

**INTERSECTIONS OF
HOUSING AND TRANSPORTATION INSECURITY
IN DELAWARE**

by

Lawson Schultz

A thesis submitted to the Faculty of the University of Delaware in partial fulfillment of the requirements for the degree of Honors Degree in Major with Distinction

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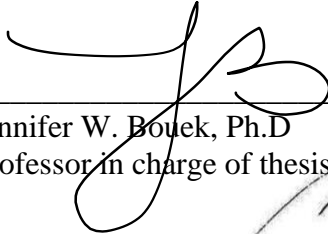
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ABSTRACT

To improve conditions for low-income residents, research with an integrated focus on the combined impacts of housing and transportation on people's experiences is critical. Delaware's population has been increasing faster than the national average, adding pressure on the housing market. This has caused securing affordable and safe housing to be increasingly more difficult for low-income residents. This research aims to connect information on housing and transportation insecurity in Delaware to investigate the accumulation of the two disadvantages. The findings are based on interviews with residents who use housing vouchers, state representatives, and staff members of state agencies. The experiences of residents who use housing vouchers reveal gaps in the current resources and systems in place that contribute to housing and transportation instability for low-income families. Residential instability or the risk of it and limited housing choices were consistently experienced by all the residents interviewed both before and after receiving housing vouchers. Additionally, some participants emphasized the significance of having a personal vehicle contributing to their overall well-being, despite the related financial burdens. The conversations with DSHA, HAD, DART staff members, and state representatives consistently reflected the concerns found within previous literature regarding the lack of affordable housing, landlords choosing not to accept housing vouchers, concentrated poverty in Wilmington, and the redevelopment of manufactured housing communities. Additionally, these conversations also revealed novel information about increasing action within these organizations. The findings, overall, emphasize the need for policy changes that address the underlying issues of residential instability and limited housing choices for low-income households. It is essential that future research continues to include the perspectives of low-income residents in the development of policies and programs relating to housing and transportation across the state.

Chapter 1

INTRODUCTION

Housing and transportation insecurity and related forms of social assistance are most often researched independently. In order to continue to improve conditions and support systems for low-income residents, research with an integrated focus on the combined impacts of housing and transportation on people's experiences is critical. This research project aims to add insight into that void by highlighting the housing and transportation experiences of residents using housing vouchers in Newark in the context of state resources and policy.

Chapter 2

HOUSING

2.1 Historical Background

2.1.1 Public Housing

The U.S. Housing Act of 1937, sometimes called the Wagner–Steagall Act, established the Public Housing Administration (PHA) and introduced low-rent public housing as the first major federal housing program targeting low-income populations (Hammond, 1987, *75th Anniversary*, 2012; *63 Years*, n.d.). Landlords, fiscal conservatives, and representatives of rural areas generally opposed this New Deal legislation fearing that it would undercut profits in the real estate industry and fail to support rural populations (*75th Anniversary*, 2012). The federal Department of Housing and Urban Development (HUD) was later created in 1965 “as part of President Lyndon B. Johnson's War on Poverty” to address and orchestrate national housing welfare needs (*Questions*, n.d.; Schusheim, 2003, p. 3).

Public housing is constructed and owned by government organizations and rented to tenants at subsidized rates and administered by local housing authorities (Green & Malpezzi, 2003). Local public housing authorities (PHA) are responsible for building and operating public housing based on individual state legislation (Schusheim, 2003; Green & Malpezzi, 2003). Each PHA received subsidies allocated federally through HUD (Schusheim, 2003). By 1998, about 3 million people in 1.3 million public housing units were spread all around the country (Schusheim, 2003; *Public*, 2023). Elderly people (33%), non-elderly people with disabilities (24%), and single-parent families with children (39%), made up the majority of households in

public housing in 1998 (Schussheim, 2003). In 2014, 38% of public housing residents were households with children, and 47% of residents were elderly or disabled adults (*Public*, 2023). Black Americans are also disproportionately represented in public housing. In 1998, 47% of residents of public housing were Black, while in 2000 Black people only made up about 12.3 percent of the overall U.S. population (Schussheim, 2003; Green & Malpezzi, 2003; *Census*, 2001).

Literature in the 1990s that focused on public housing often centered around crime, drugs, and policing. While low-income residents of public housing were statistically shown to be more vulnerable to “crime, violence, drugs, and gang activity” than households in higher income groups, researchers often promoted problematic language such as “the epidemic of black-on-black homicide” (Matthews, 1993). Additionally, rather than questioning the ways that social services produced concentrated poverty, researchers such as Matthews instead questioned what type of police responses would be most appropriate. For example, Matthews (1993) stated “police and security specialists recognize the difficulties of restoring and maintaining order in and around public housing developments”. In 1990, researchers, Bryson and Youmans similarly articulated that eliminating drug use in public and subsidized housing calls for enhanced security, treatment, and evictions (Bryson & Youmans, 1990). Overall, multiple decades of overcrowding and overregulation contributed to both large- and small-scale public housing units acquiring the vernacular nickname, “the projects” (Schussheim, 2003). As “the projects” public housing was easily recognized and identified as dense low-income housing (Green & Malpezzi, 2003).

Since 1970, political interests have shifted from a focus on public housing to a focus on subsidized housing. Few of the over 1.3 million public housing units that had been built through the 1930s to the 1970s remain today (Goetz, 2011). Concerns of concentrated poverty,

deteriorating living conditions, and investment opportunities all contributed to a changing political landscape that shifted focus toward privatizing housing assistance. Disinvestment, demolition, and sales took place beginning in the 1980s but varied in removal rates from state to state. From 1990 to 2007, Hartford, Connecticut demolished 56% of its public housing, while New York City demolished less than 1% (Goetz, 2011). In 1993, the Homeownership and Opportunity for People Everywhere VI program (HOPE VI) was created to provide grants to communities to help remove and replace dilapidated public housing developments (*Questions*, n.d.).

2.1.2 Subsidized Housing

In the 1960s, federally subsidized housing programs began primarily to help finance the construction and rehabilitation of housing units to be rented to elderly, disabled, and low-income residents. In the 1970s, rental subsidies to be used in privately owned and developed housing became more politically popular in the form of Section 8 and what is commonly called housing vouchers (*An Overview*, 2005).

Section 202 Supportive Housing for the Elderly Program (Section 202) was authorized by Section 202 of the Housing Act of 1959 (*Section 202*, n.d.). This program was created “to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable” (*Section 202*, n.d.). Through Section 202, nonprofit organizations can access low-cost loans to develop rental housing (*63 Years*, n.d.). Although the program was politically popular the total number of units constructed nationwide has been relatively few. (Green & Malpezzi, 2003).

The Section 221(d)(3) and (4) Below-Market-Interest-Rate Program were authorized by the Housing Act of 1961 and introduced an interest reduction program for “mortgage loans to facilitate the new construction or substantial rehabilitation of multifamily rental or cooperative housing for moderate-income families, elderly, and the handicapped” (*HUD Affordable*, 2022; Schussheim, 2003; Green & Malpezzi, 2003). This program aimed to benefit “families with incomes too high for public housing but too low to afford decent dwellings in the private rental market” and ran from 1961 to 1968 (Schussheim, 2003, p. 24; Green & Malpezzi, 2003). The program was controversial because the developers received funding for the construction of units that only had “to remain low- to moderate-income rentals for 20 years, after which the units could be sold or redeveloped” (Green & Malpezzi, 2003, p. 91; Schussheim, 2003).

The Section 236 Rental Program was authorized by the Housing and Urban Development Act in 1968 (Schussheim, 2003; Green & Malpezzi, 2003). The Section 236 program ran from 1968 to 1973 and resulted in the production of about 500,000 housing units (Green & Malpezzi, 2003). Similar to the interest reduction programs, Section 236 aimed to support families with incomes higher than the public housing limits, and these units were also only contracted to be rented to low-income households for 20 years (Schussheim, 2003, p. 25; Green & Malpezzi, 2003; *Housing program*, n.d.).

Project-based rental assistance programs were authorized by the U.S. Housing Act of 1937. In 1974, Section 8 programs received funding for new construction and substantial rehabilitation projects, and in 1978 congress funded Section 8 programs for moderate rehabilitation projects (*Section 8*, 2023; *Moderate*, n.d.; *Part 882*, 2023; *An Overview*, 2005). The Section 8 moderate rehabilitation program was intended to “be an expansion of the rental

certificate program” and provide “project-based rental assistance for low-income families” (*Moderate*, n.d.).

Due to the high costs and political unpopularity, funding for the new construction and rehabilitation portions of Section 8 was greatly diminished in the 1980s (Green & Malpezzi, 2003; *An Overview*, 2005). In 1983, HUD stopped approving all new Section 8 new construction and substantial rehabilitation projects (*Section 8*, 2023). In 1991, the Section 8 moderate rehabilitation program was concluded (*Moderate*, n.d.). In place of Section 8 project-based rental assistance, “Congress created vouchers as a new form of assistance” which was “first authorized by the Housing and Urban-Rural Recovery Act of 1983” (McCarty, 2005; *An Overview*, 2005). In 2005, Section 8 rental assistance had become the largest portion of HUD’s \$20 million budget (McCarty, 2005; *An Overview*, 2005). What is now recognized as the Housing Choice Voucher (HCV) program “is a new combination of two programs that were called the Section 8 certificate and the Section 8 voucher programs” (*Housing program*, n.d.).

The goal of housing vouchers is to give individuals more choices over their housing and the opportunity to live in less impoverished communities (Zielenbach, 2006, p.9; McCarty, 2014). Public Housing Authorities (PHAs) in each state are responsible for distributing housing vouchers (Schussheim, 2003, p. 37). Each housing authority is awarded a number of vouchers it is allowed to administer. The number of total vouchers can be increased by Congress (*The Housing*, 2023). Residents can often qualify for the program so long as their income does “not exceed 50% of the median income for the county” (*Housing Choice*, n.d.; McCarty, 2014).

In 1988, Section 8 served about 1.4 million households through rent subsidies, and over half of these were single-parent households with children (Schussheim, 2003, p. 37). In 2014, the program had grown and served about 4.9 million people in over 2 million families (Bailey et al.,

2016). Of those households, 47% had children, and 41% were households of elderly or disabled adults (*The Housing*, 2023). Today, about 89% of housing vouchers are used in metropolitan areas (*The Housing*, 2023). Only 20% of eligible households secure rental assistance, so while about five million people nationwide receive housing vouchers there are twenty million others that are eligible but do not receive access due to a lack of sufficient funding (Keene et al., 2021).

Year(s)	Legislation	Program Title
1937	Housing Act	Section 7 Rental Assistance Section 8(b) (1) Rental Certificate (existing rental housing) Section 8(d)(2) Rental Certificate (project-based) Section 8(b)(1), Section 8(b)(2), and Section 8(o) assistance for public housing relocation/replacement
1959	Housing Act	Section 202 Supportive Housing for the Elderly Program
1961	Housing Act	Section 221(d)(3) and (4) Below-Market-Interest-Rate Program
1968	Housing and Urban Development Act	Section 236 Rental Program
1974	Housing and Community Development Act	Section 8 Moderate Rehabilitation Program
1974 - 1983	[funded]	Section 8 New Construction/Substantial Rehabilitation
1978 - 1991	[funded]	Section 8 Moderate Rehabilitation
1983	Housing and Urban-Rural Recovery Act	Section 8 Rental Assistance (now called Housing Choice Vouchers)

Table 1 Subsidized Housing Programs

(Housing program, n.d.; Moderate, n.d.; Section 202, n.d., Rental, n.d.)

2.2 Literature Review

2.2.1 Housing Vouchers

Previous research on housing vouchers generally has found that recipients are more satisfied with the residences they obtain after having access to vouchers compared to their previous locations (Varady et al., 2007, p. 97; Schapiro et al., 2021). Conflicting arguments arise within research focused on whether vouchers allow recipients to improve the neighborhood socioeconomic status that they live in. While Zielenbach reported that “voucher holders tend to live in lower-poverty neighborhoods than do other low-income individuals” (Zielenbach, 2006, p.11), Goetz published a few years later that their research findings indicated “that displaced public housing tenants are moving into other segregated neighborhoods of high poverty” (Goetz, 2011).

