Girls in the 'Hood: How Safety Affects the Life Chances of Low-Income Girls
Susan J. Popkin, Tama Leventhal and Gretchen Weismann

Urban Affairs Review 2010 45: 715 originally published online 23 February 2010
DOI: 10.1177/1078087410361572

The online version of this article can be found at:
http://uar.sagepub.com/content/45/6/715
Girls in the ’Hood: How Safety Affects the Life Chances of Low-Income Girls

Susan J. Popkin,¹ Tama Leventhal,² and Gretchen Weismann³

Abstract

Adolescents growing up in high-poverty neighborhoods are at risk for a range of negative outcomes. Girls face specific threats because of their gender—omnipresent harassment, pressure for early sexual initiation, pervasive intimate partner violence, and high risk of sexual assault. This article uses mixed-methods data from the Three-City Study of Moving to Opportunity (MTO) to explore how moving to lower-poverty neighborhoods may have influenced adolescent girls’ life chances. MTO families moved to neighborhoods with lower levels of violent crime overall, but MTO girls also experienced a substantial reduction in the “female fear,” Gordon and Riger’s term for the fear of sexual harassment, coercion, and rape. The authors argue that this change is a plausible explanation for the notable improvements in MTO girls’ well-being.

Keywords
Housing, Poverty, Sexual Violence, Vouchers, Neighborhoods

Foul. Just like in any other projects. . . . They’ll call them Bs [bitches], ho’s, tramps, sluts, stuff like that. They don’t care. They don’t have no

¹The Urban Institute, Washington, D.C.
²Tufts University, Medford, MA
³Massachusetts Institute of Technology, Cambridge, MA

Corresponding Author:
Susan J. Popkin, The Urban Institute, 2100 M Street, NW, Washington, DC 20037
Email: spopkin@urban.org
respect for females at all. They beat up females over here and all that, throw them out of windows. Oh, my God. These projects is crazy. They throw their girlfriends out of windows and everything else, pull out guns on them and stuff. They don’t really too much care for females over here.

Tonya, a girl growing up in the projects in Los Angeles, answering an interviewer’s question about how men treat women and girls in her neighborhood

Adolescents growing up in neighborhoods marked by concentrated poverty are at risk for a range of negative outcomes, including poor physical and mental health, risky sexual behavior, and delinquency (Leventhal, Dupéré, and Brooks-Gunn 2009; Sampson, Morenoff, and Gannon-Rowley 2002). And, as Tonya’s description of life in her neighborhood indicates, girls growing up in high poverty face specific threats because of their gender—pervasive intimate partner violence and high risk of sexual assault. In addition to the fear of actual violence, girls in these communities also experience the demoralizing effects of omnipresent and constant harassment and the pressure to become sexually active at young ages. Early sexual initiation has its own risks: pregnancy, sexually transmitted disease, and dropping out of school (Alan Guttmacher Institute 1994; Albert, Brown, and Flanigan 2003; Cooksey, Rindfuss, and Guilkey 1996). All of these threats have serious, long-term implications for the life chances of low-income adolescent girls (Furstenberg, Brooks-Gunn, and Morgan 1987; Kendall-Tackett, Williams, and Finkelhor 1993).

The federal government’s Moving to Opportunity for Fair Housing Demonstration (MTO) was a unique effort to try to improve the life chances of very poor families with children by helping them leave the disadvantaged environments that contribute to adverse outcomes. MTO targeted families—most of them African-American or Latino—living in some of the nation’s worst neighborhoods—distressed public housing—and used housing subsidies to offer them a chance to move to lower-poverty communities. The hope was that moving would provide access to safer neighborhoods with better schools. In these safer neighborhoods, adolescents would be exposed to fewer negative influences such as gangs and drugs, and should have then been at lower risk for mental health problems and delinquency and other problematic behavior. But, surprisingly, the long-term MTO findings showed dramatic improvements for adolescent girls in terms of mental health and reduced delinquency, but no benefits for boys.
In this study, we focus on one possible factor that may explain the different experiences of male and female adolescents in the MTO experiment, specifically, the impact of improved neighborhood safety. The neighborhoods where MTO families moved had lower levels of violent crime overall (Kingsley and Pettit 2008), but our evidence suggests that girls experienced a substantial reduction in “the female fear,” Gordon and Riger’s (1989) term from their comprehensive study of women and violence for the fear of sexual harassment, coercion, and rape and the ways in which it impedes women’s lives. While Gordon and Riger suggest that all women experience this fear to some degree, women in neighborhoods with extremely high rates of poverty and social disorganization are likely the most affected. We argue that this reduction in “the female fear” is a plausible explanation for the significant improvements in MTO girls’ mental health and behavior.

The MTO Demonstration

The U.S. Department of Housing and Urban Development (HUD) launched MTO in 1994 in five sites: Baltimore, Boston, Chicago, Los Angeles, and New York City. MTO was a voluntary relocation program targeted at very low-income residents of distressed public housing in high-poverty neighborhoods in the five cities (Goering and Feins 2003; Orr et al. 2003). About 4,600 families, largely African-American and Latino, were randomly assigned to one of three treatment groups: a control group (families retained their public housing unit and received no new assistance), a Section 8 comparison group (families received the standard counseling and voucher subsidy for use in the private housing market), and an experimental group. The experimental group families received special relocation counseling (focused on opportunities to live in low-poverty areas) and search assistance. They also received a voucher useable only in a low-poverty neighborhood (less than 10% poor as of the 1990 census), with the requirement that the family live there for at least one year. Of the 1,820 families assigned to the experimental group, just under half (48%, or 860) found a suitable apartment and successfully moved (“leased up”); these movers are considered experimental “compliers” because they received the intended “treatment,” in this case moving to a private market apartment in a low-poverty community.

Findings on Adolescent Outcomes from MTO

HUD funded a series of early single-site studies of MTO, with the aim of informing long-term research on MTO (Goering and Feins 2003). Findings
from three of these studies suggested that longer term research would show that MTO would substantially reduce male adolescents’ delinquent and criminal behavior but would not have major effects on girls’ outcomes (Katz, Kling, and Liebman 2001; Leventhal and Brooks-Gunn 2003; Ludwig, Duncan, and Hirschfield 2001).

