

Spring 2024



ECONPress

rethink *your world*

ECONPress

of Northeastern University

ECONPress is a publication for undergraduate compositions in economics. ECONPress invites the highest quality submissions from undergraduate students in various economics-related disciplines. It provides a forum for the undergraduate economics community to engage in active discussion and debate about the topics, theories, and applications they have learned inside and outside the classroom.

Executive Board

Tamara Schexnider
Editor-in-Chief

Madeleine King
Co-President

Vanessa Baquerizo
Co-President

Editorial Team

Aadit Bhatia
Benjamin Cojanu
Anna Daraselia
Michael Enriquez
Jane Gullason
Claire Hill
Lilly Hover
Alexia Ilie
Umtermere Kaplan
PengSyuan Lin
Gregory Marchev
Jacob Rocque
Kiera Skovlin
Snigdha Simhadri
Shreya Trivedi
Nayla Zaki

Advisor

Dr. Madhavi Venkatesan



Edited and published at Northeastern University

Editorial Offices

ECONPress

360 Huntington Avenue

301 Lake Hall

Boston, MA 02115-5000

Electronic Mail:

NUEconPress@gmail.com

Webs Site:

www.northeastern.edu/econsociety/econpress

ECONPress

of Northeastern University

Letter from the Editor.....	6
A Call for the Implementation of Parenting Licenses in the United States: A Discussion of the Economic and Social Benefits of Licensing Parents Ashley Lee	7
Two Nations, Two Paths: Comparing the Political Economies of Bangladesh and Pakistan Maimoonah Shafqat	14
An Economic Analysis of Property Theft in France and Denmark Julia Schultze	20
Public Housing’s Marginal Tax on Earnings and Work Disincentives Konstantina Barker	29
References.....	40





Letter from the Editor

To Our Readers,

I am delighted to share with you this new edition of ECONPress. Thanks to last year's leadership, ECONPress as a club was brought back to life and published its first journal in years. Since then, the club has continued to grow more than we could have hoped for. Over the past year, we have seen an incredible number of new faces that each bring new life into our club and new voices into our journal.

As a new recruit from last year myself, I learned a lot of lessons about leadership, collaboration, and the publication process – not to mention, of course, many specialized economic topics across all our distinct submissions. In this edition, the research topics include: a fortified appeal for the implementation of parenting licenses in the United States, a detailed comparison of the political economies of Bangladesh and Pakistan, an analysis of the different levels of property theft in France and Denmark, and an assessment of how public housing's marginal tax historically disincentives work in the United States.

The many submissions reviewed together as a club, as well as the many new members in the club, fills me with excitement for the future of ECONPress. We are already planning many exciting things for the year to come; that said, new things are already underway. This year, Michael Enriquez led the way to our first ever ECONPress podcast! Titled "GDP: Genuine Discussions with Professionals," Michael Enriquez and Snigdha Simhadri interviewed Dr. Gustavo Vicentini in our inaugural episode to talk about all things post-grad with an economics degree. Listen to it on Spotify and stay tuned for more episodes to come!

Another novelty I am particularly excited for is our plan to transition our publication frequency from an annual basis to a biannual basis. Thanks to our rapidly expanding size as a club, and to Yvonne Lin and Lilly Hover for their fantastic work in outreach and content creation, we have received more submissions than expected and are already working on our Fall 2024 edition.

I am incredibly thankful to every member of the ECONPress team, and to one of our newest members, Alexia Ilie, for dedicating so much of her time to put this journal together. I would also like to thank our supervisor, Dr. Madhavi Venkatesan, for always ensuring things run smoothly, and to our wonderful co-presidents Madeleine King and Vanessa Baquerizo for invigorating us all with their passion for this club.

Lastly, thank you to all the authors in this edition, and to all our readers.