The process of obtaining subsidized housing from start to finish poses many challenges for low-income people. The process of applying for vouchers often involves people having to navigate complicated bureaucratic steps. Moynihan et al. (2014), have labeled these bureaucratic challenges as administrative burdens. These burdens are comprised of learning, psychological, and compliance costs (Keene et al., 2021; Moynihan et al., 2014). Learning costs in the process to get a housing voucher will involve residents figuring out about the program and their eligibility and navigating how to apply. Psychological costs entail the stigma that residents may endure due to applying for government assistance as well as the frustration and stress that can arise from the application process or waiting period. Lastly, compliance costs refer to the need to provide documentation and follow procedures and demands consistently (Moynihan et al., 2014). Citizen-state interactions have also been identified as being especially challenging for previously

incarcerated people, people who did not graduate high school, and people whose first language is not English (Halushka, 2020; Keene et al., 2021; Moynihan et al., 2014).

After receiving housing vouchers, the process of finding housing that accepts vouchers is also very challenging. In many states, property owners can choose not to rent to voucher holders. Oversight and housing requirements established by local government housing agencies act as deterrents for property owners from renting to voucher holders. Additionally, housing vouchers are less effective in competitive housing markets and in areas with housing shortages. Property owners often “do not want to discourage occupancy by households who can afford market rents without subsidy”, and prefer to rent to non-voucher holders, leaving subsidized voucher recipients with far more limited options (Schusheim, 2003, p. 40; Varady et al., 2007).

2.2.2 NIMBYism

NIMBY, an acronym for “not-in-my-backyard”, has become a term used to label individuals or groups of organized residents that oppose local government development near their neighborhoods (Scally & Tighe, 2015; Teresa, 2022; Scally & Koenig, 2012; Scally, 2013; Bussel & Fisher, 1993). When trying to meet the demand for affordable housing, more local governments are reorganizing the need for the development of more housing in addition to providing housing vouchers. Producing more housing units in suburban areas has been one strategy used to deconcentrate poverty from dense urban neighborhoods that had been produced by historic federally funded housing projects. However, populations with NIMBY attitudes challenge local governments by resisting the new development of affordable housing (Scally & Koenig, 2012).

Researchers, Scally and Tighe (2015), criticize NIMBY attitudes as representing a wealthy and powerful subset of the population, therefore, excluding poor and minority voices in

formal and informal processes. However, Bussel and Fisher (1993) and Teresa (2022), argue that people of varying economic classes and racial backgrounds have all been found to reproduce NIMBY rhetoric and action. Teresa (2022) states that low-income people, who are vulnerable to displacement, express a form of NIMBYism that opposes gentrification, while wealthy homeowners are more likely to reproduce NIMBYism to oppose building affordable housing and zoning changes. Bussel and Fisher (1993) also note that the concept of NIMBYism is based on principles that began and gained popularity in the 1960s and 1970s such as opposition to large-scale development and the empowerment of local communities in decision-making. In differing contexts, these values have been embraced across the political spectrum to reproduce NIMBYism (Bussel & Fisher, 1993).

A key factor within the NIMBY concept that has been highlighted by researchers is the perception of fear. Residents take up NIMBY attitudes when they fear that new residents and developments will create safety issues, traffic, crowded schools, and/or environmental degradation (Sally & Tighe, 2015). NIMBY advocacy can derail the development of affordable housing by increasing “the cost of development, reducing the number of units, and generally decrease affordability”. Sometimes NIMBY advocacy leads to completely deterring a project from taking place (Sally & Tighe, 2015).

Teresa (2022) also argues that the problems associated with NIMBYism will not be resolved through YIMBYism (yes-in-my-backyard). In this context, YIMBYism removes development barriers but fails to address the underlying capitalist land development that produced problems such as racial segregation and suburban sprawl that have encouraged NIMBY attitudes. Rather than YIMBYism, Teresa (2022) asserts the need for “radical

reconfiguration of how we develop land for human use” that breaks away from “housing as a vehicle for capital accumulation”.

2.2.3 Housing Insecurity

The United Nations recognizes adequate housing as a human right (*Housing*, n.d.; *OHCHR*, n.d.; D’Alessandro and Appolloni, 2020). While most of the previous literature lacks a standard measurement or definition of housing insecurity (Bailey et al., 2016), the U.S. Department of Health and Human Services defines housing insecurity as homelessness or occupying lodging that is unaffordable, poor quality, located in unstable neighborhoods, and / or overcrowded (Johnson & Meckstroth, 1998). Moreover, the United Nations includes legal security of tenure, affordability, habitability, availability of services, materials, facilities and infrastructure, accessibility, location, and cultural adequacy as “key aspects of the right to adequate housing” (*OHCHR*, n.d.).

Federal regulations recognize low-income households as those “with incomes at or below 80% of median income in the area, adjusted for number of persons in the household”, very-low-income households below 50%, and extremely-low-income households below 30% (Schusheim, 2003, p. 4). Cost-burdened households are defined as those that spend more than “30% of their monthly income for housing, whether for rent or mortgage”, and severely cost-burdened are those that pay more than 50% of their monthly income on housing (Bailey et al., 2016). The greater the cost of housing, the more low-income and cost-burdened households overlap. In the United States, about 12.3 million people live in unassisted, very low-income renter households (*HUD History*, n.d.). Of this population, over 40%, which represents about 5.4 million people, experience “severe housing problems, typically a heavy rent payment that leaves less than half of remaining for food, medicine, and other essentials” (*HUD History*, n.d.).

The consequences of unaffordable and inadequate housing are numerous. People who have difficulty affording rent are likely also to have trouble affording food and heating expenses (Bailey et al., 2016). Low-income housing is also more likely to be located within neighborhoods that have less access to public and private services such as grocery stores, parks, hospitals, and transit centers (Turner & Gourevitch, 2017). Children who experience frequent residential mobility are more likely to fall behind academically and do worse in school long-term (Mueller and Tighe, 2007).

Housing conditions, neighborhood qualities, and length of housing occupancy are all significant social determinants of health (Gibson et al., 2011; Courtenay-Quirk, 2022). Socioeconomic, physical, and spatial factors all contribute to detrimental health impacts that disproportionately impact low-income populations (Mueller & Tighe, 2007). For instance, families who have difficulty affording and securing housing are less likely to be able to afford necessary medical care including life-saving medication (Bailey et al., 2016). Living in “poor housing conditions” and instability have been noted as creating detrimental childhood health outcomes that have life-long impacts and have been linked to specifically hypertension and arthritis in adults (Bailey et al., 2016; Mueller & Tighe, 2007; D’Alessandro and Appolloni, 2020).

Furthermore, adverse mental health outcomes have also been linked to low-quality housing, as researchers note that stress and shame are commonly prevalent (Mueller & Tighe, 2007; D’Alessandro & Appolloni, 2020). Previous research has also indicated that efforts to move people into lower-poverty neighborhoods correlate with improved mental health and reduced obesity which is associated with a reduction in the risk of heart disease (Gibson et al., 2011). Attempts to improve housing conditions such as heating and internal renovations correlate

with enhanced health outcomes for elderly people and people with previously existing health conditions (Gibson et al., 2011). Overall, the literature reveals that improving housing conditions and access to safe housing is essential to community well-being in addition to the welfare of individuals and families (Mueller & Tighe, 2007).

2.2.4 Evictions

As rental prices continue to increase at a faster pace than wages, more families and individuals are becoming increasingly cost-burdened by housing (Leung et al., 2021). Cost-burdened populations experiencing financial precarity are vulnerable to eviction. Hartman and Robinson state that as of 2003, there was a significant lack of research on the number of households that experience eviction and involuntary removal. Eviction data is not consistently collected by national or local level government agencies. Leung et al. (2021) estimated that over a million households are evicted each year in the United States, and Gromis et al. (2022a) elaborates that 2.7 million households are threatened with eviction each year on average and that the rates of eviction filing by landlords have continued to increase over the last two decades.

Common standards for eviction are “failing to pay the rent, substantially violating the lease, damaging the premises, using the unit for illegal purposes, denying the landlord reasonable access to the property, or refusing to renew a lease” (Hartman & Robinson, 2003). The consequences of being threatened with eviction can include having to pay rent in full, late fines and legal fees, and the costs of legal representation (Leung et al., 2021). When households are unable to remain in their units, the possible consequences of eviction expand to include displacement, barriers to accessing future housing, negative mental health impacts, being unable to work, children having to change schools, and homelessness (Hartman & Robinson, 2003).

Landlords often choose to reject applications of people who have previous eviction history (Leung et al., 2021).

In addition to formal eviction processes where law enforcement is sent to households to remove occupants, other forms of involuntary displacement are produced by threats of eviction. This is due to some residents leaving their housing after being cited with an eviction notice, but before the final eviction action takes place (Hartman & Robinson, 2003). In New York City in 2003, about 125,000 eviction notices were posted. Of the population that received the eviction notices, about 80 percent of households left before officials arrived to remove them (Hartman & Robinson, 2003). Another form of involuntary removal that is not accounted for in data on evictions occurs when residents cannot afford utilities. With the loss of heat or electricity, residents may be forced to vacate their dwellings (Hartman & Robinson, 2003).

Researchers have also explored the ways that eviction patterns vary based on geographic land use differences. Until the 1980s, concentrated poverty was recognized as a phenomenon in only urban areas, but more low-income Americans now than ever before also live in suburban areas (Rutan et al., 2023). Based on the research findings of Rutan et al. (2023), rates of evictions have been identified as remaining stable in urban areas but increased significantly in suburban regions between 2000 and 2016. They also note that this pattern can be found in states across the U.S. and is not unique to one geographic region. For instance, the cities of Atlanta and Philadelphia both have higher rates of eviction in their nearby suburbs than in their urban neighborhoods (Hepburn et al., 2023). The reasons for the increasing rates of suburban evictions may be impacted by the combination of more low-income households moving from urban to suburban areas and the increasing unaffordability of housing. Today, “more than half of poor Americans now live in the suburbs” (Hepburn et al., 2023). The suburbanization of poverty

perpetuated through evictions is additionally concerning due to the lack of concentrated resources for low-income suburban residents (Hepburn et al., 2023). Hepburn et al. (2023) have also revealed that racial correlation with eviction rates is equivalent in urban and suburban neighborhoods.

In rural areas, housing insecurity is perpetuated through the complex relationship between manufactured housing owners and the land they occupy. Manufactured housing, the nation's "largest unsubsidized source of affordable housing" (Sullivan, 2018, p. 15), is more commonly known as mobile homes and trailers. It was the fastest-growing form of newly developed housing in the United States in the early 2000s (Sullivan, 2018). In 2018, 18 million people were documented as living in manufactured housing (Sullivan, 2018). Populations in manufactured housing are vulnerable due to divided asset ownership and rates of eviction. While about "80 percent of mobile home park residents own their homes", (Sullivan, 2018, p. 15) only 14 percent of mobile home park residents "also own the land beneath their homes" (Sullivan, 2018, p. 15). This phenomenon can occur due to divided asset ownership where the land and house can be owned by two different people (Sullivan, 2018). In the United States, about one-third of manufactured housing units are located on land-lease communities owned and developed by private landlords (Sullivan, 2018). Divided asset ownership causes all residents of manufactured housing parks to be vulnerable to eviction regardless of their home ownership status. Hartman and Robinson cite urban sprawl as a major factor leading landowners to evict residents in order to redevelop the land more profitably (Hartman & Robinson, 2003). When the land that manufactured housing communities are located on is sold for redevelopment, mass eviction often occurs (Sullivan, 2017). Despite the name of mobile homes, manufactured housing is often too costly for residents to relocate (Sullivan, 2018; Sullivan, 2017).

