil to the core. Bad people. [MPHA] is not. But the computer has taken over. HAL [the sentient computer in the film *2001: A Space Odyssey*] is in control. And it is just running down the tracks and people are hurting because of it. At some point, they turned it into an algorithm. The banks [during the financial crisis] were the same way. In most cases, it wasn’t some evil person behind the wheel. It was just like they turn into a machine and stop thinking about people.

Unlike the private sector, MPHA attorneys and staff have a dual mandate—maximize rent and housing stability—that means frequently using their discretion to benefit residents. As social science would predict, positive discretion was reserved for residents viewed as worthy (Maynard-Moody and Musheno, 2003; Schneider and Ingram, 1993). According to staff interviews and observations, these tenants tended to be regular payers who showed deference to MPHA staff and had situations that staff perceived not to be the residents’ fault.

In the hallway, two older Black neighbors discussed this reality; their divergent experiences are emblematic of the tradeoffs of cognitive scarcity, worthiness, and agency. The first—tall and wisp-thin with a low voice—said, “I’m going to eat the court costs and be more responsible next time.” The author could not help but feel this presentation as a “worthy resident” was influenced by stereotypes the resident had absorbed. His friend in a yellow fedora and using a walking cane demurred, “I don’t need no grief from this place,” punctuating the silence in the hall by sharply tapping his cane on the floor. His neighbor nodded in agreement but added that the rent was too high anywhere else. It is his only choice. Their conversation turned to recent events in the highrise, and eventually, rent collections staff called the tall gentlemen to discuss a settlement. He disappeared into a conference room and quickly reappeared with a signed standard repayment

agreement. Once court started, he would give the document to a clerk, retain his housing for today, and worry about how to pay tomorrow.

The system is designed for this outcome: an overloaded court and a legal regime that emphasizes property rights. It again puts into focus the conflicting mandates of MPHA: protecting vulnerable residents and maintaining a balanced budget. Residents, of course, want to keep their housing, and most of the residents at court remain housed with MPHA a year later. However, when residents go to court, the system levies a fine, adds a mark on the resident's housing record, and leaves an indelible impression of how their government views their claims.

Right on time, the courtroom doors opened, and residents and landlords filed in to present their case. In the room, most residents present were Black and older adults. A court clerk read the renters' and landlords' names and asked them to identify themselves. If a response was slow or low, the clerk tersely reminded the participants "to stand up and answer loud." After the roll call, the judge entered.

Two judges alternated presiding over housing court in Hennepin County. The first judge, a middle-aged White woman, spoke slowly and in plain language. She stressed that residents have a right to a fair process and that negotiations between residents and landlords mean "a two-way conversation." Her approach emphasized the process, and she seemed intent on bringing down the structural disadvantage between landlords and tenants. The second judge was an older White man. His perfunctory opening statement was a mix of dense legalese and cited the available county resources to navigate the court's complexity.

Despite the stylistic differences, the desired outcome was the same: reach an agreement. This framing exacerbates the structural disadvantage for residents. Landlords know the rules and come prepared with offers that they have learned will maximize their aims and minimize judicial scrutiny. For private landlords, these offers include steep repayment schedules, loss of security deposits, and vacating the units quickly, sometimes in only 24 hours (Lewis et al., 2019).

Residents and landlords exited the courtroom, and negotiations between them increased. Conferences took place in the public hallway. Grievances and recriminations were aired. Traumas were relived. The conversations were quiet, but the hush was occasionally broken with an angered shout from a frustrated tenant. The securing of private rooms by the MPHA staff was a small but meaningful measure to preserve some dignity (and reduce psychological costs) for residents.

As wrenching a process as it is, MPHA has a reputation for being fair. In the conversations observed, MPHA staff were kind but firm. They listened as the residents talked about their experience and commiserated but redirected the conversation toward a settlement. As one Legal Aid attorney joked to another, "MPHA [housing court] days are kind of boring; just a bunch of nonpayment of rent cases." The other responded, "That's progress, right?" The first responded, "For us or for them?"

Back in the hallway, the man with the yellow fedora and cane was called to talk with MPHA. His frustrations, high when he arrived, had reached the boiling point. Because the man was upset, the rent collections staff handed the case to MPHA's legal team. A staff attorney walked through

the standard agreement. The man countered that he told the property manager about a bedbug infestation, but nothing was done. The attorney glanced through the resident's file, found no documentation supporting this claim, and reiterated repayment options. The resident shouted, "I feel like I'm being lied to! I'm done with this place." The attorney offered that leaving MPHA is his choice and walked through what that would entail, including the mark on his housing record. A nearby Legal Aid attorney overheard the discussion and interjected—asking the resident if he would like to talk in another room. Fifteen minutes later, the resident exited the office alone and returned to the conversation with the MPHA attorney but with no tangible progress.