Sincerely,



Tamara Schexnider
Editor in Chief

A Call for the Implementation of Parenting Licenses in the United States: A Discussion of the Economic and Social Benefits of Licensing Parents

Ashley Lee
Northeastern University

I. Abstract

Considering the widespread evidence in the psychological and economic literature regarding the detrimental impacts of child abuse and neglect by parents on the child and on society at large, parenting licenses should be required by government and hospitals before prospective parents are granted the right to raise a child, to ensure a baseline understanding of proper parenting and to weed out any “red flag” parents. Not only do the harmful effects of bad parenting dramatically impact the child’s social, emotional, and future financial well-being, but the economic burden incurred by society associated with child abuse and neglect is onerous as well. Instilling a system of required parenting licenses will not only qualitatively improve society (via having healthier, better educated, more morally responsible citizens), but have quantitative economic benefits as well—by investing in these preventative measures, society will, in effect, offset many of the costs the country is currently incurring via child abuse and in our criminal justice system.

II. Introduction

Hugh LaFollette’s Licensing Parents

I must start off by recognizing philosopher Hugh LaFollette’s 1980 essay, *Licensing Parents*. This is among the most influential writings in the current, albeit small, parenting license literature, and almost exactly encapsulates my own thoughts on the need for parenting licenses as well. I will summarize some of his most critical ideas here and offer my endorsement and further elaborations on them.

LaFollette points out that the idea of licensing certain activities is certainly not a novel one in our society. It is widely understood and accepted that activities like driving, performing surgery, and selling liquor should be licensed. Many would agree that living in a society in which anyone could participate in these activities without any qualifications or regulations would not be pleasant, considering the inevitably disastrous outcomes. The common thread across all of these activities is that they all have the capacity to inflict harm on others. Even though licensing will necessarily infringe on some people’s freedoms and happiness if they are denied the ability to pursue an activity they deeply desire to (e.g. a recently-turned 16 year old who desperately wants their driver’s license but fails their test), it is generally understood that this infringement is acceptable given that the act has the potential of harming other people (e.g. if said amateur driver goes out into the road and recklessly gets into an accident).

LaFollette proposes three criteria for licensing an action. He argues that if an activity (1) is “potentially harmful to others,” (2) “requires certain demonstrated competence for its safe performance,” and (3) has a “reliable procedure” to assess competence, then the action ought to be regulated. He lists actions like driving, performing surgeries, and offering legal advice as examples of ones that fit all three criteria, and analogously argues that parenting should be licensed as well. I will now address each of these criteria in turn, providing evidence in support of the idea that parenting fits into each and therefore falls within the realm of actions that ought to be licensed.

III. Lafolette's Three Criteria

Parenting as an Activity Potentially Harmful to Others

It is undeniable that the quality of parenting that children are raised with can drastically affect their future outcomes, considering the myriad ideologies and experiences in realms like physical health, mental health, educational opportunities, extracurricular opportunities, and otherwise crucial life lessons that parents ingrain into their children over the course of raising them. It is well-proven by research that children who were not parented properly “are more at risk for their own relationship troubles, depression, anxiety, and aggression, among other negative outcomes” (Lindberg, 2020, para. 26). These are factors that can have a drastic effect on a child throughout their entire life and that may permeate many aspects of their well-being, including self-esteem and external relationships.

Childhood especially is an exceptionally formative time in one's life, and traumatic experiences that occur during this time can have a detrimental effect on a child's life trajectory. Experiences incurred between birth and age 8 are especially important, as these are critical years in developing the brain's architecture, which provides the foundation for “all future learning, behavior and health” (“Why Early,” para. 2). It is undeniable how important good parenting is for children to have the support system to properly develop and build confidence during this period of time.

Additionally, bad parenting affects not only the child themselves, but also those in the child's personal lives and society at large. It has been shown that victims of child abuse are more likely to perpetuate the cycle of child abuse towards their peers or partners later in life (“Pathways Between,” para. 7) and engage in neglectful or abusive parenting towards their own children (Green et. al, 2020, para. 1). Victims of child abuse and neglect have also been shown to be more likely to engage in criminal behavior when they grow up. In a study conducted by Janet Currie and Erdal Tekin, it was found that childhood victims of maltreatment are twice as likely to engage in crime, even in studies involving twins—one of whom was maltreated and one of whom was not (“Does Child,” para. 1). This is likely because maltreated children tend to get involved in crime earlier in their lives, as “abused or neglected children are more

likely to be arrested as both juveniles and as adults” (“Does Child,” para. 6).