Notably, participating in public housing does not protect residents from experiencing evictions. Additionally concerning is that data on the evictions of residents in public housing is not systematically collected or published by HUD (Gromis et al., 2022b). Independent research, by Gromis et al. (2022b), highlights that eviction filings were greater for renting populations in public housing than in privately owned housing. Although, “tenants who qualify for public housing are likely at heightened risk of falling behind on rent payments in the private housing market, the most common reason for eviction filings”, this pattern is still significantly concerning as it reveals that entering public housing does not greatly change the housing outcomes of residents relating to evictions (Gromis et al., 2022b). Gromis et al. (2022b) also distinguishes that Black residents of public housing had a higher risk of eviction across income levels.

2.2.5 Homelessness

Like housing insecurity, homelessness also lacks a standard and widely accepted definition. The meaning of homelessness is subject to change over time due to various factors such as ideological influences (Jacobs et al., 1999). For instance, national governments typically define homelessness in as narrow terms as possible in order to reduce the recorded levels of homelessness within their populations (Jacobs et al., 1999). By recording lower numbers, political figures in power can allocate fewer resources to the affordable housing issue. Jacobs et al. (1999) explained that one example of the many factors that can be manipulated is “extending the length of time children can be expected to live with parents and thereby dampening the demand for housing” within a definition of homelessness. The United States central government had taken action to create strict quantifiable definitions of homelessness in the Housing Act of 1996 (Jacobs et al., 1999). Since then, local authorities are expected to follow these guidelines

which are currently defined by HUD. The four categories of homelessness as defined by HUD are people exchanging sex for housing, “staying with friends, but cannot stay there for longer than 14 days”, being trafficked, or people who have left housing because of abuse or threats with no safe, alternate housing (*HUD's Definition*, 2019).

In the United States, it is estimated that “more than 2 million persons including many children experience a period of homelessness at least once in the course of the year” (Schusheim, 2003, p.3). Outside of formal data collection, people who experience homelessness are often considered “invisible” as hospitals, law enforcement, and other public services do not record data on housing status (Culhane, 2008). Research by Burrowes (2019) reveals that nearly half of young adults (18 to 24) who have experienced homelessness have been incarcerated. Additionally, formerly incarcerated adults are “10 times more likely than the general public to become homeless” and those who do not secure housing are more likely to recidivate (Burrowes, 2019). A previous study in Ohio revealed that supportive housing services decreased previously incarcerated people’s likelihood to be rearrested by 40 percent (Burrowes, 2019).

Chapter 3

TRANSPORTATION

3.1 Historical Background

While the Federal Department of Transportation was created in the 1960s (*About DOT*, 2022), mass transit has been widespread in the United States since the 1800s in the forms of ferry boats, omnibuses, horse cars, and later streetcars (Young, 2015). The first streetcar in the U.S. began operating in New York state in 1832 (*History*, 2017). Over the second half of the 19th century, streetcars became a widely popular form of transportation which greatly shaped the organization of American cities. From 1890 to 1905, streetcar ridership doubled (Young, 2015). Only a few decades later buses began to become the more prominent mass transit vehicle. By the 1920s, buses were beginning to replace streetcars in American cities (*History*, 2017). Annual ridership of all forms of mass transit peaked in 1926 with 17.3 billion riders and in 1946 with 23.5 billion riders (Young, 2015; *History*, 2017). Federal assistance for mass transit began in 1936 under the U.S. Public Works Administration (*History*, 2017). However, with the growing popularity of personal vehicles mass transit systems declined in popularity and upkeep throughout the first half of the 20th century (Hess & Lombardi, 2005).

Major legislation for government subsidies for public transportation became common in the 1960s, and by the 1970s many cities transitioned to owning their transportation infrastructure (Hess & Lombardi, 2005). The Housing & Urban Development Act of 1961 introduced aid for commuter railroads (Hess & Lombardi, 2005; *History*, 2017). A few years later, the Urban Mass Transportation Act (UMTA) of 1964 helped fund state governments in the construction, reconstruction, or acquisition of public transit facilities (Hess & Lombardi, 2005; Young, 2015).

By 1966, the Federal Department of Transportation was established, and Rhode Island became the first state to have a statewide transit agency (*History*, 2017). In 1974, the National Mass Transportation Assistance increased the availability of grants for state and local public transit systems (Hess & Lombardi, 2005; Young, 2015). Despite the continuing investment, ridership continued to decline over the decade into the 1980s (Hess & Lombardi, 2005). Since the 1990s, “federal support has become proportionately less significant while local and state governments have grown increasingly responsible for transit’s operating and capital expenses” (Hess & Lombardi, 2005).

In addition to subsidized mass public transportation, subsidized transportation also exists in the form of government funding for personal vehicles. However, unlike public transportation, subsidies for personal vehicles are not available nationwide. In 2001, Kansas, Michigan, Nebraska, and Pennsylvania all had statewide programs that help low-income residents finance leasing or purchasing a car (Goldberg, 2001). Financial assistance for personal vehicles ranges from direct grants to loans and to “Individual Development Accounts (IDAs)”. In some states, low-income residents can also gain access to a car through donation programs (Goldberg, 2001).

3.2 Literature Review

Transportation insecurity describes the condition of people who experience limited geographic or physical mobility. People experiencing disadvantaged transportation endure a lack of agency over the timing, regularity, and or safety of their traveling (Murphy et al., 2022). Transportation is critical for people’s ability to obtain and maintain employment (Murphy et al., 2022). The relationship between transportation and employment enforces existing economic disadvantages, where people with limited access to transportation are then disadvantaged in their work opportunities. Using mass transportation is a crucial resource for many to get to work, but

this often still excludes people in need of transportation who do not live near fixed buses routes and people who work unconventional hours, or multiple jobs, or those that need to balance paid labor with unpaid care work at home (Turner & Gourevitch, 2017; Sanchez, 2008). Women with children “receiving welfare who do not own cars” are noted to especially have difficulty transmitting from welfare to employment due to transportation insecurity (Sanchez, 2008). Additionally, the changes in the workforce that have stemmed from the Covid-19 pandemic have disproportionately benefited workers with university degrees over other working populations. For people whose jobs were not able to be moved to virtual settings, safe transportation to work became increasingly difficult (*Racial*, 2023).

Previous research has indicated that racial differences in car ownership rates have created racial disparities within food insecurity challenges. A household is food insecure if it cannot afford enough food or it lacks another resource that prevents them from accessing adequate food (Baek, 2016). Low-income white people in the U.S. are more likely to have access to cars than low-income Black populations (Baek, 2016). Therefore, besides not being able to afford sufficient food, lacking transportation and being far from food sources are two primary ways that Black people are food insecure in the United States (Baek, 2016). Supportive services for food-insecure populations, such as food stamp vouchers, fail to meet the needs of recipients if recipients can not physically access grocery stores in their area (Baek, 2016).

Transportation insecurity has also been identified as a substantial obstacle for people previously incarcerated and reentering society, where those with less access to transportation become more vulnerable to rearrest (Murphy et al., 2022). Additionally, populations that lack secure transportation are disadvantaged in relation to their health as they have less mobility to get to medical appointments and fulfill prescription medications (Murphy et al., 2022).

The greatest rates of transportation insecurity are experienced by people “who live in poverty, do not own cars, live in urban areas, are younger, have less education, and are non-White” (Murphy et al., 2022). About a quarter of all adults in the U.S. experience transportation insecurity, while that number increases to over 40% for people who do not own cars and to over 50% for adults who live in poverty (Murphy et al., 2022). Previous literature highlights that improving the physical mobility of low-income populations is a key factor in promoting economic and social mobility (Wachs, 2010).

Car ownership rates are high in the U.S. In 2021, 91.7% of households had at least one vehicle and 22.1% had three or more vehicles (Tilford & Megna, 2023), but vehicle ownership rates vary based on race. Based on data in 2020, 94% of white households own a vehicle, while only 82% of Black households do, with all other racial-identifying households falling in between those percentages (*Car Access*, 2022). Additionally, gender differences are also present, as woman-headed households are less likely to have access to a vehicle than those headed by men (*Car Access*, 2022).

The price of car ownership includes fixed costs and variable costs (Dargay & Gately, 1999). Fixed costs are those that are not impacted by distance driven which can include the initial purchasing price, taxes, insurance, and other fees (Dargay & Gately, 1999). Variable costs for car ownership include the prices of fuel, maintenance, parking, and tolls (Dargay & Gately, 1999). Within the last five years in the U.S., car ownership rates have increased overall, despite an increase in initial purchasing prices at 28.19% for new vehicles and 49.60% for used vehicles (Tilford & Megna, 2023). According to AAA, in 2022, “the average yearly cost to own and operate a new vehicle in 2022 is \$10,728, or \$894 per month” which was a nearly 10% increase from 2021 (Moye, 2022). This dramatic increase is most related to increasing fuel costs (Moye,

2022). The increases in both fixed costs and yearly variable costs to owning and operating a vehicle negatively impact personal vehicle access for low-income populations.

In 1960, 13% of Americans commuted to work using public transportation. By 2011, this number was reduced to 5% (Belmonte, 2014). Over that same period, federal government investment in public transportation networks had also been decreasing (Belmonte, 2014). Reduced spending on public transportation networks disproportionately impacts low-income and minority populations. For low-income populations, fixed-route bus services are the primary manner of public transportation used (Sanchez, 2008). While these systems are often low-cost to ride, their customers experience tradeoffs with their time and must conform their trips around available pickup and drop-off locations. Of individuals that use public transportation to commute to work, those “in households with annual income less than \$10,000 commute via transit at a rate of 9.1% (nearly double the national rate of 5.2%)” (Belmonte, 2014). Income level is a more significant factor than residential density relating to the number of trips in personal vehicles made and miles traveled (Schimek, 1996). Schimek (1996) notes that “even modest income growth may result in a higher level of automobile use”.

Chapter 4

INTERSECTIONS

In the United States, “the most car-dependent nation in the world”, high car reliance and housing unaffordability combine to both reflect and reproduce historic wealth inequality (Lutz, 2014). Uncertainty in housing, employment, travel, and displacement are all concerns that disproportionately impact low-income households (Mullen et al., 2020). Racial housing segregation and lower car ownership rates for Black households in the United States compound to a larger aggregate disadvantage for low-income Black populations (Berube et al., 2006).

Generational wealth tied to property ownership is one key indicator of systemic inequality that has persisted throughout U.S. history and prevented many people of color from attaining economic security (Mueller & Tighe, 2007; *Racial*, 2023). Redlining denotes the spatial-oriented policy practice of racially discriminatory lending by the Home Owners’ Loan Corporation (Richardson, 2020). While the Fair Housing Act of 1968 and the 1977 Community Reinvestment Act banned redlining, redlining is recognized as a main contributing factor to the continued wealth gap between Black and white families in the U.S. (Richardson, 2020). Modernly, Black families have a median wealth of \$24,100 and a homeownership rate of 44%, while white families have a median wealth of \$189,100 and a homeownership rate of 73.7% (Richardson, 2020; *Racial*, 2023). People of color were also disproportionately economically disadvantaged by the Covid-19 pandemic in 2020 (*Racial*, 2023).

Feminist literature has also explored gendered economic inequality. The Institute for Policy Studies analysis of U.S. Census Bureau Data found that while the difference is diminishing, among full-time workers, women in the U.S. labor force are still paid less than men (*Gender*, 2023). When focusing specifically on retirement savings, economic gender disparities

appear even greater with women averaging about a 1/3 of the savings of men on average despite longer life expectancies (*Gender, 2023*). Women also experience higher rates of living in poverty. As of 2016, single women with children had a poverty rate of 35.6 percent, more than twice that of single men-led households and more than five times that of adult men generally (*Gender, 2023; Snyder et al., 2006*). Previous research studies also expose that women of color are disproportionately financially disadvantaged, experiencing higher rates of poverty and debt related to education (*Racial, 2023; Gender, 2023*). Of American households, about 8% are noted as women-headed households with children, but Black-women-headed households are especially common, as 22% of all Black-identifying households (*Diversity, 2009, 2003*).

