OPPORTUNITY 08
Independent Ideas For Our Next President

Pathways to the Middle Class
Ensuring Greater Upward Mobility for All Americans

Hugh Price, Amy Liu, Rebecca Sohmer[1]

Summary

Middle-class prosperity is the cornerstone of the American Dream. Americans believe that through hard work and education families can enter the middle class and keep on climbing. However, recent evidence shows that, even with a rebounding U.S. economy, working and middle-class families are struggling more than in decades past, and upward economic mobility may not be continuing, even for those who work hard and play by society's rules. Moreover, the road to middle-class prosperity is even rockier for minorities. Several time-honored pathways that lead to the middle class are postsecondary education, good jobs, living in viable neighborhoods, personal financial prudence, and entrepreneurship. This paper focuses on all but the last of these pathways of opportunity.

The next President of the United States should strengthen opportunities for hard-working Americans to reach the middle class and ensure that middle-class families can continue to enjoy improved economic prosperity and upward mobility. Specifically, the next President should concentrate on: (1) increasing the number of lower-income people enrolled in and completing postsecondary education programs; (2) improving access to good jobs that pay middle-class wages, offer benefits, and provide opportunities for advancement; (3) fostering economically viable and diverse communities and neighborhoods that facilitate wealth-building; and (4) promoting personal financial security through financial literacy and access to fair and well-priced financial services and products.

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Context

A core American value holds that individuals and families who take advantage of opportunities for education, employment, home ownership, or entrepreneurship ought to be able to enter the ranks of our nation's middle class. Once there, through additional hard work and commitment, middle-class families ought to enjoy greater economic security and further upward mobility. Pursuit of the American Dream has created a sizeable middle class that is the bedrock of U.S. society and the envy of the world.

But is the Dream fading? Several recent and long-term trends suggest that may be so; among them are the nation's growing income inequality, stagnant social mobility, and, for many families, meager wealth accumulation. People of color face even more daunting obstacles to attaining and maintaining middle-class status, and, given their growing proportion in the U.S. labor force, this trend has especially troubling implications for the future economic and civic health of our country.

The next President should mount a concerted effort to enable more Americans to climb the ladder to middle-class status and help ensure that they prosper once there. This can be accomplished by fortifying and expanding four major pathways to the middle class, namely: education, quality jobs, viable neighborhoods, and financial well-being. These measures will encourage and equip aspirants to embark on the journey and preserve the ethos of opportunity that is the hallmark of the United States.

Who Are the Middle Class?

The "middle class" can be defined by income, education, occupation, values, lifestyle, or a combination of these attributes. For ease of measurement, in this paper, the term "middle class" is synonymous with middle-income, and middle-class households are ones whose members earned annual incomes between $35,000 and $80,000 in 2000. This income range spans the third and fourth quintiles of the nation's income distribution.

Challenges to the Aspiring Middle Class

Today, working class and middle-class Americans face greater economic stress and have less upward mobility than wealthier Americans do. While the U.S. economy will always go through periods of expansion and contraction, with concomitant swings in public opinion about personal economic security, mounting evidence indicates that the first decade of the 21st century is marked by some discouraging economic trends.

Although the U.S. economy has rebounded since the 2001 recession, with increased productivity, modest job growth, and lower unemployment, few of those gains are benefiting the nation's working poor and large segments of the middle class. Much of the wealth is increasingly concentrated in the nation's richest 1 percent. The income gap between those who are wealthy and those who are not is widening, and in fact, according to economist Isabel Sawhill, has reached its widest point "at any time over the past half century." As of October 2006, average real hourly wages have been stagnant or slipped in 26 out of the previous 29 months. At the same time, Americans face rising costs in housing, health care, and college tuition, plus the most mountainous levels of consumer debt in the last 30 years.

Growing evidence suggests not just that achieving upward income mobility is becoming rarer, but that *downward* mobility may be increasingly common. In fact, children's gains in economic status as adults (intergenerational mobility) have plateaued since the early 1980s, regardless of their parents' economic background. What's more, since the early 1990s, middle-class families are experiencing more frequent downward income shocks and more income volatility, placing them at heightened risk of defaulting on loans or incurring greater debt.