The MTO Interim Evaluation was conducted in 2002, approximately five to seven years after families relocated. Counter to findings from the early site-specific evaluations, the Interim Evaluation found beneficial MTO program effects on adolescent girls’ mental health and risky behavior (Kling, Ludwig, and Katz 2005; Orr et al. 2003). The Interim Evaluation found that experimental group girls reported significantly less psychological distress and anxiety than did girls in the control group. Moreover, they were less likely to report marijuana use or smoking and were less likely to be arrested (for both violent and property crimes) than control group girls. In contrast, adolescent boys in the experimental group reported more behavior problems, were more likely to smoke, were more likely to be arrested for property crimes, and—perhaps most surprising—were no less likely to be arrested for violent crimes than their counterparts in the control group.

The MTO Interim Evaluation findings offered no clear explanation for these puzzling differences and have been very controversial, with much research and policy attention focused on why the boys seem to have fared so poorly and why these results were so different from those from the early, site-specific evaluations. However, as important as they are, solely focusing on the negative results for boys discounts the significance of the surprisingly positive effects for girls. Clearly, MTO was successful in improving the overall well-being of girls who moved to low-poverty neighborhoods. By exploring the mechanisms that may have led to these unexpectedly positive outcomes, we can learn a great deal about the important benefits of more advantaged neighborhood environments for adolescents.

**Neighborhood Effects on Adolescent Girls’ Mental Health and Risky Behavior**

To put the MTO findings on adolescent girls in context, we briefly review the nonexperimental literature on the effects of neighborhood environment on adolescent girls’ health and behavior. A number of studies have specifically examined associations between neighborhood poverty and adolescent girls’ sexual behavior (for a comprehensive review, see Leventhal, Dupéré, and Brooks-Gunn 2009). Several studies based on national data sets have documented a relationship between advantaged socioeconomic conditions,
such as affluent or professional neighbors, and a decreased risk of older adolescent girls’ nonmarital childbearing (e.g., Brooks-Gunn et al. 1993). In contrast, poverty and disadvantaged conditions have been associated with a range of girls’ (and in some cases boys’) risky sexual behaviors, that is, multiple partners, failure to use condoms (e.g., Ramirez-Valles, Zimmerman, and Juarez 2002). The risks from neighborhood disadvantage for adolescent girls may be greatest in the most extremely disadvantaged neighborhoods (South and Crowder 1999).

**Neighborhoods and Safety for Adolescent Girls**

In line with the MTO findings, the nonexperimental literature points to the negative consequences of neighborhood disadvantage for adolescent girls, especially high-poverty neighborhoods such as the distressed public housing developments where MTO families initially lived. However, this research has not illuminated the mechanisms through which a neighborhood’s structural conditions might influence adolescent girls’ health and behavior. Research suggests several potential mechanisms through which adolescent girls might benefit by relocating from high- to low-poverty neighborhoods: (1) improvements in neighborhood social organization or collective efficacy that promotes monitoring of residents’ behavior and consequent reductions in threats of neighborhood danger, disorder, and associated conditions (Browning, Leventhal, and Brooks-Gunn 2005; Sampson, Morenoff, and Raudenbush 2005); (2) stronger institutional resources for youth and their families, including high-quality schools, youth programs, and health services (Leventhal and Brooks-Gunn 2000); (3) changes in peer groups that result in affiliation with less deviant peer groups (Brody et al. 2001; Elliott et al. 1996); and (4) adjustments in parents’ well-being and behavior that promote positive family functioning (Simons et al. 1996).

We focus on the social disorganization framework because it has been very influential in advancing the understanding of both individual- and community-level violent crime and delinquency and because it is most in line with findings from the MTO Interim Evaluation on potential explanatory mechanisms (Orr et al. 2003). According to recent formulations of social disorganization theory, the extent of community-level social connections or collective efficacy—residents’ mutual trust, shared norms and values, and willingness to intervene on behalf of the community—influences a community’s ability to monitor residents’ behavior (Sampson 1997; Sampson, Raudenbush, and Earls 1997). This capacity is hypothesized to be a function of specific structural characteristics, including high rates of poverty, racial
and ethnic diversity, residential instability, and single parenthood (Coulton et al. 1995; Sampson 1992; Sampson and Laub 1993). The breakdown of community mechanisms of control gives rise to social and physical threats and incivilities such as crime, violence, public loitering, drinking, drug use, prostitution, vandalism, litter, graffiti, and abandoned buildings (Ross and Jang 2000; Sampson and Raudenbush 1999).

But some scholars have criticized the social disorganization framework for failing to address factors that might be unique to adolescent girls (Kroneman, Loeber, and Hipwell 2004). When neighborhood control mechanisms fail, as is the case in the distressed public housing communities where MTO families lived, the physical and social threats differ for adolescent boys and girls. The lack of economic, social, and institutional resources often leads to community norms more tolerant of youth delinquent and criminal behavior, behavior that is likely to be perpetrated by males toward other males (Loeber and Wikstrom 1993; Sampson, Morenoff, and Raudenbush 2005; Wilson 1987). However, other alternative norms that may arise in these settings are those more tolerant of males’ violence toward women and related attitudes of exploitation. As a result, girls growing up in these environments face unique challenges, especially “the female fear”—the fear of sexual victimization, verbal and physical harassment, and sexual exploitation (Gordon and Riger 1989). Girls in most communities experience at least some verbal and physical harassment from men, but in the socially isolated, extremely high-poverty world of distressed public housing, the pressures for sexual activity are much greater, the threats more blatant, and the risk of victimization very real (Alvi et al. 2001; Popkin et al. 2000; Raphael 2001; Renzetti 2001).

Along these lines, in a community survey of over 1,000 young and middle urban adolescent girls, a striking 20% reported some type of unwanted sexual contact during the past year, with more than one-third of this group reporting forced sexual intercourse (Small and Kerns 1993). But among adolescent girls from high-risk neighborhoods, the rate is even higher, with 38% reporting some form of victimization (including being physically threatened or hurt by someone trying to have sex with them) during any given year (with most girls reporting repeated victimization; Menard and Huizinga 2001).

