# A RISING TIDE LIFTS ALL HOMES?

## HOUSING QUALITY IMPROVEMENTS FOR LOW-INCOME HOUSEHOLDS SINCE THE 1980S

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# Introduction

- Research Question:
    - How has housing quality (and quantity) changed for low-income households since 1980s?

## Data

American Housing Survey (AHS)

- 1985-2021 (biennial) panel of housing units
  - ~60,000 observations per survey
  - Detailed housing characteristics, expenses, and household attributes.
  - Two groups: Social Safety Net Recipients and Bottom 20% of Income Distribution
    - Safety Net: SSI, TANF/AFDC, or SNAP

## Data

- (Poor) Housing Quality measurement
  - We use 35 indicators for poor quality
  - Focus on (relatively) consistent variables across a range of categories
  - (No measures of medium/high quality)

# Data

- Poor Quality Housing Variables:
  - Exterior Features (Sagging roofs, water leaks, ... )
  - Interior Features (rodents, peeling paint, floor holes,... )
  - Appliances/Plumbing/Electrical (sewage breakdowns, blown fuses, no running water )
  - Neighborhood (bars on windows nearby, trash or litter nearby, ...)

## Data

- Poor Quality Index (PQI) is an average of the 35 z-scored poor housing quality indicators, $Q_i$:

$$PQI = \sum_{i=1}^{35} Q_i$$

- Higher value $\Rightarrow$ worse quality
- *Poor Quality* := $(PQI \geq$ 90th Percentile$)$
- *Good Quality* := $(Q_i = 0 \; \forall \; i)$

## Data

- Housing Quantity Variables:

| Variable | Description | Variable Mean |
|----------|-------------|---------------|
| Basement | Basement | .31 |
| CentralHeat | Central Heating | .93 |
| bathrooms | Bathrooms | 1.68 |
| bedrooms | Bedrooms | 2.7 |
| dining | Dining Room | .48 |
| fireplace | Fireplace | .33 |
| garage | Garage | .62 |
| lotsize | Lot Size (sq ft) | 19,319 |
| porch | Porch | .81 |
| stories | Number Stories | 1.61 |
| totrooms | Total Rooms | 5.68 |
| unitsize | Sq Footage | 1,833 |

# Results

- Poor Quality housing $\Downarrow > 50\%$
- Square Footage (per person) $\Uparrow$ about 20%
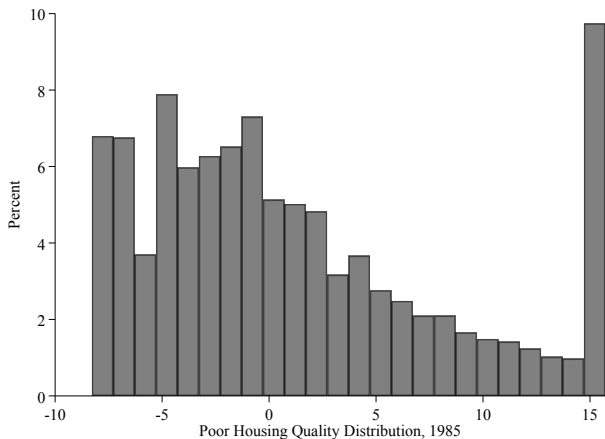- Real housing expenditures $\sim$ double

Housing Trends for Low-Income Households, 1985-2021
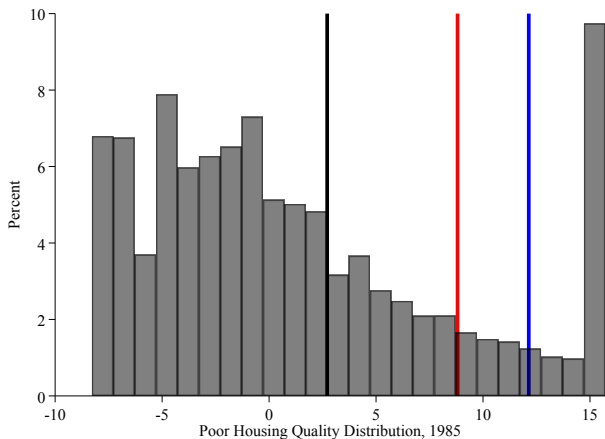
# Results

- 1985 National PQI Distribution:

Poor Housing Quality Distribution

# Results
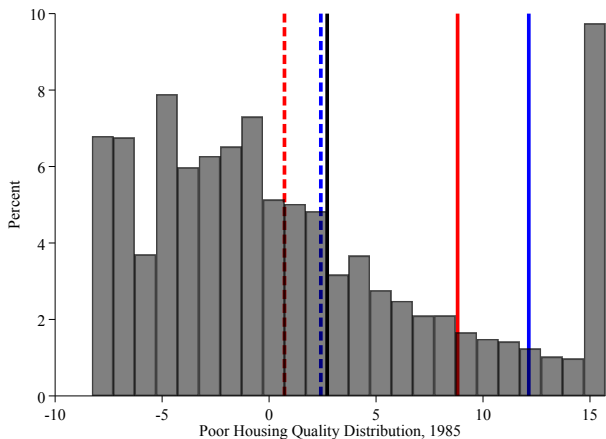
- 1985 National PQI Distribution:
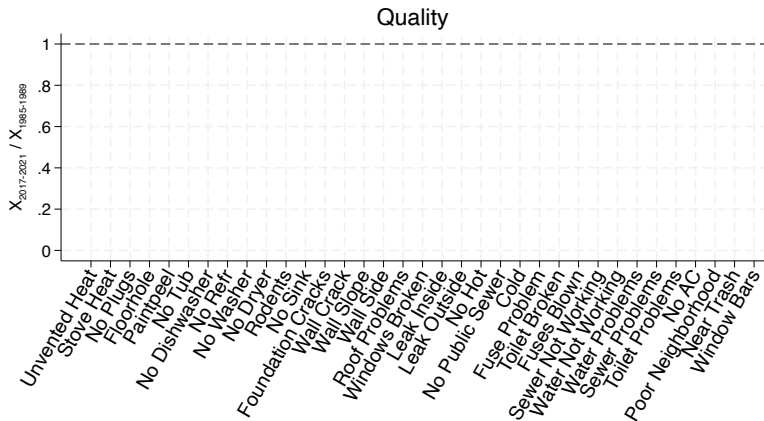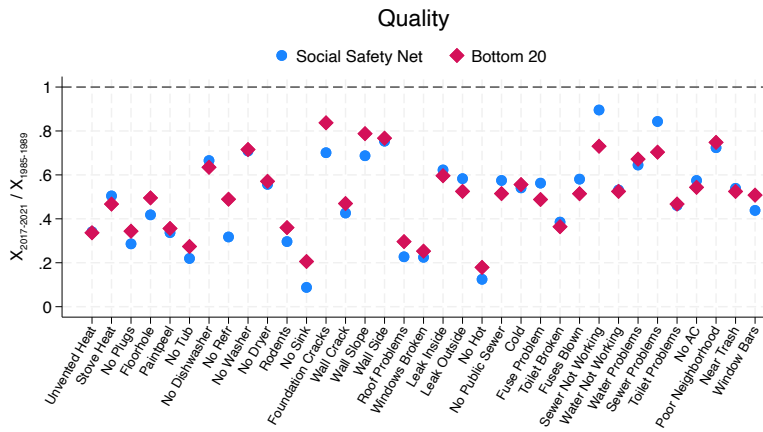
Poor Housing Quality Distribution

## Results

- 1985 National PQI Distribution:

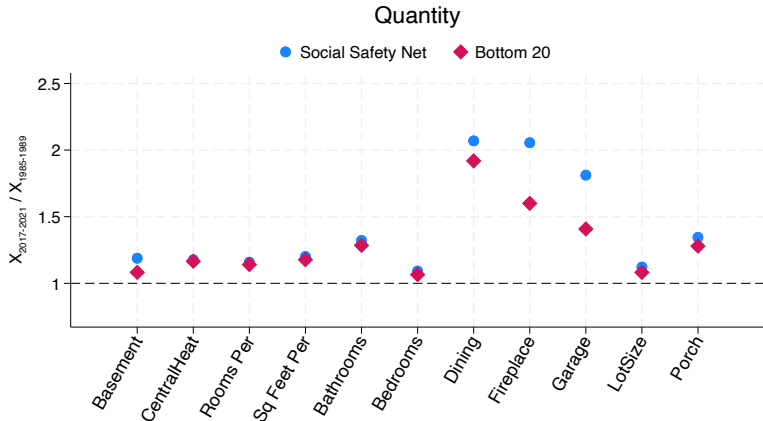Poor Housing Quality Distribution

# Results

- 
- 
- 



Quality

# Results

- BROAD and large $\Downarrow$ in poor quality components
  - EVERY poor quality component has improved
- Average decline of 50 percent



Quality

# Results

- Broad ⇑ quantity (smaller)
- Average increase of 35 percent.

## Quantity

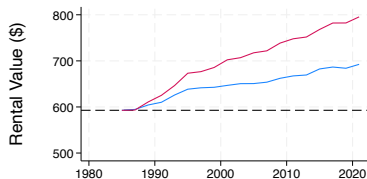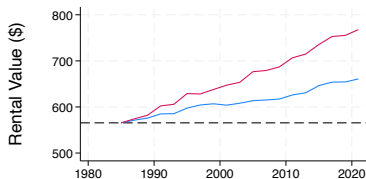## Results

- How to translate these quality/quantity gains to $$?
- Run Hedonic Pricing model on 1985 price/rent data.
- Take results and predict future prices/rents based only on future housing characteristics.
  - What would average 2021 home rent for in 1985?

# Results

- Prices: ⇑ 42/39%
- Rents: ⇑ 36/34%
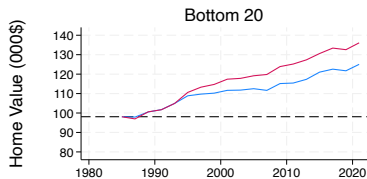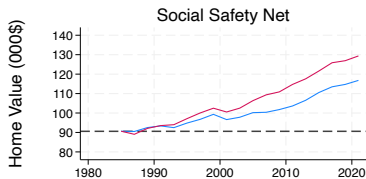
# Conclusions

- Housing consumption by low-income households ⇑ 34-42% since 1985
  - Quality improvements large and broad: ALL measures improved throughout the distribution
  - Quantity also increased, smaller %
  - Housing expenditures roughly doubled, income up
    - After-housing expenses budget higher

# Social Determinants of Health

**Social Determinants of Health (SDOH)**
- Conditions in the environments where people are born, live, learn, work, play, worship, and age
- Affect a wide range of health, functioning, and quality-of-life outcomes and risks.
- Drive most differences in health across populations - beyond clinical care alone

**Neighborhood and Build Environment**
- Environmental conditions
- Access to health foods & green space
- Affordable, safe, and quality housing

# Housing Pillars & Health

**Affordability**

Can residents pay for housing and utilities without trade-offs that harm health?