Previous research that has been conducted to specifically investigate the intersections of housing and transportation insecurity has primarily utilized quantitative methods to look at overall patterns. For instance, low-income housing has been studied in relation to public train use in Denver (Bardaka & Hersey, 2019), the implications of gas prices in the UK (Cao & Hickman, 2018), and quantifying equitability of transportation access in Baltimore neighborhoods (Welch, 2013).

Chapter 5

CASE: DELAWARE

5.1 Context

Delaware is an interesting and worthwhile place to study the intersections of housing and transportation insecurity because many national-level concerns relating to poverty, eviction, homelessness, and transportation access can all be investigated within one small state. Delaware has a range of urban, suburban, and rural communities that each have independent housing and transportation challenges. The population of the state is also growing, adding increasing pressure on Delaware's housing market. State-level resources and government officials are also especially accessible for conversations.

In 2022, the population of Delaware had a poverty rate of about 11% (*Summary*, 2023), but children in Delaware experience poverty at a higher rate of 17.5% (*Overview*, 2021). Hispanic and Black populations also have higher rates of poverty in the state at 21.5% and 18.6%, respectively (*Overview*, 2021). While Delaware's poverty rate is lower than the national average (13.4%), the state has been identified as having high rates of food insecurity and homelessness. In 2018, 19% of children were identified as food insecure (*Overview*, 2021). In 2014, it was estimated that over 8,000 Delaware residents experienced homelessness at some point in a year (*Delaware*, 2014). In 2020, about 1,100 people were estimated to be homeless each day (*Delaware Homelessness*, n.d.). By 2022, this number doubled, as the 2022 Point in Time Count identified 2,369 homeless individuals, "the highest PIT Count in Delaware to-date" (*Point*, 2022). People experiencing homelessness in Delaware are disproportionately Black.

Black people make up about 60% of the homeless population, while only making up about 20% of the state's population (*Point*, 2022; *Our Changing*, 2023).

From 2010 to 2021, the population of Delaware increased more than the overall population of the United States, at a rate of 11.5% compared to 7.3% (*Our Changing*, 2023). In 2021, the population of Delaware rose above one million people for the first time. Sussex County has experienced the most growth of the counties, and the population has increased the most in the 65 and older age group (*Our Changing*, 2023). New retirees attracted to Delaware for the lower tax rates and beach communities are identified as factors contributing to those patterns (*Delaware*, 2014). With over 60% of housing in Delaware being single-family detached houses, smaller and more affordable housing options are desperately needed (*Delaware*, 2014). Within the current rental housing that does exist in the state, deterioration is a problem threatening residents with dangerous living conditions. This is especially a concern for subsidized rental units that have not been renovated within 25 years. Delaware State Housing Authority estimates that about 30% of subsidized units meet this risk.

5.2 Housing Insecurity

In Delaware, housing challenges such as unaffordability and inadequate housing conditions are experienced by almost half of renters and one-third of homeowners (*Delaware*, 2014). Demand for housing exceeds the supply, pushing prices of rental housing above what low-income residents in the state can afford to pay (*Delaware*, 2014). The Delaware State Housing Authority (DSHA) estimates that about 59% of renters in Delaware cannot afford a two-bedroom apartment at Fair Market Rent when working 40 hours per week (*Delaware*, 2018). While the minimum wage in Delaware was recently increased to \$10.50 per hour (*Minimum*, n.d.), the hourly wage that a worker must earn to afford a two-bedroom apartment at Fair Market

Rent without paying more than 30% of their income is \$21.62 when working 40 hours per week (*Out of Reach*, 2017). Additionally, DSHA identified that 32% of renters are cost-burdened (*Delaware*, 2014). The United Health Foundation reported, in 2022, that 14.5% of Delaware residents experience “severe housing problems” in the form of “lack of complete kitchen facilities, lack of plumbing facilities, overcrowding or severely cost-burdened occupants” (*Summary*, 2023).

Housing insecurity in Delaware is also notable for populations in manufactured housing. In 2011, Delaware had 173 manufactured housing sites (1). Delaware has higher rates of manufactured housing than the U.S. (*Manufactured*, 2008). Moreover, a higher percentage of manufactured housing is on leased land in Delaware (*Manufactured*, 2008). Across the U.S. about 30% of manufactured housing is estimated to be on leased land, whereas about 57% of manufactured housing in Delaware is estimated to be on leased land. These patterns emphasize the increased insecurity faced by Delaware residents (*Manufactured*, 2008). Owners of manufactured housing are more often older and whiter population (*Manufactured*, 2008). Most of the manufactured housing is found in Sussex County (*Manufactured*, 2008). About two-thirds of the manufactured housing in Sussex County is used by permanent residents as their primary residence (*Manufactured*, 2008).

5.3 Housing Authorities

There are five housing authorities in the state of Delaware: Delaware State, New Castle County, Wilmington, Dover, and Newark (*PHA*, n.d.). Both Dover Housing Authority and Delaware State Housing Authority are based out of locations in Dover.

The Delaware State Housing Authority (DSHA) was established in 1968 (*Delaware*, 2022; *About*, n.d.). DSHA serves as the State's Housing Finance Agency, as a Community

Development and Planning Agency, and as a Public Housing Authority. As a Public Housing Authority, DSHA serves Kent and Sussex County residents for public housing needs through HUD funds (*About*, n.d.). DSHA has the power to receive subsidies, issue bonds, and make loans and grants (*About*, n.d.). Within DSHA, there are seven divisions: the Director’s Office, Policy & Planning, Administration, Public Relations, Development, Housing Finance, and Housing Management (*Divisions*, n.d.). The Housing Management division “manages DSHA’s Public Housing sites,” and “administers the Housing Choice Voucher Program (formerly Section 8), the Moving to Work Program, and oversees Resident Services” (*Divisions*, n.d.). DSHA reports administering 902 housing vouchers, while HUD notes that DSHA administers 1,150 housing vouchers (*Delaware*, 2022; *Section 8*, n.d.). The waitlist for vouchers has been closed for over one year from 2022 to 2023 (*Section 8*, n.d.). In order to qualify for housing vouchers, participants must be enrolled in the Moving to Work program (*Section 8*, n.d.). Additionally, participants must have a household income below 80% of the area median income and pay 30-35% of their income on rent (*Section 8*, n.d.). DSHA owns and manages 518 units at ten Public Housing sites (*Public*, n.d.). Eligibility for the Public Housing units has the same qualifications as those for the Housing Voucher program (*Public*, n.d.).

The Moving to Work (MTW) program aims to “help residents find employment and become self-sufficient and increase housing choices for low-income families” (*Moving*, 2023). In Delaware, participants of the MTW program take steps related to education, employment, and income within a seven-year period to become independent of government-assisted housing (*Moving*, n.d.). The MTW program began in Delaware in 2008 and is incorporated with the public housing vouchers, capital fund, and resident homeownership programs (*Moving*, 2020).

The Wilmington Housing Authority (WHA) is the “largest direct provider of affordable housing opportunities in the State of Delaware” (*About WHA*, 2023). WHA administers over 2000 housing choice vouchers and manages over 1,500 units of public housing (*About WHA*, 2023). Since 2020, the WHA stopped participating in HUD’s Move to Work program (*WHA*, 2023). Within WHA there are 8 departments: development, procurement services, finance, IT, housing choice voucher, human resources, resident services, and housing management (*Departments*, 2023). The housing choice voucher department currently has its waitlist for vouchers closed to new applicants.

Dover Housing Authority manages four public housing communities, one of which is specifically for seniors and people with disabilities (*Dover*, n.d.). The applications for DHA public housing are only currently open for seniors and people with disabilities (*Dover*, n.d.). DHA currently manages 148 housing vouchers, and the waitlist for housing vouchers is currently closed (*Dover*, n.d.). People on the waitlist are reported to have waited 25 months on average (*Dover*, n.d.). The average participant receives housing vouchers for about 9 years (*Dover*, n.d.).

The Newark Housing Authority (NHA) operates 112 total rental properties (*Programs*, 2023). The Adler Creek townhouses are the most recently constructed affordable housing rental units in Newark (*Alder Creek*, 2023). Adler Creek opened up in 2016 after the area previously called Cleveland Heights was redeveloped (*Alder Creek*, 2023).

The New Castle County Housing Authority (NCCHA) serves residents of New Castle County, Delaware that do not live in Wilmington or Newark. In 2021, NCCHA managed 1,631 active Housing Choice Vouchers (*New Castle*, 2023). The NCCHA Housing Choice Voucher waiting list is currently closed to new applicants. The last time it was open was “for five days in

December 2018; and before that for one day in February 2015”. The average participant receives housing vouchers for about 8 years.

5.4 Housing Alliance Delaware

The Housing Alliance Delaware (HAD) is a nonprofit organization that works to address homelessness and the lack of affordable housing in Delaware (*Home*, 2023). Each state in the U.S. has at least one designated Continuum of Care (CoC) organization that collects data on homeless populations through Point-in-Time (PIT) counts that occur once a year and manages other related data through Community Management and Information Systems (CMIS) (*CoC*, 2023; *Home*, 2023). This information is collected by the HUD and is used to inform assistance programs. As the only Continuum of Care in the state, HAD is responsible for collecting data on homelessness and then receives funding from HUD for various programs. Delaware Continuum of Care meetings are open for the public to attend. In addition to collecting data, HAD also provides “training and technical assistance to 30+ participating housing assistance providers” and manages a Centralized Intake system (Coordinated Entry system), that keeps track of the availability of emergency shelters for unhoused people. Delaware residents can call 1-833-FIND-BED to receive support and access this information (*Home*, 2023).

Due to a lack of sufficient funding for all projects, HAD facilitates a Continuum of Care Funding Competition where projects compete for funding (*Continuum*, 2022). Project types can include Transitional Housing, Rapid Re-Housing, Permanent Supportive Housing, Support Services Only, and Homelessness Management Information Systems. Permanent Supportive Housing (PSH) programs provide residents with indefinite rental assistance and supportive services such as those for people with disabilities (*CoC Program*, 2023). Currently, no PSH programs are active in operation in Delaware. Rapid Re-Housing (RRH) programs provide

residents with short to medium-term rental assistance and offer housing search and relocation services (*CoC Program, 2023*).

5.5 Delaware Department of Transportation

Transit systems in Delaware began in the late 1800s in the form of mule-drawn trolleys and electric trolley cars (*About DART Commitment, n.d.*). The Delaware Department of Transportation (DelDOT) was founded in 1917 when the Delaware General Assembly passed the Highway Act to construct and maintain a statewide highway system (*Celebrating, 2019; About DART Commitment, n.d.*). In 1925, bus services were introduced by privately owned companies (*About DART Commitment, n.d.*). The Delaware Administration for Regional Transit (DART) was later created by the Delaware General Assembly in 1969 under the operation of the Greater Wilmington Transportation Authority (*About DART Commitment, n.d.*). DART was then taken over by DelDOT a few years later in 1971, but bus services were not expanded into central and southern Delaware until the 1990s (*About DART Commitment, n.d.*). In 1994, the General Assembly created the Delaware Transit Corporation (DTC) and aided in DTC's organization of their multi-modal mass transit services. The DTC system combined the public buses (DART), special needs transportation (DAST), railroads (DRA), and rideshare (RSA) services (*About DelDOT, n.d.*).

Today, DelDOT's responsibilities span transportation infrastructure, land use planning, public transportation services, and private vehicle services. In total, they are "responsible for 90% of the state's transportation network, including the Division of Motor Vehicles and the Delaware Transit Corporation" (*DelDOT Secretary, n.d.*). DART First State services "include fixed route, intercounty, seasonal bus, paratransit... commuter train service contracted through SEPTA and Delaware Commute Solutions's ride-matching program" (*About DART Fast, n.d.*).