A number of qualitative studies have revealed the alternative norms guiding male sexual behavior in distressed neighborhoods that emphasize sexual conquest and bravado (Anderson 1999; Bourgois 1995). Certainly not all men and boys in these communities have sexually exploitive attitudes, but enough of them do to create a sense of menace for women and girls (Harding 2006). For example, Silverman and his colleagues, in their study of dating violence
among low-income young men, found that their respondents expected to have multiple partners, sought status through claims of sexual activity, and perceived girls who reported being raped as liars (Raj et al. 2007; Silverman et al. 2006). Likewise, a comparative qualitative study of adolescents from a low-income neighborhood found that male youth were more likely than female youth to view dating partners as possessions or objects of sexual gratification and to condone infidelity (Harper et al. 2004). Finally, Edin and Kefalas’ (2005) study of how poor women make choices about childbirth and marriage documents the widespread pressures for early sexual activity from male partners and the limited choices poor women face that often lead them to stay in relationships with abusive and unfaithful partners.

Research on inner-city public housing—such as the communities where MTO families lived initially—suggests that these environments are especially dangerous for adolescent girls and women. As the work of Wilson (1987) and Massey and Denton (1993) has highlighted, the social isolation of these communities, coupled with a lack of economic opportunities, fosters a climate where crime and interpersonal violence can become pervasive. Additional factors make public housing developments particularly dangerous, including the concentration of extremely poor households and building design permitting easy access for criminals (Holzman, Hyatt, and Dempster 2001). Taken together with the evidence on girls and victimization in poor communities in general, this work suggests that moving from public housing to private housing in less poor communities could have a safety benefit that is gender specific.

**How Changes in Safety Might Affect Adolescent Girls’ Life Chances**

Reframing safety for low-income adolescent girls in high-poverty, urban neighborhoods by incorporating the dimension of fear of sexual victimization, harassment, and exploitation leaves open the question of how a reduction in the level of “the female fear” might affect MTO experimental girls’ mental health and risky behavior. The research evidence above suggests that gender-specific risks are greater for girls in high-poverty neighborhoods—and perhaps worst of all in distressed public housing. We suggest that less exposure to these risks as well as reduced victimization might explain why moving out of these communities affected girls’ quality of life and well-being and, ultimately, their life chances. In addition, changes in mothers’ parenting as a result of reductions in the female fear may help explain why their daughters benefited from MTO.
Our first argument posits that decreasing experimental adolescent girls’ exposure to pressures for sexual activity is likely to reduce the odds of engaging in these behaviors and associated emotional problems. Changes in behavior may occur because of reduced opportunities to engage in risky behaviors, because of norms less tolerant of these behaviors, or because of both sets of factors. In support of this hypothesis, several studies of urban adolescents found links between exposure to neighborhood disorder—including experience of personal threats—and early sexual initiation and mental health problems (Aneshensel and Sucoff 1996; Upchurch, Sucoff, and Levy-Storms 1999). In related work, Sharkey (2006) suggests that adolescents’ perceived ability to avoid violent confrontations and to be safe in their neighborhood is a function of structural disadvantage and lack of social organization and in turn associated with adolescents’ own engagement in violent behavior and affiliation with delinquent peers. It is likely that experimental girls perceived few threats and felt relatively safe in their new lower-poverty neighborhoods, which might help explain their favorable outcomes.

Furthermore, by enabling their families to move out of distressed public housing, the MTO program may have substantially reduced adolescent girls’ actual experiences of victimization and harassment. There is much research that links women’s victimization to increases in mental health–related problems (Alvi et al. 2001), substance abuse and dependence (Kilpatrick et al. 2000), and violent and delinquent behavior (Feigelman et al. 2000). Given this evidence, it seems plausible that reducing the risk of sexual victimization and harassment may have benefited MTO girls’ mental health and overall well-being.

Parenting, particularly control and supervision, also may play a role in explaining links between female fear and adolescent girls’ life chances. Parental control is thought to be especially important because it modulates adolescents’ exposure to neighborhood influences outside of the home, notably peers (see Leventhal, Dupéré, and Brooks-Gunn 2009). Parental control tends to vary as a function of both neighborhood conditions and adolescent gender (Browning, Leventhal, and Brooks-Gunn 2005). Parents in poor, dangerous, disorganized neighborhoods tend to be more controlling of their youth than parents in more advantaged and safer neighborhoods in an effort to protect them (Furstenberg et al. 1999; Roche and Leventhal, forthcoming). In terms of gender, parents tend to exert more control over their daughters while granting sons more autonomy (Galambos, Berenbaum, and McHale 2009; Hilbrecht, Zuzanek, and Mannell 2008). Gender differences in parenting may arise from efforts to promote gender role socialization including girls’ compliance and avoidance of risk (Hagan, Simpson, and Gillis 1987;
Shanahan et al. 2007). Experimental mothers in MTO may have been less controlling of their daughters (vs. control mothers) as a result of perceptions of safety (including low female fear), which may have enabled their daughters to benefit from their new lower-poverty neighborhoods.

In this article, we use data from the Three-City Study of MTO, a large-scale, mixed-methods study focusing on three of the MTO cities—Boston, Los Angeles, and New York—to examine how the significant improvement in safety that MTO families gained by moving to lower-poverty neighborhoods may have affected adolescent girls. Specifically, we examine whether the move did, in fact, result in reductions in “female fear.” We also explore how potential reductions in this fear could have benefited mover adolescent girls’ health and behavior compared to their counterparts who remained in high-poverty neighborhoods.

Method

The Three-City Study of MTO was designed to examine key puzzles that emerged in previous MTO research. We conducted our study in three of the five MTO sites: Boston, Los Angeles, and New York. We focus on “how” and “why” questions; to better understand what statistical analyses of close-ended surveys have been unable to explain, we employed mostly qualitative methods. Our family-level data were collected in 2004 and 2005—about six to ten years after families’ initial placement through the MTO program and about two years after the interim survey data were collected. First, we randomly selected 122 families and conducted 276 semistructured, in-depth, qualitative interviews with parents, adolescents, and young adults in all three treatment groups, including compliers (i.e., those who received a voucher and actually “leased up” and lived in low poverty for at least one year) and noncompliers (those who received a voucher but did not succeed in moving) in the experimental and Section 8 comparison groups (randomly sampling from all three groups within the stratum of families who had an adolescent child resident in the home at the time of the interview). We oversampled families in Los Angeles because it was the site with the highest lease-up rate for MTO experimental group families and because a large number of Los Angeles families were excluded from the interim survey because they had moved after 1997. Overall, we conducted 81 interviews in Boston, 120 in Los Angeles, and 75 in New York; of the respondents, 121 were adolescents ages 14 to 18 (62 boys and 59 girls) and 33 were young adults ages 19 to 23 (21 males and 12 females). We interviewed 68 experimental group respondents (55 compliers and 13 noncompliers), 26 Section 8 comparison group respondents...
respondents (21 compliers and 5 noncompliers), and 28 control group respondents (see Table 1). As noted earlier, for the purposes of this article, we are focusing on comparisons between the experimental (both compliers and noncompliers) and control groups. The combined cooperation rate (consents as a share of eligible households contacted) for the interviews was 79%.7

