Mixed-Income Living: Anticipated and Realized Benefits for Low-Income Households

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Abstract

The basic elements of a mixed-income housing strategy—redeveloping public housing developments and poor neighborhoods to attract higher income residents and relocating lower income households to less poor areas—continue to inform federal and local housing policies in the United States and a number of other countries. Mixed-income strategies usually begin with the hypothesis that mixing incomes will address a number of problems associated with poverty concentration and neighborhood disinvestment. To set the stage for other articles in the symposium of this issue of Cityscape, this article defines terms and then reviews the hypothesized benefits of mixed-income environments for low-income adults and children and examines evidence of benefits. It concludes with a literature-based consideration of how practice might best address the goals of economic desegregation and poverty alleviation that income mixing has yet to achieve.

Introduction

Mixed-income housing strategies, broadly conceived, include a variety of programs and policies—from inclusionary zoning, to subsidized housing vouchers, to the transformation of public housing developments into income-integrated properties. Whether through the dispersal of low-income households from a poor area or the attraction of relatively higher income households to a (previously) poor area, the strategies usually begin with the hypothesis that mixing incomes will address a number of problems associated with poverty concentration and neighborhood disinvestment. This article builds from a literature review that surveyed the field of knowledge on mixed-income housing and
benefits for lower income residents (Levy, McDade, and Dumlao, 2010). We consider the hypotheses regarding such benefits and the evidence to date on their realization. We conclude with a discussion on how policy and practice might advance to address the goals income mixing has yet to achieve.

Mixed-income housing and neighborhoods have been put forth as a strategy for addressing the problems associated with poverty since at least the early 1960s (Gans, 1961a, 1961b). Since the 1990s, Wilson’s argument that concentrated poverty—low-income households living in high-poverty, resource-poor areas—leads to a cycle of diminished life chances for children and adults and to neighborhoods marked by urban decay (Wilson, 1987) has been used as the basis for mixed-income policies and programs. If concentrated poverty is a source of myriad problems, efforts to deconcentrate, such as income mixing and dispersing low-income households, have been put forth as solutions. Mixed income as a strategy has become part of federal housing policy in a number of ways, perhaps most notably through the Housing Opportunities for People Everywhere (HOPE VI) Program, which supported the redevelopment of public housing into mixed-income developments. Housing choice vouchers also have been used in certain mobility efforts to support low-income households’ relocation to higher income areas.

No definition of mixed-income housing is universally agreed on, although the definition offered by Brophy and Smith related to housing developments captures key elements of the strategy and has been picked up by a number of researchers (for example, Joseph, Chaskin, and Webber, 2007). Brophy and Smith (1997: 5) defined mixed income as the “deliberate effort to construct and/or own a multifamily development that has the mixing of income groups as a fundamental part of its financial and operational plans.” Other definitions encompass both developments and neighborhoods. The Mixed-Income Research Design Group uses the phrase to mean “all intentional efforts to generate socioeconomic diversity in a targeted geographic area” (Briggs et al., 2009: 10). Galster, Booza, and Cutsinger (2008) referred to the broad range of communities that are characterized by a diversity of household incomes as “income-diverse areas.” Using two terms distinguishes low-poverty neighborhoods into which low-income families move, whether via a mobility program or independently, that are not the target of mixed-income efforts per se from developments designed as mixed-income housing. We focus here on mixed-income housing developments but use the phrase “income diverse” where appropriate.

What counts as mixed income varies considerably. Depending on the development, relatively higher income households have been defined as those earning anywhere from 51 to 200 percent of the Area Median Income. Developments might have only two income tiers or three or more income tiers and might include both rental and homeownership tenures. The percentage of units targeted to low-income families also ranges from a small percentage of all units to more than one-half. (See Brophy and Smith, 1997; Khadduri and Martin, 1997; Schwartz and Tajbakhsh, 1997.) Developments also vary in the extent to which they design the exterior and interior of subsidized and market-rate units to be indistinguishable from one another and in the degree of spatial integration of subsidized and unsubsidized units (Schubert and Thresher, 1996; Tach, 2009). Some developments mix income groups on the same floor of a multifamily building, whereas others segregate income tiers by floor or building. Further, some developments vary the quality of units based on income, whereas others simply subsidize market-rate-quality units for low-income families (Schwartz and Tajbakhsh, 1997).
Hypothesized Benefits of Mixed-Income Living