Across the state, there are over 2,500 bus stops within the 55 fixed bus routes (*About DART Fast*, n.d.). Bus fares can be paid by cash, through the DART Pass mobile app, or with a DART Ticket. Currently, in 2023, adults traveling pay \$2 per ride within one zone and \$4 per ride within two zones (*Fare*, n.d.). Fares are half off for students and free for children and people who are blind. Additionally, 60% off reduced fares are available for people with a disability and those 65 and older (*Fare*, n.d.). Most of DART's total fixed bus routes are located in New Castle County. Paratransit services are offered to elderly and disabled people whose needs cannot be met by fixed bus route services (*Paratransit*, n.d.). In order to receive paratransit services, members of the public must complete the application process. Paratransit fares are \$4 for those with ADA documentation and \$6 for non-ADA riders (*Fare*, n.d.). In 2022, the public completed over 4 million trips on fixed-route buses and nearly 700 thousand trips on paratransit vehicles (*About DART Fast*, n.d.).

One of DART's newer services aimed to meet the needs of individuals in more rural areas of the state, where fixed bus routes are less feasible, is DART Connect. DART Connect "is a rideshare-like transit experience that uses smaller vehicles to provide bus service on-demand to customers" (*DART Connect*, n.d.). DART Connect services are now available in Georgetown and Millsboro, Delaware. The wait times for on-demand transportation are estimated to be less than 15 minutes, and residents can access the services through the DART Connect app (*DART Connect*, n.d.).

Chapter 6

METHODS

6.1 Purpose

The purpose of this research is to collect and connect information on housing and transportation insecurity in the state of Delaware to investigate the accumulation of the two disadvantages and their intersections. This research aims to contribute to existing scholarship by expanding on the intersecting implications of housing and transportation insecurity through the inclusion of focused case studies. In order to complete this topic with a realistic timeline, I approached the process by pairing the investigation of state-wide secondary sources with Newark-focused primary data collection. Within Newark, I specifically focused on the experiences of residents who use housing vouchers to better understand gaps in their housing and transportation needs that are not met by current resources and systems in place.

6.2 Methods

This research is based on a mixed methods approach that utilizes triangulation of multiple perspectives. Initially, I completed a literature review to establish a background of secondary source information to provide context on housing and transportation in Delaware. The literature review was used to inform the creation of interview instruments that helped guide my primary data collection. My primary data collection for this research is made up of qualitative interviews with housing voucher recipients, policymakers, and staff members of housing and transportation organizations in order to get a comprehensive understanding of subsidized housing and transportation insecurity in Delaware. The goal of triangulation critically informed the decision

to include the perspectives of all of these stakeholders in this project. This project aims to further contribute to gaps in previous literature by studying the problem from multiple vantage points.

6.3 Sampling

This study utilized non-probability voluntary response sampling as the primary sampling technique. After receiving IRB approval to interview voucher holders, Dr. Metraux connected me to housing authority staff members. Over individual emails, I informed the staff members about my project and provided them with a recruitment flyer (see Appendix A.1 for flyer). To participate, I established that individuals had to meet the following criteria:

- An adult over the age of 18
- Currently living in subsidized housing in Delaware
- Responsible for managing household finances.

Through a process of multiple follow-up emails to housing authority staff members, I received the contact information of six of their clients interested in participating in the research. I then reached out to the six individuals individually to confirm their interest and further explained the project. Through this sampling process, I completed interviews with 4 participants living in Newark in subsidized housing. Of the two other people that were initially interested, one never got back to me and one person did not have time for an interview.

The state bureaucrats that I interviewed were selected based on their career position's relevance to the research and their response rates. Interviews with the Delaware State Housing Authority, the Delaware Department of Transportation, and the Housing Alliance Delaware were conducted as those organizations receive most of the national and state funding for housing and transportation in the state. Additionally, I contacted state senators, Marie Pinkney, Bryan

Townsend, and Elisabeth Lockman based on their involvement in the housing committee in the Delaware State Senate to provide further information on current public policy patterns.

6.4 Instruments

The interviews with the four voucher-holder participants were semi-structured and conducted as phone calls. Interviews lasted approximately 30 to 40 minutes. Before conducting the phone interviews, I emailed each participant a short survey to collect background information, such as asking how many people lived in their household and if they owned a car. Based on the information provided about their household, I then altered the base questions on the interview instrument to be most relevant to that individual in order to most effectively use their time. The primary areas of questions that I included were about their experiences acquiring vouchers, finding their current residences, their satisfaction with their current housing, challenges they face relating to housing, their primary forms of transportation, challenges they face relating to transportation, and their goals around their future housing and transportation. (See Appendix A.2 for an example of the baseline interview instrument).

6.5 Data Collection

All the interviews were recorded and transcribed when permitted by the participant. All participants had the option to opt out of recording and/or have their identities remain anonymous. For the participants that did not wish to be recorded, I took detailed notes immediately following the interview. Interview recordings were deleted and destroyed following a de-identifying transcription process. Due to the small number of participants, each recorded interview was transcribed, de-identified, and deleted within 24 hours after the initial interview.

In order to protect the privacy of the participants, identifying data was removed, and they will all be referred to by pseudonyms. All the state senators that I interviewed established that they were comfortable with their names being used in the final research paper. For the purposes of this research, rather than referring to the other bureaucrats that I interviewed by name, I will be focusing on them as representatives of their organizations, such as 'DSHA staff member'.

6.6 Limitations

While the secondary data analysis included in this research paper includes information on housing and transportation insecurity as they differ across built environments in Delaware, my primary data collection only includes a sample of case studies within the suburban Newark area. Initially, this project aimed to include participants living in Section-8 subsidized housing in Wilmington to provide an alternative perspective within an urban setting. Due to time constraints and limited communication responses, participants in Wilmington were not reached for this project. Due to the lack of Wilmington participants, themes of concentrated poverty, racial segregation, and dangerous living conditions that presented themselves in the background literature review did not get explored in my primary data findings. In future research on housing insecurity in Delaware, including the voices and experiences of people living in Wilmington should be prioritized.

Similarly, due to the focus on the experiences of subsidized housing voucher recipients as the participant group in this research project, issues that fall specifically around other forms of housing insecurity such as homelessness, transitional housing, and manufactured housing in the state were not included in my final primary data collection findings. Future research that more specifically focuses on homeless, transitional housing, and manufactured housing populations

would be critical to continue expanding on the understanding of the accumulation of disadvantages at the intersections of housing and transportation insecurity.

Outside of the limitation of general time constraints, the other main limitations of this research revolve around the sampling technique of participants. In order to conduct the research as ethically and appropriately as possible, I relied on gathering participants through the state housing authorities themselves. Because all of the participants were referred through the housing authority, they may represent best-case scenarios. Only the individuals most interested in sharing their experiences and with enough time and energy to navigate the process were available to be interviewed. Notably, the sample of participants also only included women-identifying individuals living in households with no adult men.

Other related topics that I did not get to explore in the context of this research paper that would be valuable for future research include legal resources for tenants, rent control policies, and eviction patterns within the state.

Chapter 7

FINDINGS

7.1 The Experiences of Housing Voucher Recipients

I conducted four interviews with residents of Newark that use housing vouchers. Each individual faces unique challenges relating to housing, transportation, work experiences, family needs, healthcare, and more. In order to highlight their voices and display the compounding and intersectional nature of their experiences I have included individual descriptions based on each of their interviews.

7.1.1 Maya

Maya is a Black woman in her 60s that lives independently in Newark and works full-time. She described her childhood as “great” and noted that although she grew up in public housing, she was not aware of that as a child. Maya learned about housing vouchers through her mother. When she was a teenager Maya became pregnant. Once she was an adult, her mother helped her access vouchers so that Maya would have a place to live on her own as she raised her child. Maya has been using housing vouchers for more than 30 years, and over that time she has moved three times but always remained in Newark.

The place Maya lives now is “private”, and neighbors mostly keep to themselves. She noted that only a few people in the apartment building also use vouchers. She views the neighborhood as safe and “clear”. She likes the fact that it is near the highway because her drive to work is very short. Maya said that she is satisfied with the location she lives in now apart from affordability. Financial challenges caused Maya to view her current situation as short-term. Maya wants to purchase a house because she cannot afford rent. She first began planning for a house in 2016. Maya found a financial coach online that offered free services for a year. Since then, she

has had the goal of getting her credit score to 620 and saving up \$1,500 for a down payment. Maya works full-time, and in the week that I spoke to her she was transitioning from a job she had for over a decade to a new job that she was excited about because it paid more than her previous position.

7.1.2 Hollie

Hollie is a white woman in her 40s. She has severe physical disabilities and lives in Newark with her child who has special needs. Due to Hollie's health, she is not able to work. She receives financial support through medical disability payments. Hollie learned about housing vouchers in 2015 through the Delaware News Journal where she saw that Newark Housing Authority (NHA) opened its housing voucher waitlist. Hollie noted that she filled out paperwork to get on the waitlist and then just had to "hope and wait" to get to the top of the list. She remembers being on the waitlist for about four years. Once Hollie received the vouchers, she began her search for a place to live based on a list of options that the NHA gave her. Hollie ended up finding the place she chose through her case manager who recommended a location to her away from the University of Delaware. She noted that when she moved in things were "smooth sailing". The location had two bedrooms, so she and her child could each have their own room. She commented that she keeps her landlord informed about her medical challenges and that they are lenient with occasional late rent payments.

7.1.3 Marlene

Marlene is a senior Black woman who lives with her child and multiple adult- and youth grandchildren. While she is retired, several of her family members are full-time workers and several are part-time workers. Marlene learned about housing vouchers through her child.

Marlene shared that her daughter had experienced a physically abusive relationship as an adult. Marlene stated that after the abuse her daughter experienced, she, “started drinking alcohol, and it affected her mentally, so she needed mental help and help for her alcoholism”. Marlene explained that she did not know about her daughter’s health until it got to the condition that an ambulance had been called for a mental health crisis. Once Marlene was aware, she took over legal responsibility for her grandchildren at their request. Before learning about her daughter’s health, Marlene had lived independently. After taking over the legal responsibility of her grandchildren, Marlene began living with her daughter and her grandchildren permanently. This is the point at which Marlene began interacting with the Newark Housing Authority. Marlene’s daughter had already been using housing vouchers for the last ten years, and Marlene described that it was a difficult process to transfer the voucher access from her child’s name into her name. Marlene stated,

“It took a couple years because they said that was unheard of. If the voucher was in someone else’s social security number, it never happened. But by God’s grace I got it turned over to me after a couple years. That is the way I found out about the housing voucher”.

Marlene elaborated that one additional challenge to getting the voucher under her name was that her daughter was living with Marlene and her grandchild. Marlene provided documentation of her daughter’s medical and mental health history as “proof though that she was not capable” despite that her daughter was living with them, but Marlene continued to have difficulty getting access to the vouchers. After about two years of Marlene “constantly going back and forth” with a staff member from the NHA, she successfully got the vouchers changed to be under her name.

7.1.4 Robin

Robin is a woman in her 60s that lives independently in Newark. She did not share her race. Robin is retired and gets financial support through social security and Medicaid. While Robin had heard about vouchers from other people, she did not realize that would be a good option for herself, until she had lived in Newark longer and saw the housing authority building. Eventually, she did research online and applied to be put on the waitlist. Robin described that getting on the waitlist was “actually quite simple”. After visiting the Newark Housing Authority’s office and answering a few questions, Robin’s name was added. She estimates that it took a little over a year to get accepted off the waitlist. Robin’s last living situation with a roommate had been “uncomfortable” and she was greatly relieved at the opportunity to live on her own that would come from receiving vouchers. Robin was also very grateful to have a private living situation to be able to be more cautious about Covid-19. She said, “This program for me has literally been a lifesaver”. She felt that she had very few options as a senior looking for low-income housing. Robin said, “I was in tears honestly when I got the letter that said I could start to apply. It was such a relief to know I had an option that was going to be safe”, in regard to when she was accepted by the NHA off the waitlist.

Robin explained that she is very happy with her current housing. She feels safe and comfortable. She also described that she likes how close her housing is to public amenities like the library, grocery store, and restaurants. Robin was positive about her current housing situation. She stated, “It is enough room, lots of light. It is quite marvelous”. She wants to continue to live their long term but has heard of possible plans for the whole building to be sold and torn down for the land to be used by a new developer. Robin also expressed positive opinions on the NHA. Based on her experiences so far, she noted that the staff was very helpful

to her when she was finding a place to live on vouchers. She believes that they care about placing their clients in neighborhoods and areas with diverse populations. Robin stated that she enjoys living near people of many ages and stages of life.