Next, we launched “family-focused” ethnographic fieldwork (Burton 1997; Weisner 1996), visiting a subset of 39 interviewed families repeatedly over a period of six to eight months. In recruiting this subset, which included only control group and experimental group complier families, we oversampled families who were still living in suburban school districts—considering these to be “locationally successful,” at least in relative terms. The ethnographic sample included 18 adolescent girls and 21 boys as well as 7 young adult females and 6 young adult males. The cooperation rate for the ethnographic subsample was 70%, excluding those we were unable to contact because of deaths or invalid addresses.

Statistical tests confirm that both samples are quite representative of the much larger population of MTO families surveyed at the interim mark, in terms of both background traits and employment status—though we modestly undersampled Latinos and oversampled families on welfare (e.g., it may be that they were more available for ethnographic visiting)—and a range of other social outcomes.

The qualitative interviews, which were conducted in English, Spanish, and Cambodian, let us explore a variety of issues, including neighborhood environment, housing, health, education, and employment. The adult and adolescent interviews included specific questions about dating, safety, and

---

**Table 1. Three-City Interview Sample Number of Families by Site, Treatment Group, and Complier Status**

<table>
<thead>
<tr>
<th>Site</th>
<th>Experimental group</th>
<th>Section 8 group</th>
<th>Control group</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Complier</td>
<td>Noncomplier</td>
<td>Complier</td>
<td>Noncomplier</td>
</tr>
<tr>
<td>Boston</td>
<td>17</td>
<td>4</td>
<td>7</td>
<td>1</td>
</tr>
<tr>
<td>Los Angeles</td>
<td>22</td>
<td>4</td>
<td>10</td>
<td>3</td>
</tr>
<tr>
<td>New York</td>
<td>16</td>
<td>5</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>55</td>
<td>13</td>
<td>21</td>
<td>5</td>
</tr>
</tbody>
</table>

Note: The sites indicate metro areas, though all public housing developments targeted by Moving to Opportunity were in the central city. The response rate for the interview sample was 70%, and the adjusted cooperation rate was 79%. The ethnographic sample (N = 39 families) was drawn from the interview sample, as described in text.
risky behavior. Interviews with parents averaged one to two hours; interviews with adolescents and young adults averaged 45 minutes to an hour. To enhance validity and extend our data on priority themes, the ethnographic fieldwork added direct observation to what participants reported about their attitudes, choices, and outcomes. The fieldwork was a blend of “naturalistic” or unstructured interviewing, semistructured interviewing, and direct observation of family life inside and outside the home.\(^8\)

For this article, we drew on both the interview and field note data, focusing on comparisons between the experimental (complier and noncomplier) and control groups. The experimental complier group includes both families who stayed in low-poverty communities and those who ended up moving back to higher-poverty communities. Although many had left public housing by 2004, no control group families were living in low-poverty (less than 10% poor) communities. We also looked at intergenerational differences between the adult and adolescent respondents, allowing us insight into the often very different ways that mothers and daughters think about their communities and risk. A team of trained coders coded the approximately 300 hours of transcripts for key themes and issues; the coding included checks for interrater reliability. The coded transcripts were loaded into QSR6 qualitative database software, which allows for cross-cutting analysis by codes and respondent characteristics (e.g., sorting by adolescent girls talking about safety and school). The ethnographic field notes (for a total of 430 visits) were linked to the interview transcripts and selected interim evaluation data, coded by fieldworkers (with reliability checks), and then analyzed using EthnoNotes, which facilitates multisite team ethnography (Lieber, Weisner, and Presley 2003).

**Results**

In this section, we discuss the ways that safer neighborhoods benefit girls, comparing the experiences of MTO families in high- and low-poverty neighborhoods. To maximize locational differences, we focus here only on families in the experimental and control groups. The program required only that experimental compliers (successful movers) stay in their low-poverty neighborhood for one year; after that, they were free to use their vouchers anywhere they wished. Therefore, we have in our sample complier families who stayed in low-poverty for the entire study period (stayers), those who initially moved to low-poverty areas but had moved again to higher-poverty communities by the time we interviewed them in 2004 (move-backs), and noncompliers, who remained in high-poverty (more than 30% poor) communities throughout.\(^9\)
We also include control group participants, all of whom lived in high poverty throughout the study period. We use the words of these mothers, young adults, and adolescents to paint a picture of how safety affects girls’ lives.

**Feeling Safe in Low Poverty**

The Interim Evaluation of MTO clearly showed that most successful movers in the experimental group believed that they were indeed far better off and had attained their top goal: getting away from drugs and gangs (Orr et al. 2003). Analysis of census-tract-level crime data from the three MTO sites examined in this study (Boston, Los Angeles, and Chicago) shows that these perceptions reflect very real differences. Experimental group movers in these three sites started out in tracts where the rate of violent crime averaged 39.8 per 1,000; the neighborhoods they moved to averaged just 11.2 per 1,000. Even after five years, these families were living in neighborhoods that were substantially safer, with violent crime rates averaging 22.2 per 1,000 (Kingsley and Pettit 2008). Four out of five of the women we interviewed for the Three-City Study in 2004 cited safety as the primary reason for choosing their current apartment, even if they had moved several times since they had left public housing. Erica, a mother in the Boston experimental group echoed the sentiments of many movers when she said that the “rules are just different” in lower-poverty neighborhoods. She moved with her grandnephew, Andre, from public housing in Dorchester, a high-poverty neighborhood in the city, to Quincy, a working-class suburban community:

“I’m always telling the little ones I don’t like kids doing drugs, smoking, and drinking. Get into it and that’s gonna be your life. Some kids like it, some don’t. They respect you. At Dorchester, you go home at 4 p.m. in the evening and somebody is going to try and do something to you.” She said, “Quincy’s different than Dorchester. It’s a different ball game with people and respect.” (field note)