While there have been varied estimates across different studies regarding the cost of child abuse and neglect, all proposed estimated costs are staggering. An article by the National Bureau of Economic Research places the estimate of this cost in a wide range (somewhere between \$6.7 billion and \$62.5 billion a year), depending primarily on whether the social costs attributed to crime include estimates of willingness to pay to avoid crime (“Does Child,” para. 7). Another report conducted in 2012 by Richard Gelles, PhD and Staci Perlman, PhD places this estimate at roughly \$80 billion, which includes the cost of investigations into reports, foster care, medical and mental health treatment, special education, juvenile and adult crime, chronic health problems, among others (“Prevent Child,” 2021, para. 2). By eliminating some “red flag” parents from the parenting pool, the amount of child abuse and neglect is almost certain to decrease, thereby decreasing such costs to society.

It is also worth mentioning John Donohue III and Steven Levitt's research linking the declining crime rates of the 1990s with the legalization of abortion. For context, there were 5 states that legalized abortion in 1970, and then abortion became legalized nationwide in 1973 with *Roe v. Wade*. Donohue and Levitt found that crime across the states began to fall 18 years after abortion legalization (in other words, by the time it takes a child to mature from birth to adulthood). The 5 states that legalized abortion in 1970 experienced crime rate reductions before the rest of the country, suggesting that the crime rates could be correlated with abortion legalization as opposed to another overarching trend towards reduced crime rates during this time period.

It has been found that teenagers, unmarried women, and the economically disadvantaged are much more likely to seek abortions, and that children born to these mothers tend to be at a higher risk of committing crime in adolescence (Donohue and Levitt, 2000, p. 381). It follows that when these demographics of pregnant women were able to seek abortions legally, those children who would be more likely to commit crime in the future were simply never born. The proposed underlying reason behind this correlation between legalized abortions and the declining crime rates is an increased likelihood of bad parenting by mothers who do not have the means, whether financially or emotionally, to properly raise a child.

It is extremely important that a prospective

parent both be willing and able to properly provide for a child. As Donohue and Levitt's research shows, allowing parents an opportunity to demonstrate parenting willingness (the legalization of abortion) is correlated with, and perhaps results in, reduced crime rates—an obvious benefit to society. I am similarly arguing that having a mechanism by which parents demonstrate their parenting ability (via parenting license tests) will have positive effects both for the child and society at large.

It is clear that parenting can have great potential for harm when not taken seriously, both for the child and society at large. Improperly raised and maltreated children are left traumatized and insecure in their relationships with themselves and others and have a higher likelihood of engaging in criminal activity, resulting in drastic consequences for society as a whole.

Good Parenting Requires Demonstrated Competence

Good parenting also requires demonstrated competence. While there might not be a one-size-fits-all approach to parenting that will guarantee good outcomes in children one hundred percent of the time, there exist certain traits that all good parents are recommended to have. Decades of research have pointed towards several recognizable parenting skills that produce good outcomes in children, which are defined for the following study as having “happiness, health, success, and good relationships with parents” (“Parenting,” para. 1). Dr. Robert Epstein consolidates these parenting skills into 10 main categories (listed here in order from what the research team found to be the strongest to weakest predictors of a strong parent-child bond and children's well-being): Expressing Love and Affection, Stress Management, Relationship Skills, Autonomy and Independence, Education and Learning, Life Skills, Behavior Management, Health, Religion, and Safety (“Parenting,” paras. 11-20). Examples of such skills include “treats child with respect, builds self-esteem” (Epstein and Fox, 2010, para. 3) under Autonomy and Independence, and “uses reward systems extensively, uses minimal but effective discipline” (Epstein and Fox, 2010, para. 3) under Behavior Management.