7.1.5 Residential Instability

Among all the participants interviewed, residential instability was a major concern. Participants noted experiencing housing instability both before and after securing housing vouchers. Robin and Hollie both had trouble securing independent housing before they received vouchers. Robin noted that in her lifetime, she has moved dozens of times in various states. Since moving to Delaware a few years ago, she has lived in multiple different places temporarily. When she first moved to Delaware a few years ago, she “was having trouble scoring an actual room”. In order to be able to afford a lease, Robin would finish out other people’s leases that had left early. For instance, she explained, “two different individuals had time left on some leases and they let me rent several months each”. Hollie also has moved multiple times. Before moving into her current housing, she noted that she and her child lived with her parents for four years while she was on the waitlist for housing vouchers.

After receiving housing vouchers, all four participants noted that they have experienced having to move or the risk of having to move soon. Maya and Marlene have both experienced being forced to vacate due to their landlords no longer choosing to accept housing vouchers. In Maya’s case, she had to move to her most recent housing location, because the place she previously lived was sold to new owners who no longer accepted vouchers. While she was searching for a new place to live that accepted vouchers, Maya lived with a friend for two months. While in Marlene’s experience, her landlord did not change but had decided to no longer accept vouchers and cited them with a notice to vacate. She commented that the “people who

own the home no longer want to rent to people with section 8 vouchers. They said it was no problem with me, we were not evicted it is just a letter to vacate”. Six months had passed since the first notification to vacate. Although Marlene was constantly looking for alternatives, she had not yet secured a new place to live. Marlene’s family also does not have a car which makes searching for alternative housing around Newark more time consuming. Her landlord had so far given them two extensions, allowing them more time to keep looking. “I keep looking and they keep extending it because they say they don’t want to put us out on the street”, said Marlene. Robin’s experience has also highlighted the underlying housing instability that is attached to being reliant on housing vouchers. While Robin is currently very satisfied with her housing and does not have to move, she shared, “I understand that the complex, there is possible plans for tearing it down and putting up something this particular complex is quite a bit older, and not quite an efficient use of space as the world seems to insist on these days”. The complex in this case refers to the building that she currently lives in.

Hollie is considering moving in order to be closer to the healthcare that she regularly needs. Although Hollie is generally satisfied with her housing, she described that she did not want to renew her lease and that she was looking into other options. At the time that I spoke to Hollie, she noted that she had less than a month to decide and inform her landlord of her choice. She stated that her access to health care is the only factor impacting her need to change where she lives. Due to her current health condition, she travels to a city in a neighboring state multiple times a month. Recently, she learned that she must be able to get to a specific healthcare provider in the city on extremely short notice. Moving to different housing closer to the city would allow Hollie more access to essential healthcare but risks disrupting her child’s education if the school does not have sufficient special education resources. She shared that her child is “doing

wonderfully” at their current elementary school, and the school is close to where she lives and supports her child’s needs. As the date for resigning her lease continues to approach, Hollie so far has done “a lot of research online” to look into alternative housing options, but at the time of the interview, she had not yet made a decision.

Both Hollie and Marlene’s family’s experiences with having to move display the additional impacts that residential instability can have on children. Although Marlene’s family would rather stay in Newark, Marlene had resorted to looking for housing options that accept housing vouchers in Elkton, Maryland as well. Despite expanding her search, she reported still finding limited options with availability and the space they need. While all the children in her household having to change schools is a concern, Marlene shared “I have even stopped letting it be a concern and we’re going to make the best of it wherever we were moved to and we’re going to make the best of that”.

7.1.6 Limited Housing Choices

Another major theme that can be found across the experiences of all the participants is the concept of limited housing choices. Robin shared how before she received housing vouchers, landlords would not accept her applications. She commented, “they will not rent to you if you are paying more than a third of your income for rent, so if you’re not making at least 2,400 dollars they will not rent you an apartment for 800 dollars, and that just was not in the cards”. Although access to housing vouchers has helped all the participants toward rent payments, each person expressed their various experiences with the limited choices they continue to face. For instance, when I asked Maya how she chose her current apartment, she explained that she went around Newark to see what apartments were accepting housing vouchers. At the time she did not have a car, so she was trying to choose a place near the bus routes. She said that she knew there were

only a few options, so she called each landlord and learned she needed someone to cosign in order for her to get a lease approved. Once Maya selected a location, she had a friend cosign. Maya noted that she did not have another option if her friend did not agree to cosign, so she was glad she had that friend. When Maya did not have a car, her housing options, which were already limited to places that chose to accept vouchers, were therefore additionally limited to locations close enough to the bus routes.

One main obstacle that Marlene's household faces relate to the limited choices they have for housing locations. When I asked her how difficult it was to find a place that was big enough for all of her household members, she replied "super-duper hard", and that she was still in the same process of looking for a new place to live. I asked Marlene what the main challenges were in finding a new place, she answered,

"I am not sure, but I think it's because my daughter has [multiple] minor children that may be an issue. I can't pinpoint the reason because we're not evicted, I think it could be the amount of space we need for one and there is not a lot of housing for housing vouchers... I would like to share that it is necessary for others in the power, that have the authority, to realize how difficult it is to find housing for people with housing choice vouchers. Because while the list is extensive, most things are not available. When you go through the list there is not a lot of things that are available, they're either taken or for people that are senior citizens. I could get a place, but because I have custody of these minor children... when you go through the list for day you find that there are only a few things out of the list of hundreds of properties that might be available".

In order to find a housing location that accepts vouchers and accommodates their needs, Marlene used the list that NHA provided to get started and traveled around Newark from location to

location visiting different options. So far all of the landlords she has contacted, since receiving the letter to vacate, have denied her applications.

Hollie and Robin also shared more information about how the housing vouchers impacted where they chose to live. Hollie noted that although her parents are her closest support system, she moved further away from them when she received vouchers. She shared, “with the voucher, you can only stay in Newark. But the one plus or the one advantage with the voucher is that after being on section 8 you can go anywhere in the 50 states after a year of consistently staying in one spot”. Now that Hollie has lived in Newark for over a year, she has more choices in applying for housing closer to her parents and the healthcare she relies on. Robin shared that she had even less influence over her housing location. When she received housing vouchers from the Newark Housing Authority, “the authority picks based on their vacancies”.

7.1.7 Transportation and Financial Burdens

Among the participants, Maya, Hollie, and Robin all have personal vehicles. Maya has had her license for about five years, and she began leasing a car two years ago. Maya shared that she did not get her license until she was in her 50s due to an abusive relationship that she used to be in. She rode the bus or relied on getting rides from other people. She said at that point she had not realized the benefits of driving a car. When I asked her about the benefits of driving her car, she replied “everything”. For Maya, having a car has both alleviated and contributed to her financial burdens. Maya said that before she had a car, she had more difficulty making money. She also emphasized the mental toll she experiences such as “feeling like a burden to others” and “being depressed”. She used to take DART buses to work, but since getting her car she only rides the bus during times of necessity. When Maya described her financial circumstances, she stated that she needed more money because she never had any remaining money after her bills.

Maya struggles to afford rent, her car, electricity, food, and cable. She sometimes pays her car payment or car insurance late, sometimes she pays rent late, and sometimes she pays her cable bill late. Consequently, she lost her car insurance for two weeks and then the company increased the cost of her car insurance. Last year she thought she paid her rent late 3 or 4 times which caused her to get hit with late fees. Through charities, Maya gets help to pay her electricity bills, and through food pantries and churches, she gets food. She expressed that she will not use the food pantries and churches when she does not need to. She shared that a car accident hurt her credit score and she is still working to improve it. She outlined that she is using the next 6 months to improve her credit score. While Maya faces financial burdens, she views having a car as essential and plans to keep renting a car.

Hollie's experience with her car shares some similarities to Maya's, as both previously relied on public transportation, and both now emphasize the significance that car ownership has had on their quality of life. Before she got her car, Hollie qualified for paratransit through DART. She traveled to places primarily by using the bus and getting rides from other people. Through a nonprofit organization, Hollie received a donated car a few years ago. To qualify, Hollie shared with the organization how everyday activities and having responsibility for her child with special needs were both made extremely difficult without a personal vehicle due to her severe physical disabilities. She then had to create a budget and save money before she could receive a car. Hollie no longer utilizes public transportation and instead relies on her car to get her and her child anywhere they need to go such as to her child's school and to the grocery store. Owning a personal vehicle is especially important to Hollie because of her health. She explained that she sometimes has to be able to travel to her healthcare providers unexpectedly as quickly as possible, sharing "I would have to stop what I am doing, stop in my tracks everything, and get up

to [the city], within a two-hour window”. Owning a vehicle allows Hollie to have more agency over the timing of her transportation. The reliability of her vehicle is, therefore, also especially important. Hollie estimated that the car had about 120 thousand miles on it when she got it. She is ready to trade it in, but she has not yet started budgeting to afford a new vehicle.

To get to places Robin often uses her car. She bought a used car a few years ago. Robin also walks places on an occasional basis, and even more occasionally takes the DART buses. Robin shared that she can currently afford her car and gas and other expenses. She described her financial situation as having “breathing room”, so while she is not putting any money into savings, she feels comfortable with her current finances. Robin also shared that “most of the things I need are in walking distance so that if anything goes wrong with the vehicle, or if the weather prohibits driving around, I can still get to things”.

No one in Marlene’s household owns or rents a vehicle, but one of her grandchildren is working on saving up for a car. Currently, everyone in Marlene’s household gets around using the DART buses, getting rides from friends and family, walking, or taking Uber rides. They have multiple family members that live nearby and all drive, so they get rides from them often. Marlene expressed that this works well for her household and considers herself “spoiled” when it comes to transportation and her ability to get rides from family members. She stated, “they’ll make sure I get to wherever I need to go”. One of Marlene’s grandchildren has special needs. Marlene shared that her family “had logistic care so it was easy for me to get [grandchild] back and forth to all [their] appointments so it was not a problem with transportation”. That same grandchild now uses the DART buses as their primary form of transportation to work and taught Marlene how to use the DART buses.

7.1.8 Intertwined Insecurity

The relationship between housing and transportation for low-income housing voucher recipients is tightly intertwined and reveals both positive and negative feedback loops.

Transportation plays a crucial role in the lives of low-income residents, as it can both empower and challenge them in their pursuit of stable housing and overall well-being.

Residents with personal vehicles experienced greater access to housing options, their places of employment, healthcare, and other daily necessities such as schools and the grocery store, demonstrating one instance of positive feedback loops between transportation and housing. Residents with personal vehicles gained access to additional housing options because they do not need to live near public transportation and because they have more ability to travel around the state to look into various housing options. However, personal vehicles were also a significant financial burden, which posed risks to housing security, an instance of the negative feedback loop. Residents consistently noted that they do not have savings as a safety net for vehicle-related financial challenges. Factors such as increasing gas prices, car insurance costs, car repair costs, car accidents, and many other factors could all put them at financial risk of not being able to pay rent and therefore putting them at risk of eviction. For residents without personal vehicles, their housing choices were limited to places where landlords accept vouchers and locations near public transit routes. One of the residents without a personal vehicle expressed that they were supported by having a large family network nearby that helped them get places. Residents that did not have a supportive network living nearby expressed that relying on public transportation and rides from other people made them feel like a burden and negatively impacted their mental health.

Overall, the interviews underscored the undeniable link between housing and transportation, highlighting the pressing need for policies that address both aspects to ensure greater stability for low-income individuals. State assistance measures that support low-income people based on the relationship between housing and transportation should focus on breaking the negative feedback loop and reinforcing the positive feedback loop. This could include initiatives such as providing financial assistance programs for transportation-related expenses for households with housing vouchers in suburban and rural areas. Additionally, assistance could incorporate improving and expanding public transportation networks in underserved areas and creating pathways to vehicle ownership for low-income people.