While Americans at the bottom half of the income distribution may not be making large economic strides, the challenges are particularly acute for people of color. African-Americans lag the furthest behind. Less than one-third of all African-American households earned middle-class incomes in 2000 (see Table).

Table: Estimated Share of Households that are Middle-Income, 2000

White	40%
Black	32%
Asian	37%
Latino	36%

Not only is the minority middle class relatively smaller than that of whites, it is also more economically vulnerable, because these households have significantly less wealth than do whites in the same income bracket. Middle-class minorities are less likely than middle-class whites to own their own homes and to invest in stocks. Finally, upward income mobility is less likely for African-American children than for white children.

Clearing the Pathways to the Middle Class

While households can follow a number of pathways to economic advancement, this paper focuses on four of the primary ones: postsecondary education; good jobs; economically viable and diverse neighborhoods; and sound financial practices and services. For far too many strivers, these pathways are strewn with formidable obstacles.

Postsecondary Education

The correlation between income and education is strong. According to the U.S. Census Bureau, the estimated lifetime earnings of an individual with a high school diploma are almost $1 million less than for an individual with a college degree. Even possessing an associate degree increases lifetime earnings by about $400,000 over those of a high school graduate. In short, having a good education, especially a college degree, remains a driving force behind economic progress.

Unfortunately, Latinos and African-Americans, along with Native Americans, are not well served across the entire educational continuum, including in higher education. Their educational advancement matters enormously, because by 2020, some 30 percent of our working-age population will be Latino or African-American—nearly double the percentage in 1980. Yet, as Charles Kolb of the Committee for Economic Development warns, only 20 percent of black students and 16 percent of Latinos graduate from high school adequately prepared for college.

The share of the U.S. workforce with high school and college degrees may not only fail to keep rising over next 15 years, it could actually decline slightly. As highly educated baby boomers retire, the face of the workforce will change. Not only will it have a greater proportion of minorities, but it also could have a greater proportion of people without college degrees. Since workers with fewer years of education on average earn so much less, U.S. living standards could plunge unless the college pathway, especially for African-American, Latino and low-income youngsters, is cleared.

Good Jobs

Achieving middle-class prosperity obviously necessitates a job or business income that can provide a middle-class lifestyle and offer opportunities for advancement. But more than wages per se, access to the middle class also depends on quality jobs that either offer health insurance and retirement plans or pay enough that workers can purchase these protections on their own. Unfortunately, obtaining—and holding onto—quality jobs is becoming increasingly problematic. Overall, wages have eroded since the

1980s, as employment growth shifted away from well-paying industries that produce goods toward lower-paying enterprises that mostly provide services. Fewer jobs offer health coverage and guaranteed pensions—a phenomenon that affects the solidly middle class, as well. In 1979, 69 percent of workers had employer-provided health insurance coverage. By 2004, only 56 percent did.

Once again, people of color face more hurdles than do whites. To begin with, minorities are over-represented in low-paying jobs. In 2000, the occupations that paid the lowest median hourly wages were found in food preparation, farming, personal services, health support services, and sales. Together, people in these occupations made up 25 percent of the workforce. However, only 23 percent of white workers were employed in these low-paying occupations, compared to 28 percent of African-Americans and 32 percent of Latinos. Similarly, black and Latino employees are less likely than whites to be in jobs offering health insurance benefits. While 60 percent of white employees have healthcare coverage, only 54 percent of African-American and 40 percent of Latino employees are insured.

Moreover, fewer minorities tend to have any kind of job—quality or not. Only 61 percent of black men are in the workforce—the lowest participation rate of any group of men in the country. Not surprisingly, this problem dovetails with their lack of educational preparation. In 2000, among black men ages 20 to 24, the unemployment rate was a staggering 36 percent if they were high school dropouts, but only six percent if they held bachelor’s degrees. Improvements in educational outcomes for blacks and Latinos undoubtedly will help boost their labor market prospects. But additional reforms are needed to improve the supply of and access to quality jobs, especially within expanding sectors of the economy.