- Pathways to health: financial stress; forgoing care/meds; food insecurity; overcrowding to save money

**Security**

Can residents remain in their home and community without forced moves?

- Health impacts: depression, anxiety, ER use; disrupted care & schooling; job loss; developmental harms for children.

**Suitability**

Are the home's physical and environmental conditions healthy and safe?

- Common hazards: damp/mold; pests & allergens; lead; poor ventilation; extreme heat/cold; unsafe wiring; lack of detectors.

Bentley R,  et al. Housing as a social determinant of health: a contemporary framework. The Lancet Public Health. 2025 Sep 12.
Swope CB, Hernández D. Housing as a determinant of health equity: A conceptual model. Social science & medicine. 2019 Dec 1;243:112571.

**Policy**

Native American displacement to reservations: Forced removal from their lands and restriction to reservations to facilitate expanding White settlement

Urban renewal and subsidization of suburbanization: Government funding for highways and other facilitators of suburbs open only to Whites, while 'blighted' urban neighborhoods were demolished

Redlining: Government-run or -sponsored ratings of neighborhood-level home mortgage loan security, which discriminated against minority neighborhoods

Public housing transformation: Shift towards neoliberal policies of individual vouchers and public housing demolition

Exclusionary zoning: Regulations that limit supply and preclude multiunit buildings with lower rents that would be affordable to lower-income people and/or people of color, or that disproportionately upzone disadvantaged neighborhoods for undesirable uses

Housing discrimination: Differential treatment of marginalized groups during the process of searching and applying for housing

1900          1950          2000

**Practice**

Racial residential covenants: Provisions in private property deeds specifying that the property could not be sold or rented to Blacks and sometimes other non-White groups

Predatory lending: Disproportionate targeting of poor and non-White neighborhoods and individuals for unfavorable loans, even if they qualified for better terms

Gentrification: Movement of higher-income, usually White residents into lower-income urban neighborhoods, often causing displacement

Swope CB, Hernández D. Housing as a determinant of health equity: A conceptual model. Social science & medicine. 2019 Dec 1;243:112571.
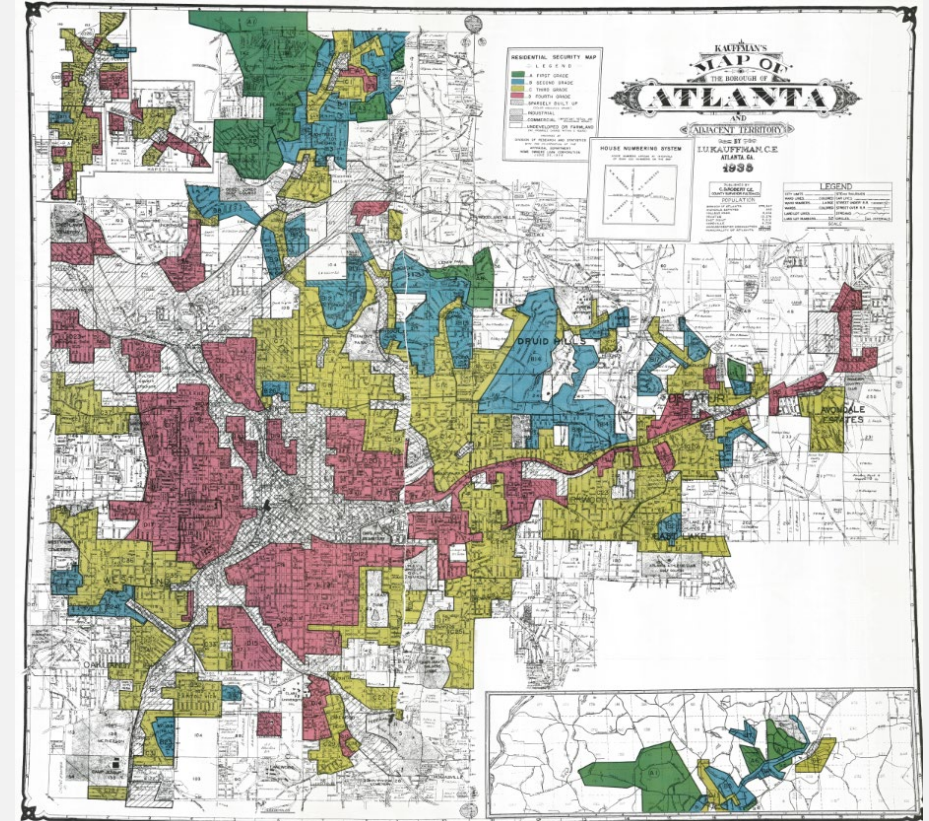
# HOLC "Redlining"

**1930s New Deal mortgage risk maps that shaped credit access and neighborhood investment**

- The Home Owners' Loan Corporation (HOLC) produced "Residential Security" maps (1933–1939) for U.S. cities.