Like Erica, many mothers spoke of feeling profound relief when they moved out of public housing and believed they had succeeded in saving their children from serious dangers and bad influences. Stacey and her four sons (ages 11 to 20) had moved three times since receiving their MTO voucher. Although things were not perfect in their current neighborhood, a moderately poor area of Los Angeles, and there were sporadic problems with drugs and gangs, Stacey viewed it as much safer than the public housing development they came from. Her family still attended church in their old neighborhood,
near the projects, and she was able to contrast her sons’ experience to those of their peers who stayed behind in public housing:

Well, I’m so grateful to be moved out of there. . . . I told you my church is over there. Last week was Vacation Bible School . . . I got a chance to teach the 15- to 18-year-olds. And I got a chance to see the young men, and I watched my sons. My sons are totally different . . . from those young boys. The [other] boys are hyper acting, they’re all over the place. They’re not mannerable, they’re not respectable, they’re rude, even the girls. And my sons are more laid back. (in-depth interview)

For those who live in low poverty, feeling safe has meant not only less worry about their children but also freedom from the constant fear and anxiety that had colored their lives in public housing. Anique and her daughter, Clara, were assigned to the MTO experimental group and made several suburban moves after they left public housing in the mid 1990s. They were living in San Bernardino County, to the east of Los Angeles, when we got to know them in 2004. Anique told us she did not realize how much the violence had affected her until she no longer had to live with it every day:

So far, since I’ve been here, I’ve never heard no gunshots, no none of that. That was a big thing that I, I don’t know. I didn’t realize it, but once you’ve grown up in a neighborhood and that’s something you heard on a daily basis, you don’t know that that’s not how it’s supposed to be. So then when I actually moved out, and I wasn’t hearing nothing, I was like, I couldn’t sleep, because it was too quiet. And I didn’t know that that was affecting me that way. I did not know that. And it’s really weird, but I didn’t. And then, after I did, I knew that that’s not something I wanted my daughter to get adjusted to. (in-depth interview)

The major gains in safety and feelings of security have had a profound impact on mental health for girls in the MTO experimental group—as well as for their mothers. The Interim Evaluation showed girls in the experimental group reported significantly lower rates of psychological distress and anxiety than those in the control group. For adult women, psychological distress and depression were reduced by 3.5 percentage points, or over one-fifth, relative to the control group (Orr et al. 2003). To put this in perspective, reductions of this magnitude are comparable to those achieved by some of the most successful drug treatments for depression and related disorders. There is no question that for adolescent girls moving to safer neighborhoods alleviated
one of the most serious sources of stress in their lives and brought about profound improvements in their feelings of well-being.

**Less Female Fear in Low Poverty**

Indeed, for MTO girls, moving out public housing meant less pressure for sexual activity, less harassment, and a reduced risk of victimization. Our interviews indicate that girls whose families successfully moved to lower-poverty communities experienced both a substantial reduction in their level of the “female fear” and a sense of freedom from pressures for sexual activity. Compared with their counterparts still living in high-poverty neighborhoods, experimental group movers *who were still living in low-poverty neighborhoods when we visited them* in 2004 reported less fear, less harassment from men and boys, and less pressure to engage in sexual behavior. The difference in pressure to engage in sex is especially significant for very young girls, who in high-poverty neighborhoods begin experiencing harassment and pressure during early adolescence, for example, at age 12 or 13. The difference in concerns about pressure and harassment between mothers and girls in high- versus low-poverty neighborhoods held regardless of whether the families had left their original public housing development and spent some time in a low-poverty neighborhood and then moved back to a higher-poverty neighborhood or never left at all. Nearly all of the experimental group girls still living in low-poverty areas, as well as their mothers, described feeling confident that they were safe from those types of risks, whereas most living in high-poverty neighborhoods described living with pervasive harassment. Specifically, 18 female adolescents and young adults in the experimental complier group (the compliers are those who successfully relocated, upon enrollment, to a low-poverty neighborhood) said they experienced no harassment, compared to 3 who said they did. In contrast, 18 experimental noncompliers (who did not manage to relocate after enrolling) and 10 control group girls described harassment, fear, and the like, compared to 9 controls who did not report these experiences. There were less distinct patterns across experimental groups for the boys, partly because harassment was not as salient an issue for them. However, boys living in high poverty also spoke of the corrosive attitudes toward women and girls that they saw as widespread in their communities, describing the objectification of women and girls, the expectations for men to be “players” and have multiple partners, and the casual acceptance of name-calling and harassment.

Cassandra was a 15-year-old girl in the experimental group. Her family had lived in the same low-poverty suburban neighborhood outside of Boston since they moved there from public housing in 1994. She felt that she was
safe from harassment in her neighborhood because it was simply unacceptable. When asked “How do the guys treat women around here?” she responded, “They know not to touch them.” Likewise, Matthew, the 20-year-old son of Stacey, who spoke about the differences between her sons and the boys she had taught at her church in her old public housing community, said that in his current, lower-poverty neighborhood, “You have to be a gentleman.”

Terri, a 16-year-old girl in the experimental group who was living in a low-poverty, suburban community in San Bernardino County, east of Los Angeles, could not even imagine that men in her low-poverty community might treat women poorly. Likewise, her mother, Robin, talked poignantly about how moving from a public housing development in Watts to a suburban neighborhood had affected her daughters’ lives:

I’m glad we are out here, far as that part, I’m glad we are living out here, cuz there is more intimidation and everything down there [in Watts]. . . . Those boys down there are bad, say all kind of stuff. . . . I’m like, “Man look at these kids.” It’s a faster pace. (field note)

**Escaping a Worse Fate**

In addition to simply feeling safe, the comments of experimental group movers who were still living in lower-poverty communities often reflected a sense of having escaped from the risks of their original public housing communities—both the temptations and the dangers. Some girls talked about friends they left behind who already had children. Antionette was a young woman in her early 20s in the New York experimental group whose family had lived in several low- and moderate-poverty (10% to 15% poor) neighborhoods since they left public housing. She described what she thought would have happened to her if she had stayed in the projects:

Because a lot of kids in my [old] neighborhood, like the girls, wound up not finishing junior high or just starting high school like one of my best friends. I mean, we were in every single class since we started school together. We even went to the same high school. And then like ninth grade she had a kid and that was it. (in-depth interview)

Leah was a parent in the New York experimental group. She now lived in a low-poverty neighborhood in the North Bronx. Her relief at having gotten her daughter out of what she saw as a very dangerous situation in public housing in New York was palpable:
Oh them girls at [our former housing project] is wild, so I know they’ll be different. Her [my daughter’s] best friend is calm. She is not into boys. Those girls at [the project] is into boys at 12 years old. . . . Into boys, having sex, kissing, all that stuff. No, that’s why I’m glad I moved out of [the project]. . . . Can’t let her grow up in these projects. (in-depth interview)

**Pressure for Early Sexual Activity**

As Leah’s comment indicates, an issue of particular concern for many of the mothers and girls was the pressure for early sexual initiation. Parents often used the word *fast*, as in too young to be acting that way to capture their concerns about “accelerated development,” that is, acquiring adult behaviors much too early. In other words, they were concerned not only about their daughters being victimized, but also about their succumbing to temptations that might lead them into risky situations.