Economically Viable and Diverse Neighborhoods

A range of studies over the past two decades has documented the adverse impact of extremely poor neighborhoods on the overall well-being of families and children. Recently, studies also have shown the benefits to households from living in mixed-income neighborhoods: less crime, better employment prospects, improved school performance, higher property values for homeowners, and stronger retail markets. There also is evidence that owning a home in stable, low-poverty neighborhoods improves the benefits of home ownership on the household's children. Enabling aspiring middle-class families to own homes in economically viable and diverse neighborhoods with good schools can help put families on the course to economic prosperity.

Clearly, the opportunity to live in good neighborhoods, especially middle-class neighborhoods, is a key pathway to achieving the American dream. And, as families improve their economic fortunes, they typically aspire to move up to a better home and neighborhood. Unfortunately, the nation's middle-income neighborhoods are steadily disappearing—and at a faster clip than the decline in the size of the middle class itself. The total share of U.S. neighborhoods in metropolitan areas)(which encompass 85 percent of U.S population) that are middle-income decreased from 58 percent in 1970 to 41 percent in 2000, while the share of middle-income households declined by six percentage points. And, as these neighborhoods disappear, the opportunity to move up may also be slipping. In 1970, 55 percent of low-income families lived in middle-income and economically integrated neighborhoods. But by 2000, only 37 percent did.

The decline in middle-income neighborhoods not only means that fewer low-income working families can take advantage of a key stepping stone into the middle class, but also that middle-class, or marginally middle class, families also may soon be priced out of economically sound neighborhoods, undercutting their ability to accumulate wealth.

Finally, research shows that middle-class minorities, especially African-Americans, may be living in racially or economically segregated neighborhoods that constrain their wealth-building potential. In 2000, black middle-class households earning $60,000 or more lived in neighborhoods where the median income averaged $44,668. Whites in the same income bracket lived in neighborhoods where the median income was $60,363. As a result, when minority residents do own their own homes, their property tends to be worth less than that of white homeowners. Developing more viable neighborhoods protects and promotes wealth-building and the other benefits of home ownership, particularly for minorities.

Financial Acumen and Fairness

Financial acumen helps individuals along the path to the middle class. It helps them avoid unduly burdensome debt, use appropriate and fairly priced financial services, and build financial security through home ownership, investment, and retirement savings. Overall, a larger proportion of Americans have inadequate savings and are deeper in debt than ever. Latest figures from the Bureau of Economic Analysis put the U.S. personal savings rate at a negative one percent, demonstrating that personal spending and payments are outstripping disposable personal income. No wonder then that 70 percent of U.S. households live paycheck- to-paycheck. These numbers suggest the difficulty many Americans would have in entering or maintaining middle-class prosperity and security.

On the other side of the household budget are expenses. Ironically, lower-income families often pay higher prices for everyday goods and services, such as auto and home loans, groceries, furniture, and appliances than do other consumers. For example, lower-income homeowners generally pay one percentage point more in mortgage interest than their higher-income neighbors do, which adds tens of thousands of dollars in additional charges over the life of the loan. Low-income people who don't have health insurance are charged full price for medical services, while those with insurance pay (in combination with their insurer) a discounted price. While some of these differential prices are rationally set and take into account legitimately higher risks, they also can result from unscrupulous market practices, as well as a lack of financial savvy among low-income consumers.

An Agenda for Advancing Opportunity for All Americans

To preserve and expand the American middle class, the next President should concentrate on improving four important pathways to upward mobility: postsecondary education, quality jobs, economically viable and diverse neighborhoods, and financial well-being. While numerous possible reforms would strengthen these pathways, the following low-cost, proven programs, and easy-to-implement steps, if universally and conscientiously applied, promise to close the racial and ethnic gaps in economic well-being and help all middle class aspirants climb the ladder of opportunity.