7.2 Conversations with State Agency Staff

7.2.1 Delaware State Housing Authority (DSHA)

In my conversation with a staff member from Delaware State Housing Authority (DSHA), they shared about challenges, more details about the housing voucher process in the state, and the relationship between DSHA and other state organizations. Two of the main housing concerns that the DSHA staff member emphasized were that Delaware does not have enough affordable housing units and that many landlords are not willing to rent to voucher holders. They described that the housing market in Delaware is currently competitive which is encouraging landlords to sell their properties or to change from accepting housing vouchers to instead increase their rental prices to market rate. Additionally, Delaware is a net importer of people, as retirees come from various states, which takes up a lot of housing stock. Individuals who struggle to afford housing are put under more financial pressure and can be displaced from their current homes.

They also addressed the challenges populations in manufactured housing have recently faced relating to displacement and rent increases stating that no state agency oversees manufactured housing, but they receive some assistance from the Delaware Division of Parks and Recreation for utilities. They also outlined that the amount of people that can receive vouchers is based on how much funding HUD allocated to the state of Delaware. This, therefore, also impacts when people are selected from housing voucher waiting lists. The funding allocated for the state is related to average median incomes and average median prices of rent in the state. DHSA shared that the maximum rent price that the HUD accepts recently increased. Within our conversation, I also asked how the housing authorities go about creating the lists of housing properties that are shared with people once they are accepted off of the housing voucher waiting list. DSHA responded that the repository of subsidized rental units that is available on the DSHA website is based on which landlords reach out to DHSA.

All the housing voucher waitlists in the state across all of the housing authorities are currently closed to new applicants. They shared that one of DSHA's current goals is to organize and go through the 13,000 individuals on the waitlists across the state and then reopen the waitlist for others to apply. They stated that their ideal timeline would be to complete that work and open it back up by 2024. They also noted that because HUD changed the maximum rent price, it has expanded what properties could be available which will impact the housing voucher process and waitlist.

Some of the other organizations in Delaware that DSHA works with are the other housing authorities, DART, and HAD. One major current shortcoming that they have identified is the separation of the five housing authorities throughout the state. Although most states typically have multiple different housing authorities, Delaware's small size, and many housing authorities

has created confusion for the general public, making it so that people do not know where they should be going to get resources. Recently, staff members from the Wilmington, Newark, New Castle, and Dover housing authorities all traveled to the DSHA office to have conversations about what they should change and improve collectively. The staff member at DSHA emphasized that there is a need for more communication and that each housing authority also faces additional challenges due to being understaffed. For instance, they noted that DSHA has about 140 staff members for the 170 positions in the agency. Although there is funding for those positions, they stated that it is difficult to get people to fill the positions and stick around consistently. They described that although the funding for state employees had recently increased, many people still can often find job positions in the private sector where they can make more money than if they were filling a state-funded position, such as at DSHA. The DSHA staff member shared that the ideal goal for collaboration between the five housing authorities would be to produce a shared and streamlined process in which there would be only one means for applying vouchers for the whole state. If this became the case, then confusion about the different housing authorities would be reduced and if someone received a voucher, they could use that voucher anywhere in Delaware.

DSHA works with DART within the comprehensive planning for the production and acquisition of housing units and developments under DSHA, and they shared that there are incentives for housing developers through the low-income housing tax credit where points are allocated to units that are closer to transportation. DSHA also works on a daily basis with HAD, as they are DSHA's main partner in the state with a focus on homelessness. They specified that they have bi-weekly meetings between the two organizations to discuss homelessness, advocacy, and how to better support most in need.

7.2.2 Housing Alliance Delaware (HAD)

The staff member of the Housing Alliance of Delaware (HAD) that I spoke with shared that in their role in HAD, they regularly meet with coalition partners such as community members, state representatives, and DSHA staff. They also noted that they regularly speak at housing committee hearings and that one difficult part of political advocacy has been that “political time and community time are not the same”. Therefore, it is hard to know about a hearing enough ahead of time in order to prepare in advance. They also explained that besides attending committee hearings, HAD also works to inform local representatives about housing concerns by hosting breakfasts in each county that feature a speaker with experience in housing-focused organizations and by facilitating letter-writing campaigns to state representatives.

The HAD staff member also mentioned various other Delaware groups and organizations that HAD regularly works with. These groups include nonprofit affordable housing developers, the HOMES campaign, DSHA, Friendship House, People’s Place, Better Homes of Seaford, and the DE Coalition Against Domestic Violence (DCADV). HAD is also working to expand who they work with to include people with lived experiences of homelessness. They are currently producing a project to record verbally shared stories by people who have experienced homelessness. These stories will be in the form of 3 to 5-minute audio clips that will be shared publicly on their website. The project received grant funding from the National Low-income Housing Coalition and was produced in partnership with Friendship House. In addition to the audio stories project, HAD is also working toward funding and training more people who have experienced homelessness as advocates and educational speakers. Lastly, they also shared that they have more recently been working to recruit people with lived experience with homelessness to join the HAD board of directors.

7.2.3 DART First State (DART)

To learn more about transportation from the government administrative perspective, I spoke to four DART staff members. They primarily shared the ways they work with other state organizations and about the current DART Reimagined project. One DART staff member explained that when working with DSHA, their housing goals do not always align with the resources DART currently provides. For example, they noted that DSHA is trying to discourage concentrated poverty in Wilmington and is instead looking to move forward with more housing plans that encourage subsidized housing in mixed-income neighborhoods further from downtown in places such as “Centerville and Greenville, Middletown, Townsend, Kent, Sussex”. In less densely populated areas, fixed route bus services would “not make much sense”. The DART staff member elaborated that from their perspective, they “would prefer to leave transit as it is and have more middle class encouraged to move into downtown Wilmington”.

Another staff member shared that they meet monthly with the Delaware Division of Social Services to work together to try to improve the relationship between transportation services and social services. They described that in their conversations, the focus is typically on employment, and that transportation considerations follow based on employment.

One DART staff member also stated that their organization is currently in the process of the DART Reimagined project. The project began in October of 2022 (*Project Overview, 2023*). DART is currently in the “Data Collection & Comprehensive Service Review” portion of the project, which will be followed by “Development of Recommendations” and the final report preparation (*Project Overview, 2023*). In addition to analyzing “ridership numbers, route usage, and access”, DART is also collecting data through interviews, customer surveys, community

workshops, and other outreach activities with “the public, municipalities, county governments, state agencies, and businesses” (*Project Overview*, 2023).

7.3 Conversations with State Representatives

7.3.1 Context

Within the context of this project, I had the opportunity to interview three current state Senators about their experiences with housing and transportation policy: Sen. Marie Pinkney, Sen. Bryan Townsend, and Sen. Elizabeth (Tizzy) Lockman. All of the interviews were conducted in 2022 and 2023 during the 152nd General Assembly. The 151st General Assembly took place from 2020 to 2022, and the 152nd General Assembly is labeled as taking place from 2022 to 2024. During the 151st General Assembly, Sen. Townsend was the chair of the senate housing committee (*Senate Housing*, 2021), Marie Pinkney was the Vice Chair, and Sen. Lockman was a member. Additionally, during that period, Sen. Lockman was the chair of the senate transportation committee (*Senate Transportation*, 2021). In the current General Assembly, the 152nd, the now called Senate Housing & Land Use committee is chaired by Sen. Lockman, and Sen. Pinkney and Sen. Townsend are both members (*Senate Housing*, 2022). Moreover, Sen. Lockman is now a member of the now called Senate Environment, Energy & Transportation committee (*Senate Environment*, 2022).

Sen. Pinkney has been a state senator since 2020 and currently serves Senate District 13 (*Senator Marie*, 2022). Sen. Pinkney has a background in health care as a social worker (*About Marie*, n.d.). Sen. Townsend has been a state senator since 2012 and currently serves Senate District 11 (*Senator Bryan*, 2022; *Meet Bryan*, 2023). From 2018 to 2020, Sen. Townsend was the Majority Whip of the Delaware State Senate, and from 2020 to the present he has been the

Majority Leader. His background is in law, working as an attorney in Delaware (*Meet Bryan*, 2023). Sen. Lockman has been a state senator since 2018 and currently serves Senate District 3. Sen. Lockman has been the Majority Whip of the Delaware State Senate from 2020 to the present (*Senator S. Elizabeth*, 2022). Sen. Lockman has a background in education reform as a member of the Wilmington Education Advisory Committee and as co-chair of the Redding Consortium for Education Equity (*Senator S. Elizabeth*, n.d.).

7.3.2 Housing Committee

The Senate housing committee was first created in 2021. Sen. Townsend was one of the leading members responsible for its establishment. He shared that as chair of the Senate Health & Social Services committee during the 150th General Assembly (*Senate Health*, 2020), he became more aware of the importance of housing on health and learned that some hospitals are interested in investing in housing for patients. From the 151st General Assembly to the 152nd, the housing committee expanded to become the Housing & Land Use Committee to also cover density requirements, planning, and zoning.

Sen. Pinkney shared that while previously, housing ownership had been recognized as an income source and business opportunity, having a specific committee on housing has opened more conversations around housing as human rights, tenant rights to counsel, right to redemption, and non-discrimination for housing voucher acceptance. She also specifically noted that during its first session in existence, the group had primarily focused on availability, affordability, zoning, and manufactured housing. Sen. Townsend shared similar sentiments and noted that housing is becoming a critical issue that legislators and more of the public are becoming aware of. He also described how he thought that housing legislation would go more smoothly than it has and that even when funding is secured, he has still faced frustrating battles

over legislation. He did not expect all the time and effort that has been needed in order to pull together a lot of stakeholders and have many conversations.

I asked Sen. Lockman how she plans to grow momentum around support for housing issues as the current chair of the committee. She replied that she has been focusing on more stakeholder engagement, especially relating to housing providers in order to try to be appropriately accommodating. She is working to keep from alienating people that might be on the fence on housing issues. Additionally, she noted that the timing of advocating has been significant. For instance, the context and date that a bill gets shared can impact how much attention it gains. Sen. Lockman also remarked that she finds it harder to move caucuses other than her own.

I asked Sen. Pinkney and Sen. Townsend how the housing committee members become informed about the housing concerns across the state. Sen. Pinkney specified that they all have an assortment of ways that they gather information including at local and national levels. Locally, representatives often speak directly to experts, such as staff of the housing authorities, staff of the HOMES campaign, and talk to constituents, students, and other community members. Nationally, representatives can attend national conferences focused on housing policy and speak with national-level experts and advocates. Sen. Townsend shared that an additional way that he has informed himself about housing concerns has been through reading informative books and by talking to people with different perspectives such as housing advocates and developers. Sen. Townsend also added, that within all his responsibilities as majority leader, while he has continued to learn about health and housing stability, he does not have as much time as he would like to pursue more education around different housing issues.

When asked about who from the public she saw showing up to the committee hearings for housing-related bills, Sen. Pinkney answered that while it depended on the bill, relator groups, the Delaware housing authority, and the HOMES campaign were people they regularly engaged with. Additionally, when the bill was addressing homelessness, they saw more individuals who are experiencing housing insecurity. When asked about how accessible the hearings are to people experiencing housing insecurity, Sen. Pinkney stated that people have options when it comes to attending committee hearings. They can attend in person or attend online, and people can also send in a written comment or reach legislators through emails or letters.

7.3.3 Housing Concerns

All three senators noted various housing concerns relating specifically to Wilmington and Sussex County. Within Wilmington, Sen. Lockman reported that vacancy problems, declining safety of older units, and concentrated poverty are three major concerns. Concentrated poverty in Wilmington impacts housing through high voucher quantity, high density, and poor conditions. Sen. Lockman expressed that she is most interested in the rehabilitation of existing property instead of alternative approaches such as knocking down old properties and completely rebuilding. Sen. Townsend also shared concerns about landlords in Delaware choosing to evict high numbers of residents which has caused more people to experience homelessness.