Another area of concern was what they viewed as older men and boys preying on very young, impressionable girls who could be lured with drugs or money. Brianna, a mother from the experimental complier group in Los Angeles who successfully relocated, talked about how hard it would be to raise her daughter if she had stayed in the projects. When asked what her rules for her daughter would be if she still lived in the projects, she brought up her fears about men preferring young adolescent girls.

Brianna: I have thought about that before, if I was living there still, how would it be. I think the type of person I am, I would have control of it, but I wouldn’t be able to trust it because of the guys. . . . That try to hit on younger girls. So I wouldn’t trust it. . . .

Interviewer: Do you think that happens more over there than it does here?

Brianna: Yeah. It does. I’m not going to lie to you. It does.

Interviewer: How does it happen over there or how did you see it happen?

Brianna: That’s what they’re like. They don’t like the women my age. They go for the 12-year-old, the 11-year-olds, and give them drugs and that’s not good. . . . I have seen a lot of young girls like that. . . . I refuse for my daughter to be like that. (field note)

When Brianna, an experimental complier, was asked if she thought there were those same kinds of pressures on girls in her (new lower-poverty) neighborhood, she said that it was different:
I pay attention and it’s different. The girls, they’re different around here. I always say that. It’s different. It really is. You know, if I would compare them to out here, out here they better. . . . You don’t see them walking and hanging out and drinking and something that not a teenager don’t supposed to do with a grown man. (field note)

In contrast, nearly all of the girls—and mothers raising girls—who were living in high-poverty neighborhoods when we interviewed them talked about their fears. Patricia, a member of the experimental group in Los Angeles, initially moved her family to a low-poverty neighborhood in the San Fernando Valley. However, she felt isolated, and after three years she moved her family back to the same neighborhood that they came from—literally across the street from their former public housing development. Although she was happy to be back near family and friends, she worried about the effect on her 12-year-old daughter. And she was especially concerned about the pressures for early sexual initiation:

When she at home, I make her stay to herself, she have friends that come over from school, but, I don’t let her socialize with too many people, because the girls, they fast, they got boyfriends, they having sex, and I don’t want my daughter having sex. She only 12 years old, you know! And some girls get jealous because, you know, I don’t know, it’s just crazy. (field note)

Patricia’s daughter, Shauna, was also aware of the risks. In talking to the ethnographer about her friend, Tracey, Shauna said her friend was already having sex and using drugs:

Interviewer: Do you think she is sleeping around with guys?
Shauna: She is.
Interviewer: Are the guys older than her?
Shauna: They are too old for her, like 20, and she only 13. She in the 7th grade. She go with boys like 15, 18. . . .
Interviewer: Do you think she does other things like drink or smoke, like marijuana, or anything?
Shauna: Marijuana. Her momma sell it. (field note)

Costs for Girls

These widespread concerns about harassment and early sexual activity reflect the reality that girls often pay a steep price for living in these
environments—a price that can clearly affect their mental and physical health and their life chances. Sexual violence and coerced sex are not uncommon experiences for girls living in high-poverty neighborhoods—even if they themselves are not victims, they usually know others who are. Nearly all of the girls—and mothers raising girls—who were still living in high-poverty neighborhoods talked about how poorly men in their community treat women. Charmaine, a Latino 14-year-old girl from Los Angeles, was an experimental group mover whose family initially moved to the suburbs. But they were evicted and ended up back in a high-poverty neighborhood in the city. She said that guys in her neighborhood treated women “terrible”:

They come at them wrong ways. They’ll talk about their bootie or they’ll just come to them straight, “Do you want to have sex?” or they talking about they use a girl. Yeah, they’ll use a girl and they said—they call it “pimp a girl out.” . . . Just get between her legs and just go on like nothing. (in-depth interview)

Boys living in high-poverty neighborhoods provided similar descriptions. Juan, like Charmaine, was a 14-year-old boy whose family had briefly lived in the San Fernando Valley before high rents forced them back to a poorer area in the city. By the time we interviewed him, he was struggling in school and was involved in a gang. When asked how guys treat girls in his community, he said, “They pretty much treat them like animals. . . . They be calling them bitches and all that. . . . They just say bitches, whores, that’s it.” Javon, a 14-year-old boy from the control group in Los Angeles who still lived in public housing, observed, “People, they treat women . . . like they was just objects, as if they owned them or whatnot. . . . You can either mistreat a woman or the woman is going to mistreat you.”

Some MTO girls had experienced serious consequences as a result of the pervasive sexual pressures and violence. Carla and her teenage children moved back to public housing in New York after living for many years in a lower-poverty neighborhood. Carla described the many bad things that had happened to her daughter since moving back—getting involved in risky sexual activity, catching herpes (from her drug dealer boyfriend), being exposed to violence. Because of all of these problems, she urgently wanted to move again to a safer neighborhood.