- Neighborhoods were graded A–D and color coded: A = Best (green), B = Still Desirable (blue), C = Declining (yellow), D = Hazardous (red).

- Criteria explicitly considered race/ethnicity, immigrant status, and perceived "infiltration," along with housing age and value.

- Lenders and federal underwriting (e.g., FHA/VA) used these grades to steer or deny mortgages and insurance in C/D areas.
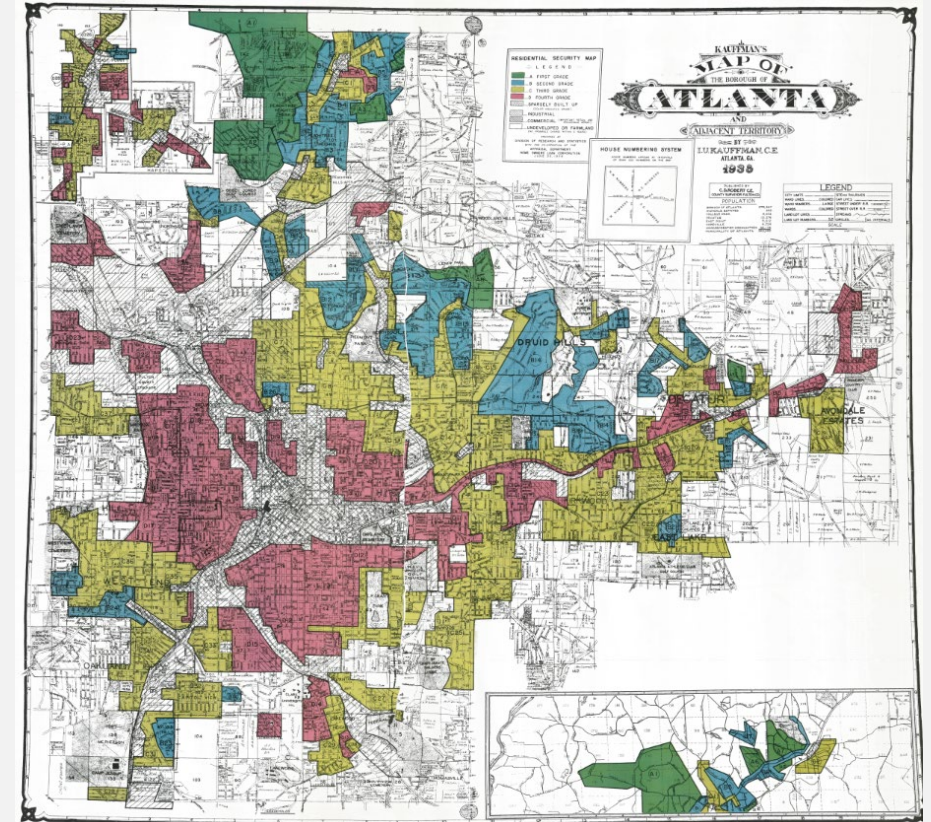
# Historical Redlining and Housing Quality in Atlanta

**What does historic redlining tell us about today's housing quality?**
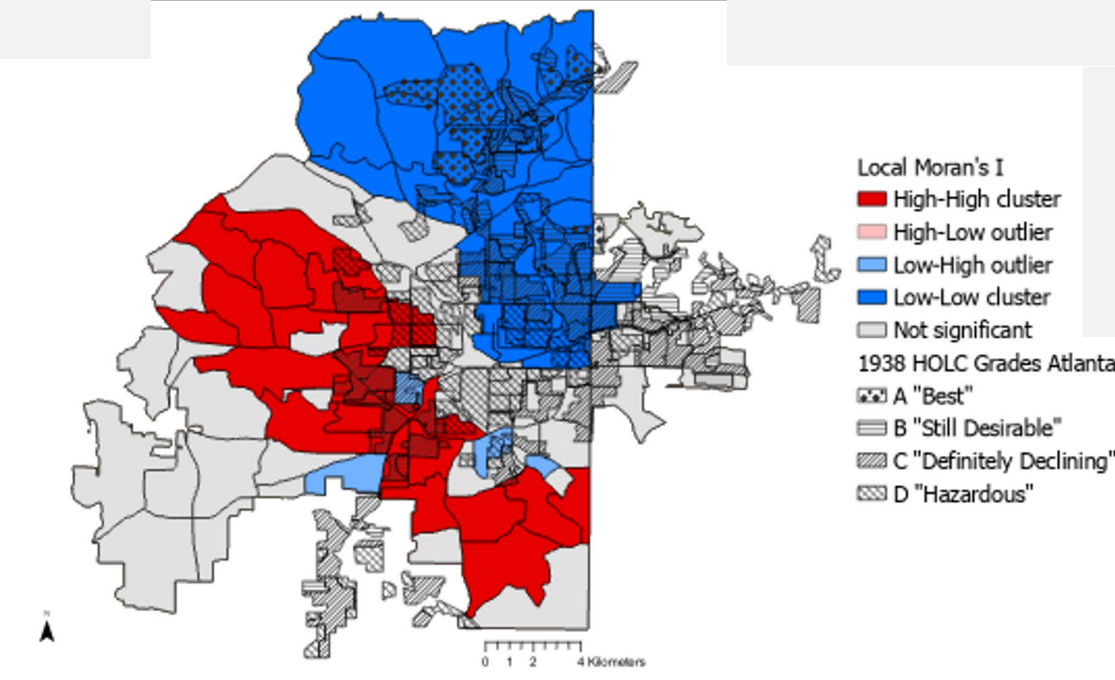
A spatial analysis of Atlanta housing code complaints

- H1: Historically redlined neighborhoods have higher rates of housing complaints.