He seemed tired but smiled each time he said he was leaving public housing, perhaps a small bit of agency in a system where he had little. With negotiations in the same place, the MPHA attorney waved over Legal Aid a final time. "Are you sure you want to vacate? You know the rent will be much more somewhere else?" The man affirmed. The Legal Aid attorney let out a resigned sigh and turned to the next client. The MPHA attorney drafted the form detailing that the resident will vacate by the end of September—a few weeks longer than normal, thanks to Legal Aid's effort and the MPHA's attorney's discretion. Yellow Fedora signed and waited for the judge.

Once agreements were reached, residents and landlords returned to the courtroom in pairs. Residents passed the rail, entered the well, and sat at a table in front of the judge.

It was Yellow Fedora's turn. The male judge reentered the courtroom, and the resident stood and removed his cap. The judge read the agreement to vacate public housing and asked the resident if he understood this choice, which he affirmed. The judge responded flatly, "I get it. You can pick up my order at the counter." The court did not mention the unlawful detainer now on his record, let alone how to remove it. There is no encouragement to find an agreement, no discussion of how hard it will be to find housing anywhere near as affordable. The train continued down the track with one more passenger facing material and cognitive scarcity.

The gentleman, hat still in hand, pushed back from the table and gingerly exited the room with a blank look. For him, this experience may have been an indelible interaction with his government. For the court staff, it was just another day; the judge returned to a casual conversation with his clerks, discussing what food they would eat at the Minnesota State Fair later that week. A seemingly irrational choice was made, and the system moved right along. A lack of resources means that a court faces a deluge of eviction actions, to which it responds by establishing rules that maximize efficiency and sterilize the experience. As the courtroom door shut behind the resident, the judge asked the clerk, "I got 5 minutes until the next one, right?"

The outcome of the day for most of the residents, even those with an agreement, was that the court granted a writ of eviction. If a resident did not make an agreement or later failed to meet the terms, MPHA would send the writ to the sheriff to "regain the property."

Although most MPHA residents who reach a settlement agreement remain in their housing a year later, they must suffer through extreme compliance and psychological costs. It is a painful reminder of how tenuous their access to housing is and how their government views their claims for help (Herd and Moynihan, 2018; Schneider and Ingram, 1993; Soss, 1999).

Summary and Implications for Experiments

In the three examples given, this article illustrates the high cost of administrative burdens and how they lead to seemingly irrational decisions for residents experiencing cognitive scarcity. It also reveals evidence of the frontline staff's discretionary role in helping residents, advancing the claims of those they perceive worthy, and moving away from others. Although these features are not special to MPHA, making changes that work requires fitting them into the particular context.⁶

Discussion and Conclusion

For residents in public housing, burdens can be repeated annoyances such as buying a money order and a stamp to mail the rent each month. They can also be more significant, such as spending hours collecting Emergency Assistance paperwork only to be told by a county worker that one's meager savings make them ineligible or going to public court, hat in hand, to plead to stay in one's home. Failure to overcome such burdens means getting evicted. As one resident put it, "If you screw up here, you end up on the floor at Harbor Lights (Shelter) or under the bridge."

The paucity of affordable housing requires the targeting of resources; in Minneapolis, more than 80 percent of residents in MPHA-run units are older adults, people with disabilities, or both. For this population, disability, age, and poverty-related cognitive scarcity are common, meaning that overcoming administrative burdens can be hard (Christensen et al., 2020; Mullainathan and Shafir, 2013b).