A small number of older girls described being in abusive relationships or being coerced by their boyfriends to have unprotected sex. Tonya, the girl whom we quoted at the beginning of the article saying that the way guys treated girls was “foul,” was pregnant when we interviewed her and told us
that she was “kind of asleep” when her boyfriend first started having sex with her. Like Charmaine, Juliana was a 15-year-old Hispanic girl in the Los Angeles experimental group whose family ended up moving back to a higher-poverty neighborhood after living for a while in a low-poverty area. Her family moved because they gave up their voucher to buy a house. Juliana got involved with a man in his 20s, became pregnant, and dropped out of school to care for her child. She and her mother both talked about how her boyfriend had physically abused her and how they had to force him to move out of their apartment. She also talked about the appeal of older men—that they have more money and resources and can “offer more” to a girl. But Juliana now felt she was taken advantage of and had suffered real harm as a result:

I just think that at some point . . . girls stop trying to look for loving, whatever in an older guy, but then older guys take advantages, too . . . . They can offer you more, but they can also do more harm. . . . To me it would have been nicer to experience someone my own age . . . someone that he experienced something his first time and I did it too. I don’t know. Something’s different, because my experience wasn’t very nice. And I regret it. (in-depth interview)

Impact on Overall Well-Being

The intense anxiety that many mothers and daughters feel about the risks—and the potential consequences—of living in an environment that promotes harassment, early sexual initiation, pregnancy, and coerced sex pervaded their comments. Those who had suffered domestic abuse or sexual violence were especially traumatized. Those who had managed to move to lower-poverty neighborhoods were aware of having escaped from an especially dangerous environment; those who had had to move back to high-poverty neighborhoods and those who never left were aware of the extreme risks and the constant need to be alert, aware, and protective.

Alishia, a 15-year-old girl from the control group who was living in public housing in Los Angeles, talked about how she felt being harassed as she moved around her neighborhood and was confronted by men she described as “angry people.”

Interviewer: Where do you deal with other angry people? . . .
Alishia: Usually at school or if I’m walking home from the bus stop. . . .
Interviewer: What are they angry about? . . .
Alishia: Just anybody trying to talk to me and then I won’t talk to them so they cuss and things. . . .
Interviewer: What are they trying to do? . . .
Alishia: Trying to tell me to come here and can I get your number and things like that. . . . And when I don’t, when I say no, they get angry, so I’m like angry, it’s my number and I don’t have to give it to you. . . . It makes me feel harassed mostly. (in-depth interview)

Clearly, the reduction in anxiety about harassment, pressure for early sexual activity, and sexual violence is one of the biggest benefits to girls of making an MTO move to a lower-poverty community.

Mothers adopted a range of strategies to protect their daughters from the sexual pressures, from allowing their daughters to have a boyfriend “so they won’t do it behind my back” to closely monitoring their daughters’ friends and activities. About half of the girls across all experimental groups mentioned that their mothers had rules for them about dating or curfews; only two boys mentioned any restrictions on their dating behavior. Like many other mothers in our study, Patricia, a mother from the experimental group who ended up moving back to an area near her original public housing development after a year in a lower-poverty neighborhood, said she was strict with her daughter about where she could go when she could leave the house. When asked where 12-year-old Shauna could go, she said,

Just to my Momma house and my house. Only here and my Mom’s. . . . She do go to the candy house [the corner store]. When she do go, somebody always go with her, I don’t let her go by herself. I always tell Frederico [her brother] to go with her, cuz boys . . . they be, at least my son, he a boy, but I ain’t gonna say he know, but he know when people ain’t supposed to talk to his sister, grown mens, he know. (in-depth interview)

Robin, from Los Angeles was relieved that she did not have to worry so much about her daughters’ safety and the pressure to become sexually active. Her sense of how living in a safer community affects her and her daughters’ lives came through clearly in how she talked about the contrast between her children and her friends’ children who were still living in the projects.

My kids are slow [i.e., not sexually active], so when my kids go down there [to their old neighborhood] now and they [the other kids] look at them, like, “You guys are different,” . . . they tell ’em that they are different or whatever, “You guys changed since you lived out there,” they
talk about them. That’s why I say, it’s kind of good that we are living out here. I know me, even if I was living in LA, it’d be hard for me, because the kids that they hang around, or the environment that they are around, it would be hard, for them as kids too, and then by me, being the way I am, it would be just a mess. (field note)

**Discussion**

The evidence from our follow-up qualitative research on MTO in 2004–2005 suggests a gender-specific mechanism might underlie the significant mental health and behavioral benefits for adolescent girls documented in the Interim Evaluation two years earlier in 2002. In both the Interim survey and our qualitative interviews, MTO participants cited safety as their biggest gain overall (Orr et al. 2003); the results from the Three-City Study show that safety has meaning for adolescent girls beyond the lower exposure to gang violence and drug trafficking documented in the Interim Evaluation. As their own comments and those of their mothers indicated, girls who moved from high- to lower-poverty neighborhoods have also benefited from a dramatic change in the level of their “female fear.” Both adolescent girls and their mothers who were now living in lower-poverty neighborhoods were very aware of the dangers they had left behind and were cognizant that they felt less stressed and scared. It was striking that even though most of these families first moved many years before we interviewed them, the threats were still very vivid. In contrast, those who were still living in—or who had moved back to—high-poverty communities spoke of their fears, the often extreme strategies they used to protect themselves (or their daughters), and the consequences the girls had faced—pregnancy, sexually transmitted diseases, intimate partner violence, and sexual assault.

These findings clearly point to the need for neighborhood-level research to focus more attention on the specific risks that are more likely to affect girls than boys—early sexual activity, teen pregnancy, victimization, coerced sex. Researchers have tended to focus more, although not exclusively, on the problems that are more likely to affect young men—substance abuse, delinquency, and crime (Holzer 2006). We are not arguing that it is not important to understand the mechanisms that lead to poor outcomes for boys but rather that there should be the same level of focus on the mechanisms that affect girls. It is true that exposure to sexually risky behavior and violence is often difficult to measure because these issues are sensitive and mostly rely on self-report. Likewise, intimate partner violence and sexual assault are notoriously underreported and challenging to accurately measure in a survey. Also, unlike with arrest data,
because of confidentiality concerns, there are not easily accessible administrative data sources for most individual-level outcomes such as pregnancies or sexually transmitted diseases. Researchers continue to grapple with developing effective methodologies—both qualitative and quantitative—to address these issues and refining our understanding of how neighborhood mechanisms may have differential effects on male and female adolescents.

We also need to understand more about the role of parenting and how parents may buffer—or not buffer—their daughters from the pressures around them, an issue that also remains unresolved in the larger literature on parenting and adolescent well-being. Clearly, some of the mothers we interviewed monitor their daughters very carefully to try to prevent them from getting involved in early sexual activity, but such behavior is not always effective (Stattin and Kerr 2000). What seems clear from this study is that parents believe it is easier to monitor and protect their daughters when they live in lower-poverty communities where harassment and sexual pressure are not as pervasive. But some mothers manage to shelter their daughters even in dangerous neighborhoods while others fail, perhaps because of their own mental health or substance abuse problems. We need to understand more about how successful parents manage in high-poverty contexts and what neighborhood mechanisms might support them.