Help Students Afford and Complete Postsecondary Education

The top priority for expanding the middle class is to significantly increase the number of students who complete postsecondary education in our nation's community colleges, four-year colleges and universities, or specialized training programs geared to specific occupations. To increase access and completion rates at four-year colleges and other postsecondary institutions, the next President should promote a four-point policy agenda.

Increase the Value of Pell Grants to Make College More Affordable

Affordability has been a growing problem for years now. Even at public two-year and four-year colleges, financial aid has not kept pace with tuition. In 1976-77, Pell grants, the primary source of aid for low-income students, covered 94 percent of average two-year college costs and 76 percent of average four-year college costs. As of 2004, they covered only 68 percent and 34 percent, respectively.

Addressing this problem will require political will, but not necessarily radical policy departures. In Pell grants, the federal government already has an effective vehicle for aiding the aspiring middle class. Policymakers in both political parties acknowledge the need to increase the value of Pell grants. The Commission on the Future of Higher Education, appointed by U.S. Secretary of Education Margaret Spelling, recommends increasing Pell grants to cover 70 percent of the cost of in-state tuition at a public four-year college, Democratic House leaders have proposed increasing the maximum Pell award from $4,050 to $5,800, and President Bush's FY2007 budget includes a smaller, but sizeable increase. Any such expansion would make higher education more affordable. Unlike tax credits or loans, tuition grants positively influence students' decisions about *whether* to apply to college, and, from the government's perspective, the increased tax revenues and host of other benefits from generating more college graduates could be considerable.

Invest in Counseling that Helps Students Apply to College

The quality and amount of guidance that students receive in high school influences the likelihood they will pursue higher education. Unfortunately, counseling receives scant attention amid schools' current emphasis on high-stakes testing. Effective counseling steers students toward courses that will place them on track for postsecondary education and helps them successfully navigate the process of applying for college or career training programs.

College-oriented counseling programs can be quite effective. For example, College Summit, established in 1993 by a former inner-city high school student, runs four-day summer workshops on college campuses around the country to help low-income students with every component of their college applications. Through these efforts, which include assistance with financial aid forms, essay-writing, and college selection, College Summit connects low-income students who are qualified for college with the help they need, but probably will not otherwise receive. According to College Summit, 79 percent of its participants enroll in college, nearly twice the national rate for low-income high school graduates. Of these, *80 percent* have graduated or are still enrolled six years later. The average participant has a GPA of 2.8, and half are African-American.

Policymakers have long realized the importance and effectiveness of college preparation programs. Unfortunately, federally-funded programs like TRIO, which assist low-income, first-generation students to apply to and complete postsecondary programs, reach perhaps just 10 percent of the eligible population. College Summit estimates that 200,000 high school seniors who are college material do not enroll annually.

The next President should increase federal investment in the nation's human capital by significantly expanding the well-designed and demonstrably effective counseling programs offered by schools and community-based organizations for able, low-income students who otherwise might not pursue postsecondary education.

Expand Programs that Boost Graduation Rates

The next President should push to increase the quantity and quality of academic and social support services available to low-income students who are struggling in college or postsecondary training programs. The government could tie funding for support services to Pell grant funding. This way, low-income students will always receive help completing their degrees as well as paying for them.

Because failure to complete one's degree is so costly for students, colleges, and society, the federal government should evaluate new approaches to improve retention and graduation rates and, if they're found to be effective, provide significant funding for them. For example, federal studies have consistently demonstrated that students who work more than 15 hours per week are more likely not to complete college in a timely fashion. In an attempt to deal with this issue, a program called Opening Doors gave low-income parents attending community colleges $1,000 scholarships for completing a semester with a C average or above. A rigorous evaluation has found that students helped by Opening Doors were more likely than non-participants to attend college full-time and pass more courses, and their retention rate from one semester to the next was substantially higher.