The goals or purposes claimed for mixed-income housing strategies have been categorized as three-fold. (See Brower, 2009; Duke, 2009; Joseph, 2006; Joseph and Chaskin, 2010; Joseph, Chaskin, and Webber, 2007; Kleit, 2005.) Economic desegregation can affect disadvantaged and advantaged neighborhoods as lower income households disperse from poor areas and higher income families move into previously poor areas. The hypothesized benefits associated with this place-oriented goal for mixed-income developments, or at least their lower income residents, include better quality housing, improved services, increased neighborhood amenities, and a safer environment relative to what is available in most homogenously poor areas. Examples of programs that incorporate an economic desegregation goal include HOPE VI and the Moving to Opportunity for Fair Housing Demonstration (MTO), which provided housing vouchers to one randomly selected group of participants to be used in higher income areas.

Poverty alleviation is expected to benefit lower income households most directly as their economic circumstances improve through neighboring with higher income households and living in less segregated areas. The benefits associated with this people-oriented goal have included access to more instrumentally valuable networks and to behavior and lifestyle alternatives as modeled by higher income neighbors. Until research began to show otherwise, it was hypothesized that the HOPE VI Program would alleviate poverty among lower income residents through mechanisms of neighbor interactions and behavior modeling. Dispersal-oriented efforts, such as voucher-supported mobility moves under MTO and its precursor, the Gautreaux program, also anticipated reductions in poverty.

Urban revitalization through mixed-income housing can affect disadvantaged areas as investments flow in from both public and private sources. The benefits associated with this place-oriented goal for areas in and around mixed-income developments have included increased safety; the development of more or improved amenities, such as stores, parks, and playgrounds; and, possibly, improvements to transit access and schools (buildings and instructional quality). Revitalization might also increase a jurisdiction’s tax revenues from increased property values and new businesses. This goal undergirds the Obama administration’s Choice Neighborhoods initiative, which focuses investments on a target housing development, the surrounding neighborhood, and the residents.

The hypothesized goals and benefits suggest effects for both lower and higher income households. Broad benefits posited for residents across income groups and of all ages have included exposure to a diversity of people and lifestyles and the development of tolerance for differences (Briggs, 1997; Gans 1961a, 1961b). It remains, however, that lower income households and poor neighborhoods are the primary targets for improvement and that positive influences for adults and children are assumed to flow from higher to lower income households based explicitly or implicitly on a cultural deficit argument (see Briggs, 1997; Brower, 2009; Duke, 2009; Galster, 2007; Gans, 1961a, 1961b; Joseph, Chaskin, and Webber, 2007; Kleit, 2001; Lipman, 2008; Popkin et al., 2000).

The hypotheses on the benefits and mechanisms of change associated with mixed-income housing strategies have been questioned since at least the early 1960s. An early criticism was that, to achieve benefits for low-income households, relationships among people across income levels would need to be stronger than they are likely to be. Gans (1961a: 181) argued that “heterogeneity … is unlikely to produce relationships of sufficient intensity to achieve either a positive social life or cultural,
political, and educational values sought through balanced community.” Other researchers have pointed out that some benefits are more likely to be realized than others. In particular, improvements to place, such as housing quality, neighborhood amenities, and services, are more likely than neighbor interactions to benefit low-income residents (Joseph, 2006).

Evidence to Date

Compared with the hypothesized benefits, the actual benefits from living in mixed-income developments or income-diverse areas have been limited for low-income households. In particular, investments have brought about environmental improvements to housing and neighborhoods, but benefits tied to economic desegregation and poverty alleviation have not been realized.

Economic Desegregation

Economic desegregation occurs in mixed-income areas as a spatial fact—households of lower and higher income levels live near each other—but propinquity has led to little social or otherwise meaningful integration across lines of income. Research since the late 1990s has found that interactions among residents across income groups have been limited at best. Most research on this topic focuses on mixed-income developments, but research on income-diverse neighborhoods has drawn a similar conclusion. Most interaction occurs among neighbors of similar income levels.