In a study conducted by Epstein and Shannon Fox, 2,059 subjects in 23 countries took a test that classified where they fell along these 10 test scales, and it was found that the test scores from the study served to

be “good predictors of self-reported parenting ability, quality of relationship with children, and happiness of children, and were moderately good predictors of the health and success of children” (Epstein and Fox, 2010, para. 1). It was also found that parents who had previously partaken in parenting training scored substantially higher than those who had not (Epstein and Fox, 2010, para. 1). The findings of this study are incredibly valuable and support the notions that (1) there exist certain discernible competencies that good parents should have which result in positive outcomes for children, and (2) parenting training works and results in greater positive outcomes compared with those who have not received parenting training, both of which are important premises in the argument for implementing parenting licenses.

Navigating Cultural Parenting Differences

It is important to consider the significant role that racial and cultural differences can play in trying to find an objective measure of parenting ability. The recent film *Mrs. Chatterjee v. Norway* (released March 2023) illustrates the injustice and marginalization of minority races that can arise when one style of parenting (oftentimes Western) is unequivocally accepted as the gold standard. The film follows the story of an intense custody battle after Norwegian child welfare officials take Mrs. Chatterjee's children away because they deemed the family “incompetent” of parenting their kids due primarily to cultural differences (e.g. feeding children with hands, cosleeping) that struck the officials as concerning. It is worth noting that, as a film, *Mrs. Chatterjee v. Norway* likely presents a dramatized version of the events that unfold under

Norway's child welfare system, and that the Norwegian Embassy has released a statement in response to this film stating that in reality, “children will never be taken away from their families based on cultural differences described” (“Mrs. Chatterjee,” para. 3). Nevertheless, the issue underscored by this film, that there are significant injustices that can result when those creating and implementing child welfare laws are not sensitive to cultural differences, is important and relevant to the consideration of parenting licenses. To mitigate this problem in the implementation of parenting licenses, a high emphasis must be placed on cultural sensitivity and retaining an open mind in regards to other cultures' styles of parenting. It will be an absolute necessity to ensure that the team of government officials serving to enforce parenting

licenses and the researchers consulted in the content's creation are diverse: culturally, politically, socioeconomically, altogether across as many factors as possible. Whenever a home check is needed, an official of the same or similar background as the family should be sent to conduct the check, in order to remain most cognizant and understanding of different parenting norms. Additionally, when creating the content for the parenting license test, this content must be derived from research in collaboration with parenting scholars across the world to best account for cultural parenting differences within the parenting license framework itself as well. Another important issue with child welfare regulations is regarding the question of when to separate a child from their parents. The trauma of being separated from one's parents is immense for both the child and the parents, and the threshold must be incredibly high (e.g. at or nearing abuse or neglect) for a case to warrant a child being removed from their parents' care. Implementing parenting licenses would ideally eliminate many of these cases entirely via flagging high-risk prospective parents based on their parenting license test and psychological assessments, then either working with the parent so as to prevent any abuse or neglect from occurring, or prohibiting them from having children at all. In this way, parenting licenses serve as a preventative measure that would alleviate instances of trauma that may pervade in other 9 measures by which governments aim to protect children (e.g. taking children away from their parents if the parents are deemed unfit).

Navigating Socioeconomic Inequalities

It is important also to acknowledge the possible difficulties that may disproportionately affect those of a lower socioeconomic status as a result of implementing a parenting license framework. Everything that this framework calls for (study materials, registering for and taking the test, getting the actual license) will be completely accessible and free to all. Monetarily, all measures possible will be taken to ensure that those of higher economic statuses are not at any advantage or have any greater likelihood of attaining a parenting license. However, there is another factor that will be more difficult to account for in regards to upholding equality across social classes: time. It is the unfortunate reality that lower-income individuals will likely have less free time on their hands to take on the extra burden of needing to study for a parenting license test. Whether