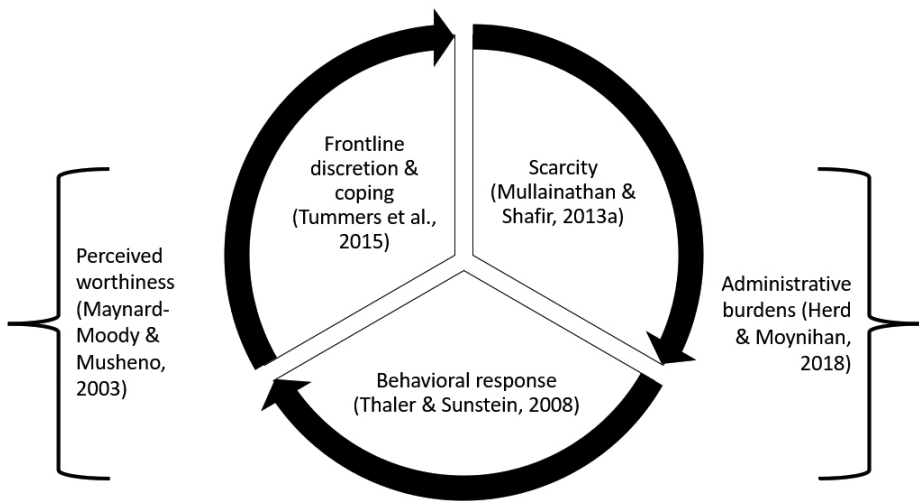
When cognitively scarce participants seek help, frontline staff often draw conclusions about their deservingness from the decisions that necessitated assistance in the first place. Already coping with the demands of their job, frontline workers may confuse a resident's inability to overcome even small hurdles with a lack of motivation (Christensen et al., 2020; Tummers et al., 2015). This view is not a one-time decision—but through the collective storytelling of the organization, these beliefs about a resident's behavior become "embodied in an ideology or organizational philosophy, which then serves as a guide to dealing with the uncertainty of intrinsically uncontrollable or difficult events" (Schein, 2010: 27). The individual responses of frontline workers become a durable part of the organizational structure and can undermine future efforts to improve services (Giddens, 1984). For instance, residents pointed to MPHA's lease termination letter as causing "confusion," "fear," and "despair." MPHA staff, however, believed that the letter was "if not perfect, perfectly good enough," and any negative outcomes were "due to this pattern [residents] have established for themselves."

Exhibit 4 illustrates the cyclical nature of this repeated pattern. Scarcity increases the frequency of seemingly irrational responses, which can, in turn, decrease perceived frontline worthiness and reduce chances for aid. This result, however, is not a foregone conclusion; multiple ways to intervene are available, depending on organizational arrangements.

⁶ Subsequent behavioral nudge experiments focused on promoting on-time payments and improving late payment notifications.

Exhibit 4

Cyclical Nature of Scarcity, Boundedness, and Discretion



Source: Author

In the introductory story, Annette’s depression (scarcity) led to her forgetting to pay rent and ignoring lease termination warning letters (administrative burdens, behavioral bias). Fortunately, a property manager recognized her name on the late payment list. The bureaucrat perceived Annette as someone who typically paid on time and had a condition—which was no fault of her own—that prevented payment (worthiness).

This novel framework highlights a common process that can lead to negative outcomes for individuals in public assistance. More important, it shows a range of options for intervention, depending on what may be possible under current institutional arrangements. For example, whereas increasing the number of embedded social workers is resource intensive, revising an eviction warning letter is much less costly. To gather data to inform intervention, the author employs a mixed-methods approach that focuses on residents and frontline staff in identifying possible interventions.⁷ It systematically evaluates key leverage points within public housing that contribute to those burdens and uses that information to design interventions that lower procedural barriers—a methodological approach that is widely generalizable to burden reduction in other public programs.

This article also points to opportunities and challenges in field integration. Each of the cogs (scarcity, boundedness, and discretion) is well studied, but academic disciplines tend to focus on certain features of the process (Christensen et al., 2020). For economics and psychology, the focus is on scarcity and behavioral biases, and for sociology and public management, it is on frontline discretion. The integration of those features is important to understand how individuals and organizations jointly make decisions to change each other’s behavior. In other words, considering

⁷ These policy interventions are listed in appendix exhibit A2.

each of the individual, organizational, and macro policy levels is table stakes for making changes (Moulton and Sandfort, 2017). To those ends, this article follows others (Grimmelikhuijsen et al., 2017; Sandfort and Moulton, 2020) in arguing for much tighter disciplinary integration to understand and improve interactions between residents and their government.

Appendix

Exhibit A1

Field Methods and Data Sources

Method	Purpose	Source
Descriptive and Statistical Analysis	Identify the scale of the population affected and where in the system residents are struggling. Learn predictors of individuals receiving eviction actions.	MHPA administrative data and survey
Interviews	Collect data on the values and logic of the present organizational structure and residents' heuristics. Identify burdens in rent payment and ways the system can be improved. For residents, also gather information on their desired outcomes.	20 frontline staff and supervisors across the system; 12 resident interviews
	Interview staff at the end of the project to understand how change unfolded over time and what factors were meaningful to changes.	Interview of 10 eviction team members
Literature and Document Review	Collect, code, and synthesize the existing research on public housing, eviction actions, resident perceptions, and potential interventions.	Various academic and local studies/accounts
Observation (passive and applied)	Collection of baseline data of staff interactions, client experience, and system workflow. It provides a chance to see how residents' articulated desires differ from actions, how staff understand the problem, and how to improve conditions.	20 hours of passive observation across sites (court, resident interactions with bureaucrats, etc.); 40 hours of applied meeting participation
	Review of contemporaneous notes and interviews to assess the impact on change.	
Survey	Supplement administrative data to get clients' opinions on impediments to rent payment and discover what they do when they believe they cannot pay.	500 randomly selected MPHA residents
Experimental Design Intervention	Design experimental design studies to assess interventions' impact using administrative data. (Although the author designed and fielded two studies, both were affected by the COVID-19 pandemic.)	Experiment 1: Automatic withdrawal letter—48 buildings/clusters, 5,956 households. Experiment 2: 14-day rent termination warning letter, 2,400 households