Researchers have described interactions among residents across income groups in mixed-income and income-diverse areas as superficial and infrequent. Early studies of resident interaction in mixed-income developments found greetings to be fairly common but any exchanges of longer duration to be limited (Brophy and Smith, 1997; Rosenbaum, Stroh, and Flynn, 1998). In their study of seven mixed-income developments, Brophy and Smith (1997) found that many respondents did not know the names of their immediate neighbors. More recent studies have found much the same. Brower’s (2009) study of three developments found little resident interaction across income and tenure groups (owners and renters). Kleit and Carnegie (2011) similarly found that residents who moved to a mixed-income development did not expand their social networks across income lines. Studies conducted among residents of income-diverse neighborhoods have produced similar findings. Briggs’s (2005) ethnographic work in Yonkers, New York, found few indications of meaningful interactions among people living in mixed-income neighborhoods. Duke (2009) cited a study by Clampet-Lundquist (2004) that found that women who were relocated to lower poverty neighborhoods faced barriers forming social ties. Popkin et al. (2000) also discussed the relative scarcity and superficiality of interactions across income groups within income-diverse neighborhoods.

The limited interaction among residents of different income levels has been attributed to a range of individual and structural factors. Kleit (2005) and Joseph (2008) found that elements of developments’ design, such as the lack of common areas or shared building entrances, can serve to limit informal interactions, which otherwise could serve as the basis for developing more significant ties. In the study of a racially and ethnically diverse development, Kleit identified other factors that might be important to interactions, including differences in language, educational attainment, race and ethnicity, marital status, and family composition. Even residents who indicated that they valued living in a diverse area reported very few interactions (Kleit, 2005).
At least some residents have limited their interactions with households in a different income bracket for reasons that could be termed “protective.” Joseph (2008) found low-income residents keep “a low profile” to avoid the scrutiny of neighbors and any problems that might jeopardize their housing. Residents have superficial interactions in part because of low expectations for developing relationships with neighbors and to ensure privacy for themselves (Chaskin and Joseph, 2011). Chaskin and Joseph found one of the most important barriers to interaction among residents across income and tenure groups to be the perception of difference. Higher income residents held negative stereotypes of public housing residents, and subsidized residents perceived those with a higher income as standoffish.

Studies from outside the United States have produced similar findings. Blockland and van Eijk (2010) found in the Netherlands that residents they identified as “diversity seekers,” people who moved to income-diverse areas because of the income diversity, had social networks that were no more diverse that those of other residents. Diversity seekers also were no more likely to become involved in neighborhood organizations or to attend local social activities than other people. In the United Kingdom, Bretherton and Pleace (2011) found that residents who owned a home in a mixed-income area tended to perceive residents of social housing units as bad neighbors and purposely kept interactions to a minimum. Arthurson (2010) found three factors that served to depress interactions across income lines in income-diverse neighborhoods in Australia. Lifestyle factors included decisions among subsidized residents to maintain stronger ties to their previous communities and differences in lifestyles and work schedules that left little time for developing new relationships. Design factors included spatial segregation of residents by income within a mixed-income area that reduced opportunities for informal interactions. Finally, stigma attached to residents of social housing units worked against interactions across income and tenure.

When negative interactions occur among residents, they are often attributed to differences in behavior associated with income or class. Studies in New Orleans and Chicago found that unsubsidized residents complained about the behaviors of public housing residents, who in turn said they felt disrespected by higher income residents or by management staff (Chaskin and Joseph, 2010; Libson, 2007). The following quote from a staff member of an organization that worked with mixed-income development residents in New Orleans sums up the perceived differences between low-income and higher income residents that have led to conflicts.

There’s just a different style of living that very low-income people have in terms of the way they see things, the way they do things, the way they interact with each other, and the way that a middle-class more affluent group of people generally behave, and they run into conflict with each other (Libson, 2007: 103).

When problems do occur, methods of social control can serve to increase tensions. Chaskin and Joseph (2011) found that higher income residents tended to rely on formal methods of control, such as calling the police, rather than on informal methods, such as speaking directly to the people involved. Some higher income residents reported giving up on efforts to interact with lower income residents altogether because they felt unwelcome and that the social distance was too much to overcome (Chaskin and Joseph, 2010).

Minimal, positive interactions do occur, however. In Joseph and Chaskin’s (2010) study, some residents across income groups indicated that they learned from and about residents of different
socioeconomic backgrounds. Lower income residents talked about their hope for being better understood, and some moderate-income and higher income residents said they gained appreciation for the issues lower income families face.