it be the need to work more hours, work more jobs, or otherwise take on more responsibilities that higher-income individuals may not need to worry about, the amount of time left in the day for themselves, let alone to be studying for a test, is significantly less. Despite this possible discrepancy, however, imposing a slight barrier to having children still gets at a relevant and important notion: prospective parents who cannot find the time in their day to study for the parenting test likely would also not have the time in their day to properly take care of a child. Although it is incredibly unfortunate that lack of free time tends to fall along socioeconomic lines, and there definitely need to be structural changes made so that this gap is lessened and ultimately eliminated, it is still important to acknowledge what these present implications have for the diminished quality of life of many children who are born to extremely busy parents. In this sense, simply having the time in one's current life to study for the parenting license test can be viewed not as an unjust barrier, but rather as a tell in and of itself for whether a parent has enough spare time to dedicate towards caring for a child.

A Reliable Procedure to Assess Good Parenting

As discussed in the previous section, decades of research have uncovered certain parenting skills that have been found to predict better outcomes in children, which will be incredibly helpful in creating the content that the parenting license will test for. Data has also confirmed that parents who have taken parenting classes yield "better outcomes with their children than parents who lack such training" and that "more training leads to better outcomes" (Epstein, 2010, para. 24), which presents promising evidence that a system of parenting classes and licensing will be effective in improving parenting as well.

There is another incredibly profound point Hugh LaFollette makes that is relevant here: there already exists a test of parenting competency in our society, one required of adoptive parents. Though each adoption agency varies slightly in the rigor and breadth of their screening procedure, most adoptive parents must go through a process similar to the following: submit documentation including background information about the family (e.g. family history, why the desire to adopt, comfort with retaining contact with birth parents, budget, health evaluations by licensed professionals) and a call with the agency, undergo a home study by a state-licensed

social worker (including interviews with each family member, checks for household safety, checks for physiological and psychological well-being; “How Are,” 2023; “How Adoptive,” 2022, para. 12). Clearly, it is often an in-depth, extensive process before a set of adoptive parents are deemed fit to parent an adopted child, and why should biological parents be held to a different standard in their parenting than adoptive parents?

Research into outcomes of adoptive children, however, have yielded some seemingly paradoxical results. There is evidence that adoptive parents tend to be “better educated and put more effort into raising their kids” than biological parents and “typically provide the children in their care with residence in a safe, supportive neighborhood, attendance at a well-functioning, high-achieving school, and love, emotional support, and intellectual stimulation at home” (Khazan, 2015, para. 1; Zill and Wilcox, para. 1). However, adopted children are still found to have more behavior and academic problems than birth children throughout elementary, middle, and high school (Zill and Wilcox, para. 2), even when regression analysis was used to adjust for disparities across factors such as parent education, family income, and race (Zill and Wilcox, para. 3). Considering that adopted children should, in theory, be at an advantage compared to other children (in regards to behavior and educational outcomes) if looking solely at the better parenting they are receiving, the discrepancy in their outcomes is likely attributable to their early life traumatic experiences prior to coming into the care of their adoptive parents. Clearly, separation from birth parents results in pervasive negative consequences that are difficult to overcome even when given caring and fit parents.

A concerning trend has also begun surfacing in the past 20 years of adoptive parents “rehomeing” their children. This refers to when parents find underground ways (such as online marketplaces) to give their adopted child away, often because they claim the child’s behavior has become “too difficult to handle” (“What is Rehomeing,” 2015, para. 2). What this reveals is that even the current level of screening that adoptive parents go through is still not enough to fully prepare a parent for what it means to raise a child. Even after the home checks and interviews, some adoptive parents still find themselves unprepared and overwhelmed when the child ends up in their custody, leading to atrocities like illegal rehomeing.

From the aforementioned data, it should be concluded not that the screening process for adoptive parents is ineffective, but rather that a significant problem arises whenever children need to be separated from their birth

parents at all, and that parents (birth and adoptive alike) need to be given more preparation before raising a child. In the parental regulating framework I am proposing, which combines both the legalization and expanded access to abortion with implementing a system of parenting licenses (involving background checks similar to that of adoptive parents as well as a licensing test), the framework effectively creates preventative measures to ensure that (1) all parents who do not want a child (and will likely be unable to take care of them properly) will not be forced to give birth and (2) all parents who do birth a child will have the knowledge and capabilities necessary to properly raise that child. This will eliminate many traumatic cases of already-born children being removed from their parents, whether this occurs because the parent gives them up via adoption, or the child is taken away after their parents are deemed unfit via a child welfare program such as Norway’s.