Extend Financial Aid to Part-Time and Non-Traditional Students

Nontraditional students are fast becoming the new "normal" in postsecondary education. In 1991, a third of all college students were over age 25 and, a mere decade later, nearly half (47 percent) were. At present, most financial aid formulas offer little or no support to students enrolled less than half-time, even though many of these students are working adults of modest means who are trying to become qualified for jobs that pay middle-class wages.

This paucity of support can discourage part-time students concerned about their ability to pay tuition by themselves. They may not enroll or they may take too few classes, delaying degree completion and increasing the chances that unforeseen circumstances will cause them to abandon the effort altogether. The next President should prevail upon Congress to embrace these strivers whose lives cannot accommodate traditional course loads and provide the flexible financial aid they need and deserve.

Create Ladders to Quality Jobs

The next President should promote programs and tax incentives that help low-income workers access quality jobs—those that provide a good living and opportunities for advancement—through job training, matching, and placement.

Expand Job Training that Works

Solid research shows that job training for welfare recipients, especially when provided by organizations that collaborate with prospective employers, reap many benefits. Compared with recipients who do not participate, the trainees typically end up earning significantly higher wages and are more likely to receive crucial fringe benefits, such as health coverage, paid sick leave, and vacation. As a result, their labor force participation and retention rates are better as well. Employers in turn benefit from reduced turnover, improved operations, a reliable source of qualified workers, and reduced hiring costs.

Having legislated stringent time limits on the receipt of welfare benefits, the federal government should ratchet up its investment in programs that successfully channel former recipients into jobs that start them on the path toward economic self-sufficiency and the American mainstream.

Provide Funding and Incentives to Channel Low-Wage Workers into Better Jobs

Many workers in low-wage jobs could climb higher if employers recognized their potential and invested in their advancement. However, it may take an external catalyst to spur this needed investment in human capital.

In Boston, the nonprofit SkillWorks brings together businesses, government, foundations, and unions to create the collaborative climate and operating conditions to help these workers advance. Through so-called “Workforce Partnerships,” SkillWorks encourages employers, such as hospitals and office cleaning companies, to create career ladders for their low-wage employees. In return, SkillWorks makes certain these employees receive the training and education they need to succeed in their new positions. By arranging nontraditional internal promotion paths from lowly jobs to better ones, SkillWorks creates a win-win for workers and employers alike.

The federal government should invest in more such experiments and, if they work, widely implement them. Federal aid can take the form of operating grants for community colleges and local nonprofit organizations, with tax incentives for employers willing to upgrade low-wage workers who rise to the challenge of qualifying for better jobs. The more that government agencies at all levels, community-based organizations, employers, and unions collaborate to help low-wage workers access better opportunities, the more the middle class will grow, to society’s overall benefit.

Foster Economically Viable and Diverse Communities

For years, racial integration, affordable housing, and community development have ranked low on the totem pole of federal priorities. The next President should rekindle the federal commitment to fostering viable communities that are economically diverse and that enable striving families to take their place in the mainstream by purchasing a home in a good neighborhood. These communities offer other opportunities customarily associated with the middle class, such as solid schools, a sound local labor market, essential retail and other services, and stable housing values.

Reform Affordable Housing Programs to Promote Quality, Economically Integrated Communities

As noted earlier, middle-class neighborhoods are dramatically shrinking. One possible reason for this phenomenon is that federal policies continue to limit the development of affordable housing almost exclusively to low-income neighborhoods. Removing this constraint on the construction of federally-financed affordable housing would enable low-income families to enjoy the considerable economic and social advantages of living in more viable neighborhoods, with better schools and job opportunities.

Specifically, the federal government should reform its two largest affordable housing production programs, Home Investment Partnerships (HOME) and the Low Income Housing Tax Credit (LIHTC) program, so that they foster economically integrated communities. Currently, the HOME program is a block grant to states and localities to produce affordable housing, while the LIHTC program gives private developers a tax credit for building affordable housing. The federal government can increase the number of viable, mixed-income neighborhoods by strategically adjusting the resident income requirements for developments benefiting from these programs. Specifically, it should raise the income limits for developments located in lower-income neighborhoods, encouraging more moderate-income residents to move in, while preserving the more stringent income requirements in high job-growth areas or other more economically-advantaged communities, to assure that low-income Americans can find homes there.