Most studies that examined resident interactions in mixed-income developments found that relationships are more likely to form among people of similar income and housing tenure (Kleit, 2005; Rosenbaum, Stroh, and Flynn, 1998; Tach, 2009). Tach (2009) also found that differences in interaction and community engagement correlated with differences in neighborhood perception. Residents who viewed the development more negatively, mostly the higher income residents new to the area, were less engaged than those who held a positive view of the area, who were more likely to be lower income residents.

Even efforts to encourage resident engagement have reinforced divisions along income lines in some places. Chaskin and Joseph (2010) found that resident participation in communitywide events intended to foster interaction tended to fall along lines of income. (See also Fraser and Nelson, 2008.) In some developments, even the use of community facilities has differed by income group. Instead of serving as spaces of opportunity for community building, the facilities can become spatial markers of the distance between income groups if lower income (or higher income) residents stake a claim by design or default (Brower, 2009; Kleit, 2005).

Interactions and relationships among residents might change over time, although change can happen in either direction. Patillo (2007) found that a number of higher income homeowners who moved into a revitalized Chicago neighborhood initially felt isolated and somewhat frightened. As they became familiar and increasingly comfortable in their surroundings, many homeowners became involved in the community. Tach (2009) raised the possibility that a similar increase in engagement might take place in the Boston development she studied as, over time, higher income residents become more accustomed to the area. Joseph and Chaskin (2010), however, found reduced interaction over time as residents gave up the effort. Social isolation increased as lower income residents reported feeling stigmatized by their higher income neighbors within the development, even as they shed the stigma they previously felt from outsiders because of where they had lived. Lower and higher income residents spoke about negative interactions and feelings of social detachment and social isolation within the development. In a second round of interviews, the researchers found that residents talked more often of challenges than of positive interactions. “Across tenure and class, many residents are simply withdrawing from engagement with others locally and relying on pre-existing relationships for social and instrumental support” (Joseph and Chaskin, 2010: 15).

**Poverty Alleviation**

There is near consensus in the research since the 1990s that mixed-income strategies have not led to significant changes in the economic well-being of low-income households. Research on outcomes for lower income residents living in mixed-income developments and income-diverse neighborhoods has found some improvement in employment but little or no improvement in income. Studies of low-income households that moved with a voucher to low-poverty areas through the Gautreaux housing mobility program found increased job aspirations, job readiness, and higher employment rates compared with those of counterparts living in poor, urban areas.
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but the movers’ wages were not higher than those of their counterparts (Briggs, 1997; Rosenbaum and Popkin, 1991). Briggs argued that, although lower income households moved to areas with more employment opportunities, they were not necessarily more likely to access and retain jobs or obtain jobs with higher wages. Similar results have been found from the MTO demonstration program. Households that moved to low-poverty areas as part of MTO had higher employment rates than families who had not moved, but they had about the same hourly wage (Johnson, Ladd, and Ludwig, 2001). More recently, Tach (2009) also found higher employment rates and educational attainment among lower income residents of mixed-income developments.

Many researchers who found evidence of employment gains tempered their findings because of sample selection bias. Tach (2009) attributed the improvements in employment rates among her study participants to mixed-income developments’ screening requirements that created a selection bias rather than to a change in work habits among the residents. Other studies whose findings of employment and earnings gains were affected by sample selection bias include Kleit (2002) and Galster et al. (2008). Kleit’s (2002) study found that low-income women who moved to scattered-site public housing had employment and networking gains that women who remained in poverty-concentrated areas did not have. Galster’s study of relocatees in Sweden found that low-income laborers who moved to higher income areas had higher earnings than counterparts who remained in lower income areas (Galster et al., 2008).

In their reanalysis of MTO data, Clampet-Lundquist and Massey (2008) found that the length of time households resided in low-poverty areas correlated to better self-sufficiency outcomes. Each additional month living in a low-poverty neighborhood correlated with an increase in the likelihood of being employed. Each additional month living in a racially integrated low-poverty area correlated with a greater decrease in the likelihood of receiving Temporary Assistance for Needy Families compared with living in a segregated low-poverty area. Other MTO researchers have criticized this analysis and stand by previous findings that MTO has had little or no overall effect on employment and earnings (Ludwig et al., 2012, 2008).