- H2: Associations persist after adjusting for current neighborhood factors (e.g., renters, vacant, median structure age, poverty, demographics).

Rationale: capture potential historical and modern drivers of housing quality.

# ~49,000 Complaints Over a 5-year Period (2015-2019)



Local Moran's I
- High-High cluster
- High-Low outlier
- Low-High outlier
- Low-Low cluster
- Not significant

1938 HOLC Grades Atlanta
- A "Best"
- B "Still Desirable"
- C "Definitely Declining"
- D "Hazardous"

Significant clustering for total and hazardous complaints.

- Open & Vacant / Junk, Trash & Debris
- -DH--LOOSE ELECTRICAL WIRES, BACK PORCH RAILLS FALLING, NO
- OPEN VACANT
- JUNK, TRASH, & DEBRIS
- open and vacant, trash and debris
- Open & Vacant / Overgrowth / Dilapidated Structure / Interior and Exterior Structure
- BADY DETERIORATED
- -DH--OG, DAMAGE GARAGE DOOR, OV BACK DOOR
- Water leaks on walls and ceiling
- Open and Vacant
- NO WATER, EXPOSED WIRING, OVERGROWTH
- SEVERE JUNK TRASH DEBRIS/ NO WATER/RAW SEWAGE
- SEWAGE SPILL ON PROPERTY
- DH--PEELING PAINT, BROKEN
- RAILLS, PEELING ROOF
- DH-- JV, OGROOF DAMAGE ROOF FRONT
- ROOF DAMAGE FRONT
- NO POWER
- RAW SEWAGE INSIDE
- DS-NO WATER,FLOOR CAVING-IN
- No Water No Power

# Historical Redlining Predicts More Complaints, Even After Adjustments
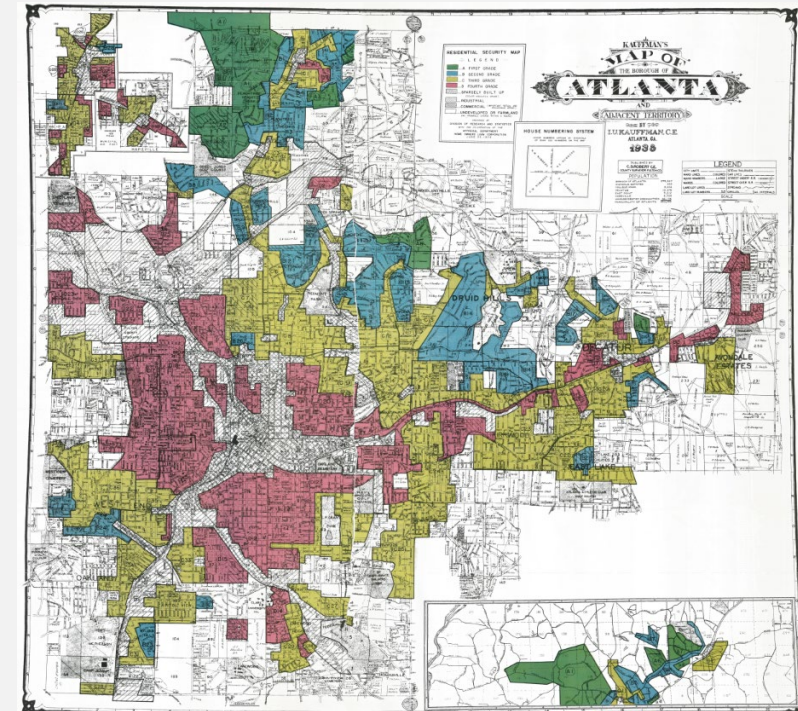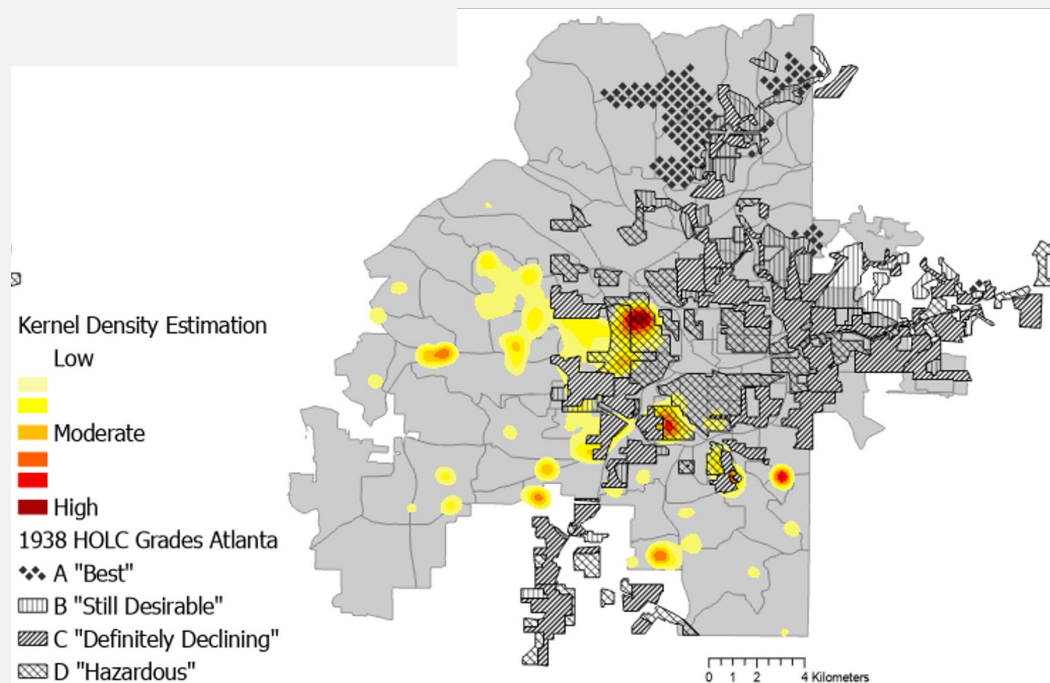