Recent qualitative work by Clampet-Lundquist and her colleagues (2006) in two MTO cities (Baltimore and Chicago), also attempting to understand the gender differences in MTO program effects documented in the Interim Evaluation, suggests alternative or additional mechanisms that may have benefited girls. By comparing adolescent boys and girls across the experimental and control groups, they find evidence that experimental group girls were able to benefit more from low-poverty neighborhoods than boys in part because they engaged in activities including peer interactions centered on school networks that facilitated acclimation into low-poverty neighborhoods (Clampet-Lundquist et al. 2006). Likewise, other findings from the Three-City Study show that boys maintain “risky ties” to friends and family in public housing, are routinely harassed by police in all neighborhoods, and must go to great extremes to avoid becoming involved in gang activity (Briggs, Popkin, and Goering, 2010; Weismann 2008). However, these findings on boys do not contradict the findings presented here; indeed, girls may have been able to take advantage of these new activities and resources precisely because of the reduced anxiety and increased freedom they gained by leaving their distressed public housing communities.

In addition to suggesting new directions for research, the powerful findings of this study also have important implications for policy. In particular, they highlight one of the major potential benefits of mobility for very low-income
families living in distressed communities—an improvement in safety that directly affects the mental health and overall well-being of teenage girls. We do not know what the long-term benefits of these improvements in adolescent girls’ mental health and quality of life may be, but it seems plausible that they might include delayed childbearing, better parenting, and maybe even more success in education and employment. Finally, these results point to the urgent need to address the problems in distressed, inner-city neighborhoods that create the conditions that put young girls at such great risk. Mobility is one option but is unlikely to be implemented on a large enough scale to help most of the children growing up in these neighborhoods. Certainly interventions that offer girls both safe havens—after-school programs and the like—and support in resisting the pressures for early sexual initiation are important in the short run (Eccles and Gootman 2002). But we also need to understand more about what underlies the social breakdown that is allowing older boys and men to view young girls as sexually available and design interventions that can help interrupt this dangerous trend. Focusing on ways to engage these young men in education and the labor market is clearly part of the solution, but we must also develop strategies to change the attitudes toward girls and women that underlie the destructive behavior. Finding solutions will be neither easy nor inexpensive, but solutions are essential if we hope to help the young people growing up in these distressed communities have a real chance for a better life.

Acknowledgments

We wish to thank our funders, the Annie E. Casey, Rockefeller, Fannie Mae William T. Grant, and Smith-Richardson Foundations and the U.S. Department of Housing and Urban Development. We also wish to thank our colleagues on the Three-City Study of MTO, Xavier de Souza Briggs, John Goering, Jennifer Comey, Elizabeth Cove, Margery Turner, Carlos Manjarrez, Kadija Ferryman, and Carla Herbig, for their contributions to this research. Finally, we wish to thank our three anonymous reviewers and Stefanie DeLuca, Debra Mekos, and Janine Zweig for their helpful comments on an earlier draft of this article.

Declaration of Conflicting Interests

The authors declared no potential conflicts of interests with respect to the authorship and/or publication of this article.

Financial Disclosure/Funding

The authors disclosed receipt of the following financial support for the research and/or authorship of this article: This research was supported by the Annie E. Casey, Rockefeller, Fannie Mae William T. Grant, and Smith-Richardson Foundations and the U.S. Department of Housing and Urban Development.
Notes

1. All names in this article are pseudonyms.
2. The evaluation targeted 4,248 families that were randomly assigned by the end of 1997; interviews were conducted with heads of households and up to two randomly selected children per household between the ages of 5 and 19 years (N = 6,683). See Orr et al. (2003) for a complete description of the study and methodology.
3. Measures of adolescents’ mental health and risky behavior were largely drawn from national surveys and were demonstrated to have high reliability and validity with diverse populations. However, it should be noted that the survey included very few questions regarding risky sexual behavior and no questions on rape, harassment, domestic violence, or coerced sex.
4. Girls in the Section 8 comparison group showed similar gains on most measures. However, since this article primarily focuses on experimental–control group differences, we do not report them here. See Orr et al. (2003) for details.
5. A team lead by Kathryn Edin and Jeffrey Kling conducted similar qualitative work in the other two Moving to Opportunity (MTO) sites, Chicago and Baltimore (Clampet-Lundquist et al. 2006).
6. For a complete description of the study and methods, see Briggs, Popkin, and Goering (2010).
7. This excludes respondents who were deceased, were unlocatable, or did not speak English or Spanish. We made multiple attempts to locate all eligible respondents, including calling (when valid phone numbers were available), sending mailings, and using the team’s ethnographers to knock on respondents’ doors. Abt Associates, Inc., which maintains the tracking database, requested updated information from its tracking service and searched the National Change of Address database. In addition, we sent some addresses to the National Opinion Research Center’s tracking service. Finally, where possible, the team’s ethnographers went to the last known address and attempted to obtain new address and/or telephone information for the respondent. This final cooperation rate was computed excluding those we were unable to contact because of deaths or invalid addresses.
8. A third component of the study (which we do not draw on here) neighborhood scans, focuses on the changing contexts in which MTO families are leading their lives, for example, the economic and social changes at the neighborhood, city, and metropolitan levels that are reshaping the “geography of opportunity” over time. The scans analyze census and administrative data at the neighborhood, city, metropolitan region, and other levels.
9. See Briggs, Popkin, and Goering (2010, chap. 8) for a full discussion of MTO movers mobility trajectories.
References


Raj, Anita, Elizabeth Reed, Elizabeth Miller, Emily Rothman, and Jay G. Silverman. 2007. Contexts of condom use and non-condom use among young adolescent male perpetrators of dating violence. AIDS Care 19:970–73.


**Bios**

**Susan J. Popkin** is both Director of The Urban Institute's Program on Neighborhoods and Youth Development and a Senior Fellow in the Institute's Metropolitan Housing and Communities Policy Center.
Tama Leventhal is Assistant Professor, Eliot-Pearson Department of Child Development, Tufts University, a William T. Grant Scholar, and a former U.S. Department of Housing and Urban Development Postdoctoral Urban Scholar.

Gretchen Weismann received her PhD from the Department of Urban Studies and Planning at MIT; she currently designs and manages housing programs at the Massachusetts Department of Housing and Community Development.