It is possible that additional research over longer periods might still show reductions in poverty correlated with mixed-income strategies. Evidence from more than 20 years of research suggests, however, that the door to this possibility is only slightly ajar. Without changes in other factors, such as the availability and quality of education and job supports and increases in the availability of jobs that pay a living wage and offer benefits, it seems safe to say that mixed-income strategies alone are unlikely to achieve reductions in household poverty.

Urban Revitalization

The hypothesized benefits related to economic desegregation and poverty alleviation have not materialized, but some benefits stemming from neighborhood investments have been found. As anticipated by some researchers, most benefits reported by residents of mixed-income developments and income-diverse areas derive from improvements to their surroundings. A number of studies found that residents of mixed-income developments were satisfied with their housing quality and with the maintenance and management of the developments. Residents also indicated satisfaction with neighborhood services and amenities. Perhaps most importantly, they commented on safety improvements related to reductions in criminal activities. (See Brophy and Smith, 1997;
Related to these environmental improvements, low-income residents have identified benefits related to health, particularly mental health. In their study of two mixed-income developments, Joseph and Chaskin (2010) found that 75 percent of relocated, low-income residents reported psychological benefits—namely, reductions in stress since moving from their old neighborhoods to the new developments. People attributed the stress reduction to feeling safer than they had before. One-half of the relocated residents in their study reported increased self-esteem and motivation as well.

Research on outcomes for MTO participants also has found evidence of mental health improvements. Early studies of MTO in Boston and New York found that adults who relocated from high-poverty to lower poverty neighborhoods experienced improvements in mental health (cited in Popkin et al., 2000). Other MTO research found that the demonstration program had a marginally significant positive effect on mental health and a not-quite-significant positive effect on physical health (Ludwig et al., 2012). In their review of MTO and Gautreaux studies, Johnson, Ladd, and Ludwig (2001) found that families who moved to lower poverty areas reported fewer mental or emotional health problems and improved physical health. All these researchers cautioned interpretation of their results, however, because of self-selection or endogeneity problems.

Studies have identified behavioral and mental health gains for children and some evidence of positive effects on educational experiences and outcomes. Joseph, Chaskin, and Webber (2007) found that children living in mixed-income developments are realizing educational, health, and behavioral benefits, although the researchers stopped short of identifying residency in the developments as the cause. Schwartz (2010) argued that, although her study found academic gains among children who moved to low-poverty areas, greater gains were found among those students who attended low-poverty schools.

Gautreaux and MTO studies have found that children who relocate to income-diverse areas have fewer behavioral and health problems. Johnson, Ladd, and Ludwig (2001) found that children reported feeling less sad, arguing less, and disobeying their parents less often after moving to a lower poverty area. They reported working harder in more challenging schools, and findings show that they did not experience a drop in grades relative to nonmovers. Popkin et al. (2000) cited findings that children who moved to low-poverty and lower poverty neighborhoods experienced fewer incidences of arrest and convictions, fewer injuries, and fewer episodes of asthma. As with many studies that have found positive outcomes, the Johnson et al. and the Popkin et al. works cautioned that selection bias affects results.

### Where Do We Go From Here?

Mixed-income strategies can succeed in spatially desegregating households by income and improving lives through environmental changes, but so far they have proven insufficient for overcoming social barriers and alleviating poverty. We conclude by thinking through the literature and asking how it might be possible to move the needle on economic segregation and poverty.
Research suggests that the design of housing units or public spaces could encourage (positive) interactions, although findings have been mixed. In a review of case studies from three developments in the United Kingdom, Roberts (2007) found evidence that the organization of the housing units mattered less than the organization of public space. Interaction was more likely among residents when the layout of public spaces led to encounters, even casual ones. This increased likelihood held, regardless of whether the housing units were integrated, segmented, or segregated by income. Kleit (2005), however, noted that some residents in a Seattle development thought that the lack of homeowner and rental unit integration made it less likely that owners and renters would cross paths and possibly develop relationships. Joseph and Chaskin (2010) suggested that other factors can be more important than any potential effect of design when residents make an effort to avoid others. They found that most low-income residents in their study thought they were under greater scrutiny and monitoring than they had been before they lived in a mixed-income development, which could hinder interactions across income groups.