Hotspots concentrated in South & West Atlanta; overlap with historical HOLC C/D ("yellow/red") areas.
Coldspots in North Atlanta; overlap with HOLC A/B ("blue/green") areas.

# Historic Disinvestment Leaves an Imprint on Today's Housing Quality
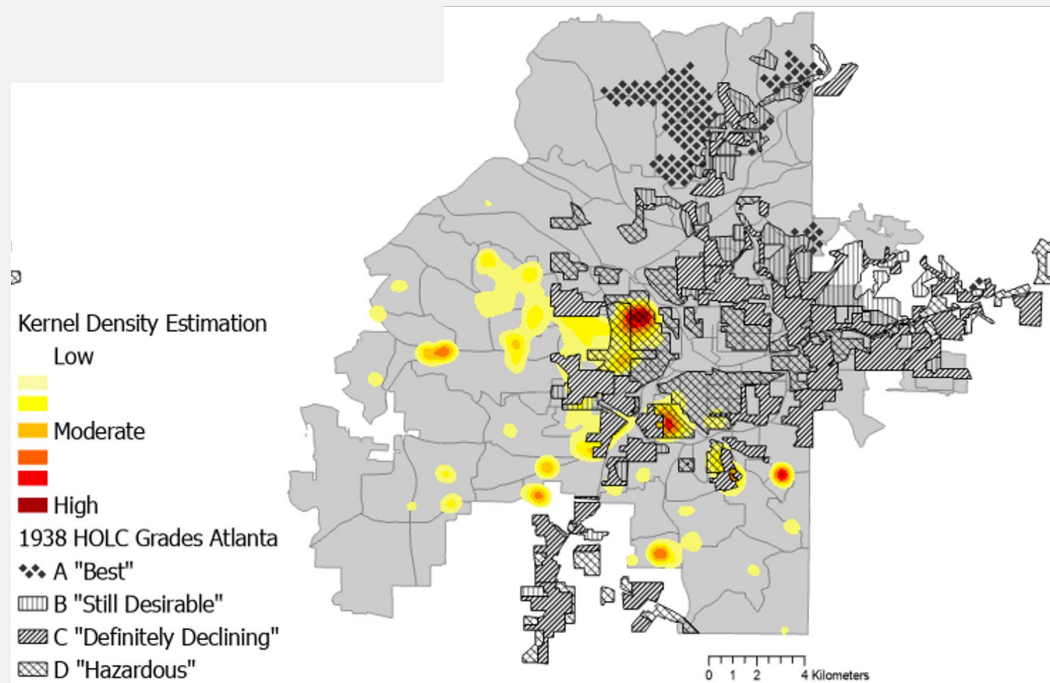


- Complaints reflect potential hazards (e.g., lack of heat/water, pests, open structures) and broader disinvestment cycles.

- Associations are not fully explained by present-day demographics or poverty-history matters for current risk.

- Complaint data are a practical tool to identify and address housing inequities at scale

# Policy & Practice Implications

**How can we turn data into action?**

- Use complaint data to target inspections, healthy-homes repairs, and landlord outreach in hotspot tracts.

- Pair code enforcement with supports (funding, legal aid) to avoid punitive harms to low-income tenants.

- Integrate housing data with clinical & public health data to measure health gains and prioritize interventions.

- Invest in historically redlined neighborhoods: rehab aging stock, reduce vacancies, protect renters.

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# Thank You!

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# "I Can't Afford to Move": Negotiating Neglect and Apartment Disrepair in Los Angeles

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Prepared for the UW Institute for Research on Poverty webinar series, September 30, 2025

# Residential mobility and social stratification

- The homes and neighborhoods where we live shape our wellbeing (Sharkey and Faber 2014; Swope and Hernández 2019)
- Social scientists largely focus on mobility: how families arrive at particular residential contexts and the consequences of unwanted moves.