Relating to Sussex County, Sen. Pinkney, and Sen. Lockman mentioned challenges faced by residents of manufactured housing. Sen. Townsend and Sen. Lockman both also brought up the topic of zoning with Sussex County. Sen. Townsend stated that the development of the southern half of the state is moving faster than a lot of state-level planning can account for, a big

portion of which is due to the area of Delaware near the beaches as a retirement magnet because of the state's advantageous tax policies.

Sen. Lockman also shared common housing concerns from landlord perspectives. She remarked that she has heard complaints about the process of getting approved through the housing authorities, about the cost of keeping their units up to standard, and about possible damage and loss of revenue.

7.3.4 Housing Legislation

7.3.4.1 Senate Concurrent Resolution 95

Senate Concurrent Resolution 95 passed in April 2022. This resolution establishes the recognition of “the month of April 2022, as the “National Fair Housing Month” in the State of Delaware” (*Senate*, 2022). When asked about how she hopes to see the resolution shared and recognized in the community, Sen. Lockman replied that although she has not specifically planned anything so far, she does have a goal to host conversations that promote education about housing and encourage elected officials to use shared language around housing policy. Sen. Lockman also noted that she has contacted the National Conference of State Legislatures and Council of State Government to collaborate on housing policy and that she may emphasize this within the month of April.

7.3.4.2 House Concurrent Resolution 91

In June 2022, the Senate passed the House Concurrent Resolution 91 that asked DSHA to conduct a comprehensive statewide housing assessment (*House*, 2022). The assessment was documented as being concluded and shared with the General Assembly by January 1, 2022,

however, at the time that I spoke to Sen. Townsend in January of 2023, he had not yet received that information. When Sen. Townsend contacted a liaison of DSHA, they shared that the report would likely be delivered by June or July. Sen. Townsend commented that the current process for the reports is informal. Typically, the representative that sponsored the bill will be keeping track of information and when it is ready, they can email it or share a paper copy. When asked about the impact of the delay of the comprehensive statewide housing assessment by DSHA, Sen. Lockman stated that it would have no radical impact, because bills in development prior to January of 2023 will be the focus of the current agenda.

7.3.4.3 Senate Bill 1 & Senate Substitute 1 for Senate Bill 1

In January 2023 Sen. Townsend reintroduced a bill he is the primary sponsor for, titled “an act to amend title 25 of the Delaware code relating to the residential landlord-tenant code” (*Senate Bill 1, 2023*). If approved this act would establish “a right to representation for tenants in evictions and other landlord-tenant actions” (*Senate Bill 1, 2023*). The bill had been previously introduced in the last legislative session as Senate Bill 101 (*Delaware Senate, 2022; Senate Substitute, 2023*). Sen. Townsend commented that SB 101 had passed the Senate but received amendments in the House. Notably, funding for SB 1 in the current legislative session has been secured within the budget passed by the governor. Sen. Townsend is passionate about the need for tenants to have increased rights and protections. He detailed that data shows having representation in the legal process makes tenants more likely to receive favorable outcomes. He also elaborated that unstable housing contributes to poor health, mental health, and food insecurity outcomes. Sen. Townsend also explained that the bill aims to accommodate the situations of smaller landlords as it establishes that “if you are a tenant of a landlord who owns 3 units or less, and if your landlord does not bring a lawyer then tenants don’t get a lawyer either”. Overall, this bill aims to increase communication between tenants and landlords to reduce the likelihood of evictions.

7.3.5 Transportation Concerns

Sen. Lockman noted that the transportation network in Delaware currently does not meet the needs of low-income residents. She said that ridership of public transportation, such as the buses, is so low, and she elaborated that the people that use public transportation are typically only the most high-need individuals, due to physical or economic conditions, the loss of a license, or other reasons forcing them to use public transportation as their only option. She emphasized the need for city planners in Wilmington and state of Delaware officials to consider connecting Wilmington to other cities and areas of the state so that Wilmington residents can access more jobs and expressed that she is a big advocate for walkable and bikeable cities. Sen. Lockman also expressed concern about parking lots as current land use problems in Wilmington. She noted that because personal vehicles are so popular a lot of the land is devoted to parking areas. Moreover, the fact that Highway 95 bisects the city of Wilmington has exacerbated issues relating to the car-oriented planning patterns in the city. In order to improve transportation conditions in Wilmington Sen. Lockman believes that a high commitment to change is needed across many areas. Concentrated poverty, a lack of a public high school downtown, and stigmatization of public transit all contribute to the current lack of adequate transportation.

Chapter 8

CONCLUSION

The experiences of residents who use housing vouchers in Delaware reveal gaps in the current resources and systems in place that contribute to housing and transportation instability for low-income families. Residential instability or the risk of it and limited housing choices were consistently experienced by all of the residents both before and after receiving housing vouchers. The lack of affordable housing and the reluctance of landlords to rent to voucher holders make it difficult for families to find suitable housing. This situation leaves many low-income families with limited housing choices and residential instability causing them to move frequently or live with friends, family, or strangers.

Housing and transportation instability impacted the residents that participated in this research through an accumulation of the two disadvantages. For residents without vehicles, their housing options using housing vouchers that is already limited to places that accept vouchers, is further limited to places that are nearby public transportation stops. Difficulties that are associated with housing instability are also multiplied for residents that do not own a vehicle because checking out alternative housing options around Newark, in other areas of the state, or in nearby states would take much more time and energy to navigate that process with public transportation or by coordinating rides from friends. For instance, one resident struggled to find an alternative housing situation after receiving a letter to vacate. Finding a housing option that accepts housing vouchers and is large enough for their family was made more difficult by the fact that they do not own a personal vehicle and therefore rely on public transportation and rides from friends and family in order to travel around the state to look into available housing.

Addition, without having a car, their children have to change schools if they relocated out of the district, and they have less school choices.

For residents with housing vouchers that do have vehicles, their financial burdens are increased as they must manage rent payments, in addition to paying for expenses associated with a vehicle that can include gas, parking, car insurance, paying for parts and improvements, and other associated costs. For low-income individuals, the value of having a vehicle often is directly relating to financial tradeoffs, for instance having more options of where to rent from due to lower rental budgets. For one resident, owning a personal vehicle has become their priority over saving money for more secure housing. Although they struggle each month to afford their vehicle, housing, and food, their experience transitioning from relying on public transportation to owning their own vehicle has been empowering and important for them to continue. Lastly, one resident explained that although they currently feel comfortable with their housing and car, both are subject to much vulnerability. They have heard that the building that they live in may get sold and redeveloped, and they note that an increase in gas prices could prevent them from being able to afford to continue to use their car.

My research has identified that stakeholders across the state including the Delaware State Housing Authority and state senators recognize the need for increasing the number of units of affordable housing there are in the state and legal protections for housing voucher recipients, but political pushback prevents them from currently fulfilling these goals. The conversations with staff members of DSHA, HAD, DART, and state representatives consistently reflected the concerns found within previous literature regarding the lack of affordable housing, landlords choosing not to accept housing vouchers, concentrated poverty in Wilmington, and the

redevelopment of manufactured housing communities. Although, these conversations also revealed novel information about increasing action within these organizations, it was evident that state and policy level action approach housing and transportation concerns independently. This is also emphasized by the separate committees within the state senate, one for housing and a separate committee focused on transportation. DSHA revealed that all of the housing voucher waitlists in the state across all of the housing authorities are currently closed to new applicants, and they plan to organize and remove some of the 13,000 individuals on the waitlists with the goal of opening it back up by 2024. HAD is working to collaborate with more people with lived experiences of homelessness by funding and training them as advocates and educational speakers and recruiting them to join the HAD board of directors. DART is also implementing changes. The DART Reimagined project is currently taking place. This project includes data collection through surveys and community outreach, a comprehensive review, and the future development of changes to their practices. In order to create support systems that are most effective for low-income residents, more collaboration between housing and transportation efforts, and more integrated conversations within policy spaces would be crucial.

The findings, overall, emphasize the need for changes that address the underlying issues of residential instability and limited housing choices for low-income households that is integrated with transportation needs. To mitigate the negative effects of residential instability, policies must increase the availability of affordable housing and expand the options for voucher recipients. The experiences of residents who use housing vouchers in Delaware reveal the need for greater collaboration and coordination among housing authorities and transportation providers. The separation of housing authorities throughout the state creates challenges for voucher recipients who experience residential instability. Greater coordination among housing

authorities and transportation providers can help to address these challenges and provide more seamless support for low-income families. Moving forward, I plan to learn visual mapping skills and quantitative data tools in order to create visual representations that integrate housing and transportation patterns.

Low-income populations in Delaware have diverse lived experiences and needs. Housing and transportation opportunities must also be diverse in order to meet these needs. I would suggest that future research in this subject area include the perspectives of previously incarcerated people. Including the voices and experiences of previously incarcerated people in Delaware within investigations of housing and transportation insecurity would consider additional layers of challenges within the processes to secure housing and transportation. Their experiences could also highlight someone newly searching for housing options with potentially less support networks to fall back onto within periods of waiting, because they may not have as many connections with the friends and family they had before entering the system.

I also recommend that researchers studying this topic in the future consider investigating transportation equity as it relates to race, class, and disability within suburban and rural built environments. Within car-oriented communities that are not built to be walkable, cars are the dominant form of transportation, providing mobility, independence, and access to employment. Research on transportation access that only focuses on low-income people's access to employment fails to consider low-income people's lives outside of labor. More research on access to transportation to community resources such as places of education, recreation, healthcare, and social networks is critical to orient more equitable transportation. Additionally, relating to sustainability in planning and policy, some researchers may be inclined to focus more on increasing public transportation rather than car ownership. Within suburban and rural areas

that are not walkable, having public transportation as the only affordable transportation option reduces low-income residents' agency over their time, mobility, and independence. Researchers in the future may want to investigate how to promote equitable access to car ownership for low-income populations in partnership with sustainable planning and walkable development of communities. Additionally, more research across different states relating to the political viability of low-income housing construction will continue to be critical to help inform policy makers.

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Appendix A

APPENDIX

A.1 Recruitment Flyer



SEEKING DELAWARE RESIDENTS FOR STUDY ON SUBSIDIZED HOUSING -- \$25 compensation

If you are an adult resident of Delaware living in subsidized housing, I would like to interview you about your experiences with housing and transportation. I am a student researcher at the University of Delaware studying sociology and social justice. Interviews are confidential and take place over the phone or zoom. Interviews last 1 to 1.5 hours. In gratitude for your time, I offer \$25.

Eligibility:

- Adult over the age of 18
- Currently living in subsidized housing in Delaware
- Head of household (responsible for managing finances)

Please contact Lawson Schultz at:

lschultz@udel.edu or 302-333-7013 to schedule an interview

A.2 Interview Instrument for Housing Voucher Recipients

1. Housing

1. How did you learn about subsidized housing as an option?
2. How long has your household been participating in the section 8 voucher program? What year did you begin?
3. Please describe the process of applying for the section 8 program.
4. How long did it take you to receive the vouchers and when you had to find housing before they expired?
5. How did you choose where you are living now? The area and the particular unit?
6. Are you satisfied with your housing in regards to:
 - Having a working kitchen, plumbing, heating, and cooling?
 - Access to your place of employment
 - Schools for your children (if applicable)
 - Grocery stores and restaurants
 - Safety
 - neighborhood community and diversity (do you experience more discrimination due to your race in where you live now compared to where you lived before?)
 - landlord
 - Cost after section 8 voucher
7. What are your short-term or long-term housing goals or plans?
8. Before having section 8 vouchers what was your housing situation like?

2. Transportation

1. How do you get to work?
 2. How do you get to a grocery store?
 3. Does your household own or rent any cars or vehicles?
 1. If so, what are the benefits and challenges of having your vehicles?
 4. How often do you or others in your household use public transportation such as buses or trains?
 5. How does your housing location impact your access to public transportation?
 6. What are your short-term/long-term transportation goals? (Do you want to own a car one day? Do you want to live closer to the bus station etc?)
3. Do you have anything else relating to what we talked about today that you would like to share?