Research has shown that the lack of an effective development-wide organization for residents can impede interactions and community-building efforts. Whether the obverse leads to greater interactions is unclear, because few mixed-income developments that have development-wide resident organizations appear to be available to study. In their study of two mixed-income developments in Chicago, Joseph and Chaskin (2010) found that the governance structure in a mixed-income, mixed-tenure building helped create a divide between low-income renters and the owners of condominium units. The condominium association in the building has control over rules that govern the entire building, effectively precluding opportunities for low-income residents to participate in governance. Similarly, Brower (2009) argued that the lack of resident interaction can be attributed in part to the lack of community organizations through which all residents can meet and perhaps build trust. Although each mixed-income development he studied in Baltimore called for creating a single residents’ organization to represent both homeowners and renters, only one development established a joint organization. Even in this development, however, Brower found that renters felt they had no say in decisionmaking. Perhaps organizational structure, like good design, can create the opportunity for interaction, but it is only a first step. Brower found that no organizations in the developments he studied focused efforts on community building among residents.

Another factor that can affect the environment for resident interactions is management practices. Graves (2012) found that property managers can serve an important role in supporting or obstructing the development of social ties among residents. Even when managers act in supportive ways, management rules still might stand in the way. For example, Brower (2009) found that eviction rules that applied to renters but not homeowners were perceived as unequal and unfair and that they affected interactions between residents of different tenure. The literature is quiet on whether more (positive) resident interaction takes place in mixed-income developments with good management practices and rules that residents perceive as fair.

Finally, one study found that resources in the broader neighborhood, such as grocery stores and common spaces, were correlated with the development of social capital. Curley (2010) found that residential income mix was not correlated with generalized trust or shared norms among neighbors, but the presence of neighborhood resources was. Her work suggests that efforts that combine income mixing and neighborhood investment might create additional layers of opportunity for interaction and for developing relationships over time.
The literature hints at ways to increase opportunities for meaningful economic desegregation, although it seems that, to achieve significant gains toward this goal, it will be necessary to actively promote interactions across income groups and address challenges along the way. We do not venture into the fields of community development or negotiations and mediation here, but both areas seem relevant. Whether more significant interactions and relationships might develop over time, however, also depends on residents’ interest in and willingness to develop connections with neighbors. The limited interactions documented so far might very well reflect the limited interactions among residents in developments and neighborhoods of all types. As Briggs (2005: 9) noted, most neighborhoods in the United States are “collections of strangers and those with mostly casual contacts.”

Studies that found little or no effect from living in mixed-income developments or income-diverse areas on low-income households’ economic well-being point to factors that impede poverty alleviation. Details vary slightly, but the conclusions drawn by a number of researchers are similar. Goetz (2010) identified health status and other individual attributes as more important than neighborhood characteristics for families’ well-being. Likewise, Levy and Woolley (2007) found that severe and multiple health problems served as barriers to low-income residents’ ability to gain or retain employment.

Instead of approaching the goal of poverty alleviation through mixed-income strategies, efforts need to be intentional and focused on a specific purpose, whether it be addressing physical or mental health problems, low educational attainment, lack of job training or access to jobs that offer a living wage and benefits, or something else. (See Brophy, Garcia, and Pooley, 2008; Sanbonmatsu et al., 2006; Upshur, Werby, and Epp, 1981.)

Mixed-income strategies can help create spaces of opportunity for low-income families, especially spaces in which people can find relief from stress related to unsafe living environments, but the strategies have not been found to lift households out of poverty. Certainly, services and supports focused on economic well-being could take place within mixed-income developments or be made available to households living there or in income-diverse neighborhoods. If poverty alleviation is the primary goal, however, the path to it does not appear to require mixed-income living.

The extant literature does not offer a clear response to the question posed in the section header: Where do we go from here? Research on governance structures, resident participation, and management practices in mixed-income developments could shed light on how to better create and support opportunities for positive engagement among residents. Efforts to improve the health and educational attainment of low-income households are necessary. Perhaps what we know most clearly from research so far is that no single strategy will achieve the three goals of economic desegregation, poverty alleviation, and urban revitalization. A multifaceted, integrative approach that focuses on people and place, such as the model provided by the Choice Neighborhoods initiative, might prove more effective than a mixed-income strategy alone. Until Choice Neighborhoods or other integrated efforts are fully implemented and studied, however, we do not know.

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