# Constricted rental market

## ~50%
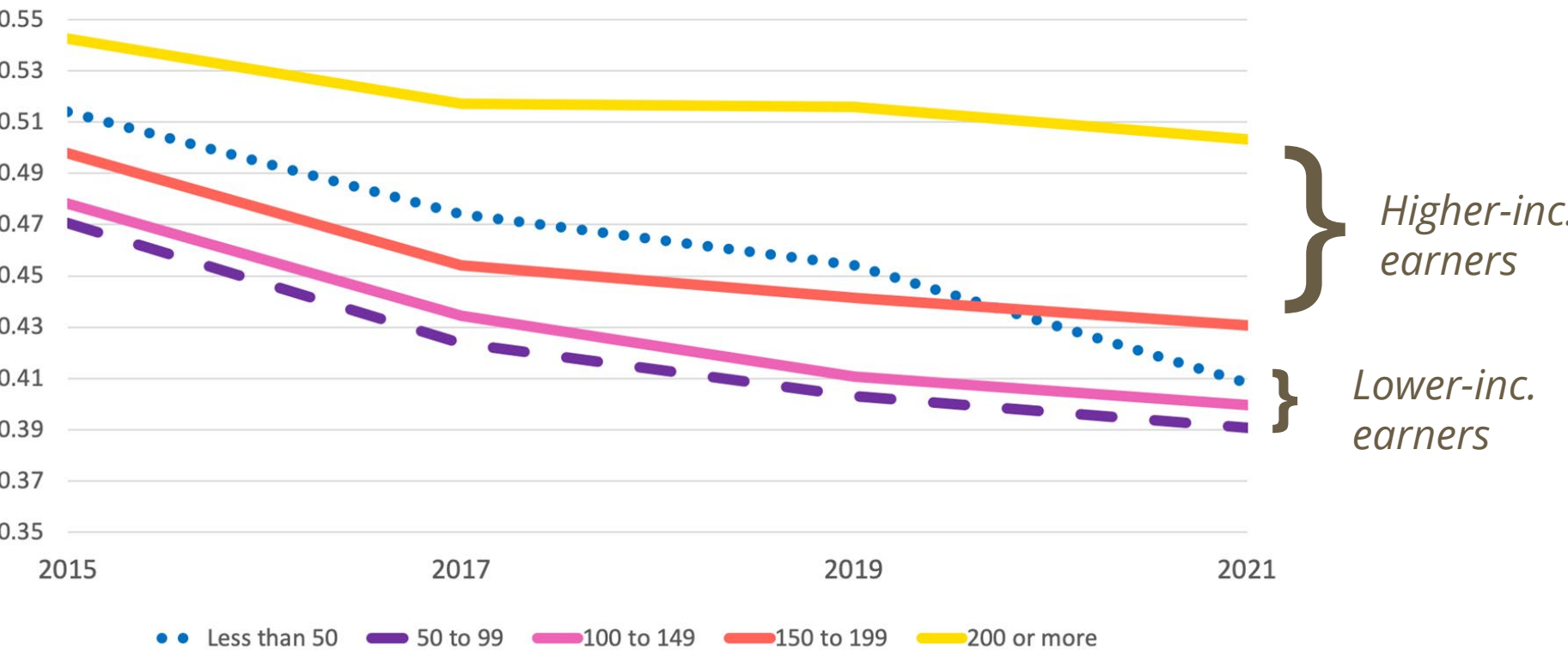Of all renter households were cost-burdened in 2021

## 5.8%
U.S. vacancy rate, a 40 year low

## 7.3 million
Estimated shortfall of affordable rental units in 2021

*Source: Joint Center for Housing Studies of Harvard University, "The State of the Nation's Housing 2023"*

**Share of Renter Households Who Moved During the Previous Two Years, By Income/Poverty Ratio**

Legend: ●● Less than 50   ▬ 50 to 99   ▬ 100 to 149   ▬ 150 to 199   ▬ 200 or more

Higher-inc. earners

Lower-inc. earners

Household income as a percentage of the federal poverty line

*Source: American Housing Survey*

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# The present study

**I examine how renters in Los Angeles manage unit quality failures in order to avoid moving in a constrained housing market**



Background — Data and Methods — Results — Summary and Conclusions
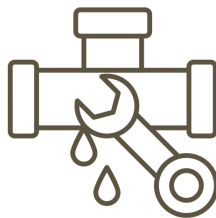
# Data and methods

- I use in-depth interviews with 131 renters with children in Los Angeles.
    - 30 middle-income Latina/o renters
    - 32 middle-income white renters
    - 45 low-income Latina/o renters
    - 24 low-income white renters
- All families rent without government housing assistance (e.g., Housing Choice Vouchers).

# Semi-structured interviews
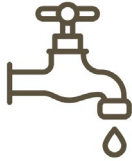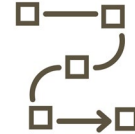
Maintenance experiences

Housing trajectories

Neighborhood perceptions

Work and finances

Children and schools

Future plans

# Results

1. Low-income renters frequently experience maintenance problems at home, but are reluctant to move away.
2. Instead, renters invest substantial time and resources into *negotiating neglect*.
3. Maintenance problems are predominantly endured by low-income Latina/o immigrants.
4. Middle-income renters across race/ethnicity receive faster repairs or made plans to move out, limiting time spent negotiating neglect.

# Finding 1: Maintenance problems are frequently endured

## 38%

Of low-income white families reported a current problem, maintenance delay, or self repair

## 64%

Of low-income Latinx families reported a current problem, maintenance delay, or self repair

# Low-income renters are reluctant to move

*Adela (Mexican, low-income). Broken hot water heater, faulty wiring, and ceiling collapse.*

"[People] ask me, how do you put up with that woman [her landlord]? I tell them, "Because I can't live somewhere else." It has been very, very difficult and frustrating. But rents are high. **You have to put up with where you're living because you tell yourself, "Where would I go? No one will rent to me."**

# Negotiating neglect

Rather than move, low-income families, particularly Latina/o tenants, *negotiated neglect*.