MPHA = Minneapolis Public Housing Authority.

Source: Author

Exhibit A2**Interventions That May Prevent Evictions and Improve Resident Experience (1 of 2)**

Intervention	Timing	Feasibility	Impact	Implemented?
Add rent payment drop boxes to buildings or have office hours in the building where payment is accepted.	Prevention	Low	High	NA
Allow payment of non-rent fees (for example, damage repair or AC rental) through automatic withdrawal.	Prevention	Medium	Low	Implemented
Allow residents to self-select payment date to better align with the date they receive their checks.	Prevention	Medium	High	Implemented
Confirm by text message when a rent payment is received (all rent or for direct deposit only).	Prevention	Medium	Medium	NA
Create a website page for what to do if resident is behind on rent.	Prevention	High	Low	Implemented
Encourage eligible residents to sign up for vendor pay through Hennepin County.	Prevention	Medium	Medium	NA
Encourage sign-up for automatic withdrawal at initial move-in.	Prevention	High	Medium	NA
For residents with late Social Security payment dates, create a fund to get those residents a month ahead and then set up automatic withdrawal.	Prevention	Low	High	NA
Get bank accounts behind Direct Express SSA to allow for automatic withdrawal.	Prevention	Not feasible	Medium	SSA will not provide that information
Have VOA become a representative payee.	Prevention	High	Medium	NA
Increase the available hours for VOA and the number of buildings served.	Prevention	Low	Medium	NA
Increase the hours for the rent collection window.	Prevention	Medium	Low	NA
Make automatic withdrawal the default for all eligible residents on entry into public housing.	Prevention	High	Medium	NA
Make an emergency contact that the agency can contact the default option in recertification in case of delinquency.	Prevention	High	Low	NA
Offer payment of rent by credit or bank card.	Prevention	Medium	Medium	Implemented
Provide incentive/lottery for on-time payment.	Prevention	High	Low	Implemented; descriptive data showed modest impact
Send behaviorally informed notification to sign up for automatic withdrawal.	Prevention	High	Medium	Implemented; evaluated (26% increase in sign-ups for treatment)
Send prepaid envelopes to mail rent.	Prevention	Medium	Low	NA
Simplify form for direct deposit sign-up; in particular, do not require a voided check or bank statement.	Prevention	High	Low	Completed

Exhibit A2

Interventions That May Prevent Evictions and Improve Resident Experience (2 of 2)

Intervention	Timing	Feasibility	Impact	Implemented?
Survey/interview residents annually to better understand barriers.	Prevention	High	Low	Implemented
Take 13 rather than 12 payments to create a rent payment holiday.	Prevention	Low	High	NA
Reach out to residents if they receive NSF charges. Do not automatically remove from automatic withdrawal if resident pays and sets up a plan to avoid NSF.	Early intervention	High	Low	NA
Provide more timely and detailed data on who is behind on rent to VOA and property managers.	Early intervention	High	Low	Implemented
Revise the 14-day lease termination warning letter.	Early intervention	Medium	Medium	Implemented and evaluation planned but halted due to COVID-19
Send text reminders to residents who are behind on rent.	Early intervention	High	Medium	NA
Create a checklist of what to do and what paper is needed to apply for EGA/EA. Send to all residents.	Curing	Medium	Low	NA
Create a fund to waive the court filing fee if back rent is paid.	Curing	Low	High	NA
Create an emergency fund for residents ineligible for EGA/EA.	Curing	Low	High	NA
Follow up with residents who have settlement agreements to ensure understanding and compliance.	Curing	High	Medium	NA
Send text reminders to residents who are in danger of violating a repayment agreement.	Curing	High	Medium	NA
Send text reminders to residents who need to go to court.	Curing	High	Medium	NA

AC = air-conditioning. EA = Emergency Assistance. EGA = emergency general assistance. NA = not applicable. NSF = nonsufficient [insufficient] funds. SSA = Social Security Administration. VOA = Volunteers of America.

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