Promote Financial Literacy and Encourage the Wider Availability of Mainstream Financial Services

Reaching and remaining in the middle class require at least some financial literacy, including an understanding of how to manage personal finances and the necessity of building assets instead of debts. Families also need to guard against and be protected from unsavory financial practices that rob them of income and wealth. There is much the next President can do to help households strengthen their financial status.

Promote Financial Literacy Courses in High School

Many low-income and minority children receive little if any formal or informal instruction in basic financial management, building wealth and assets, saving for college, or preparing for retirement. As Alan Greenspan has noted, financial literacy is no longer simply knowing how to balance a checkbook. Consumers must be able to navigate a wide range of financial products and services.

To better prepare young people for the financial realities and responsibilities that await them, the federal government should accelerate the momentum that is already building in many states. Currently, a dozen or so states mandate financial education as part of the secondary school curriculum. Some experts suggest that financial literacy should be incorporated into existing curricula for math, social studies, and English in elementary schools and that it should be offered as a stand-alone class in high school. Research suggests that high school students who take such a course have higher savings rates and net worth as adults. The federal government also should provide states with financial literacy matching grants for school districts that serve low-income students, who have the greatest need for such knowledge.

Create "Banking Innovation Zones" to Encourage Mainstream Financial Services to Locate in Low-Income Neighborhoods

The federal government could use its considerable depository power to encourage mainstream financial institutions to locate in low-income neighborhoods. The New York State Banking Department has done just that. Its "banking development district" program identifies neighborhoods that do not have any banks and may not have enough depository power to attract mainstream banks. The state then encourages banks to enter these neighborhoods by depositing money at market and below-market interest rates. The bank gains access to inexpensive state money, and the neighborhood has access to a mainstream financial institution. This low-cost, win-win strategy could be replicated on the federal level to promote banking access to low-income neighborhoods nationwide.

Concluding Observations

One of the utmost priorities of the next President of the United States should be to uphold the core American value that people who work hard and play by the rules should be able to enjoy the fruits of a middle-class lifestyle and to share such rewards with their families and children. As we contemplate America's future as the most diverse nation on earth, it will be essential that all Americans—regardless of economic circumstances or ethnicity—have a realistic chance to enjoy upward mobility and join the middle class. Strengthening the four pathways to middle-class prosperity—postsecondary education, quality jobs, economically viable and diverse neighborhoods, and sound personal financial practices—should define and then drive the domestic agenda of the next President of the United States.

About the Authors and the Project

Hugh B. Price

Hugh B. Price is a Brookings senior fellow. He is an expert on education; civil rights and equal opportunity; and criminal justice. Price most recently served as president and chief executive officer of the National Urban League. Price's 40-year career spans the journalism, philanthropy, the law, and social advocacy. He was the first executive director of the Black Coalition of New Haven and a member of the editorial board of The New York Times.

Amy Liu

Amy Liu is the Deputy Director and co-founder of the Metropolitan Policy Program. She is an expert on Post-Hurricane Katrina Gulf Coast Recovery, state-based policy efforts, and building successful regions. Liu was Special Assistant to Department of Housing and Urban Development Secretary Henry Cisneros. Liu also served on the Senate Banking, Housing and Urban Affairs Committee.

Rebecca Sohmer
Rebecca Sohmer is a senior research analyst in the Metropolitan Policy Program at Brookings. She was an associate at the Pennsylvania Economy League in Philadelphia and served as a research fellow for the Fannie Mae Foundation.

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Opportunity 08 aims to help 2008 presidential candidates and the public focus on critical issues facing the nation, presenting policy ideas on a wide array of domestic and foreign policy questions. The project is committed to providing both independent policy solutions and background material on issues of concern to voters.

Additional Resources

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