Forecast response — Follow up with partial repairs — Self-repair — Endure disrepair
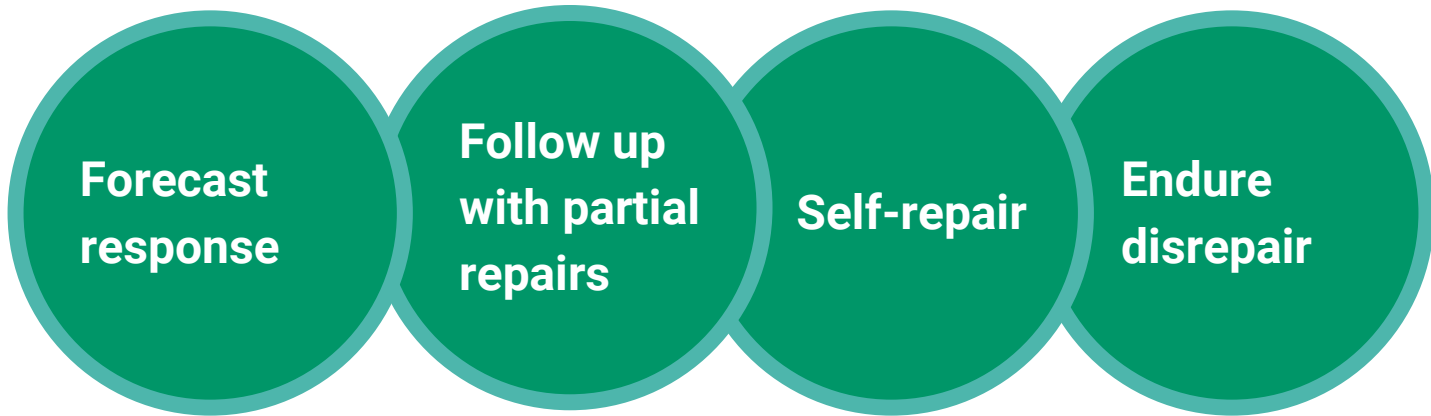
# Forecasting responses

*Alma (Mexican, low-income). Pest infestations and faulty wiring.*

"If the landlord sees something is broken, she pretends like it isn't there. **I've been telling her about the wiring since I moved in. The issue with the cockroaches is a problem that we have every day**."

"If I report it to the city, **it will become a fight with the owner.** She'll be looking for any little thing to kick me out. That's something that I want to avoid, for my family."

# Following up with repairs

*Marta (Salvadoran, low-income). Pest infestations, leaks from outside, mold and damp.*

**"There's a hole in the floor in my bedroom, I've been complaining about since I moved in...** They put cement, right away, and that's the only thing they fixed that day. And they still haven't come back and fixed it. There's no flooring there. **So it takes literally forever to come and repair things."**

# Coordinating repairs

*Cynthia (Mexican, low-income). Damaged carpet and appliances.*

"[My husband] started to put money into the apartment. He changed out the flooring, the carpet, the window screens, the door. **But we paid for it because the owner wouldn't fix anything**. We put down flooring, outlets, a stove, air conditioning. **Little by little, we changed it all.**"

# Enduring disrepair

*Evelyn (Mexican, low-income). Plumbing leak in ceiling and broken A/C.*

"I hate this place. I never say the word hate, **but I can't sleep, I feel anxious**. I am constantly like, **I don't want anything to get broken because they don't want to fix it**. And if they fix it, they fix it however they want. It's really stressful for me."

# Maintenance issues, middle-income renters

## 22%

Of middle-income white families reported a current problem, maintenance delay, or self repair

## 27%

Of middle-income Latinx families reported a current problem, maintenance delay, or self repair

# Middle-income renters and disrepair

*Levi (white, middle-income). Sewage leak in his unit.*

After a pipe burst and his landlord refused to deep-clean the apartment, **Levi and his wife were searching "every day and night" for a new home** and had identified several feasible options nearby.



Background — Data and Methods — **Results** — Summary and Conclusions

# Levi's case

- North Hollywood resident
- Persistent sewage leak
- Planned to move.

# Adela's case

- North Hollywood resident
- Ceiling collapse, electrical fire, and broken boiler
- Decided not to move.

# Project implications

**Absence of displacement is not equivalent to the absence of harm**

- Renters adopt extreme trade-offs to avoid unwanted moves.
- Focusing solely on displacement <u>underestimates</u> the harms enacted by unaffordable rental markets.
- Renters who could feasibly move due to housing quality issues had higher incomes and faced fewer rental market exclusions.

# Project implications

**For housing policy: housing inspections should be proactive and prioritize coverage.**

- Proactive inspections could help mitigate retaliation.
- Broaden coverage: In LA, inspections often occur during business hours.

# Thank you!

Schmidt, Steven. 2024. "I Can't Afford to Move: Negotiating Neglect and Apartment Disrepair in Los Angeles." *City & Community*, 23(3):238-259.

**Email**: schmidts@bu.edu



Background — Data and Methods — Results — **Summary and Conclusions**