IV. The Parenting License Framework

I have discussed in passing and insinuated within the previous sections some components that I think would be beneficial to include in a parenting license framework. Here, I will more explicitly lay out a comprehensive picture of what exactly my proposal is calling for.

Parent and Home Screening

This will be extremely similar to the screening procedures that adoptive parents undergo before they are deemed fit to raise a child. This would include documentation submitted with background information about the family, including information such as the parents’ marriage status, anyone else who would be living in the house with the child, annual income, the parents’ physical and mental health histories. They will also undergo a quick home study by a state-licensed social worker to ensure that the child will have a suitable place to live and that there are no outstanding factors of concern in the living environment.

Supplementary Resources

If the prospective parents pass the screening, they will then receive access to resources (perhaps in the form of a mailed brochure or simply an e-mailed list) customized

to them based on the demographic information in the submitted documentation that they may find helpful. For instance, low-income parents may be informed of support groups in the area of fellow low-income parents which they could choose to attend to build camaraderie and where they can share any common struggles or resources they find helpful, or they may be informed of relevant subsidies or grants for families in a certain income bracket. They will also receive the resources necessary to study and review for the parenting license test.

The Parenting License Test

This is the crux of the proposal. This calls for a test to be developed, similar to the driver's license test or the tests that a prospective surgeon needs to pass before being able to practice a certain action (driving, performing surgery), that will test parenting ability and ensure that all parents have some baseline parenting ability before being able to welcome a child into the world. The parenting license test is not intended to present a significant barrier to entry for people who want children, but rather an intervention imposed to weed out the "red flag" parents who, if not able to pass a relatively straightforward test of parenting capability, shall be deemed unfit to parent children of their own (unless they work on and improve these abilities). People are welcome to retake the test as many times as they need to in order to pass, and there will be resources readily available to help with studying for this test. All of the information to be tested on will be made publicly available and accessible.

I envision that the written test will include a mixture of questions about hypothetical scenarios, questions about recent research in the literature, and questions testing emotional intelligence. An example of a question may look as follows: *A recent study found that teens who spent more than three hours a day on _____ faced 2x the risk of experiencing poor mental health outcomes. A. video games B. homework C. social media D. texting* ("Social Media," 2023, para. 6).

There will also be a more hands-on component, meant to simulate parenting situations in which parents may be prone to losing their temper (e.g. toddler temper tantrums, whining for a new toy, newborns crying). There is an opportunity for virtual reality devices to be used here, where prospective parents put on a headset that simulates various parenting situations. Oftentimes, parents know what the best theoretical course of action to take should be in stressful situations, but annoyance and impatience

lead to a "heat of the moment" action taken instead of yelling, hitting, or otherwise maltreating a child. These simulations will be informative both for the test administrators to see any "red flag" parents who may be overly short-tempered and prone to abusive behavior and for the parents themselves to mentally prepare for some scenarios they may realistically encounter with their newborn, rather than entirely initially romanticizing the experience of raising a child to be then met with a disappointing reality later on. There will be no fee to take this test, and there will be both remote and in-person options, as well as weekend availability to be as accommodating as possible to the different testing preferences people may have or the hardships people may have in getting to test sites. If there are two parents for a child, both parents must pass the test. Otherwise, it is sufficient for a single parent to pass the test to parent a child on their own.

Once prospective parents pass the parenting license test, they will receive a physical license and their "licensed" status will also automatically be added to their official records (e.g. government, hospital), which will be checked when parents come into the hospital to birth their newborn or otherwise register their newborn. If it is the case that someone who does not have the license comes into a hospital to give birth, they will not be prohibited from getting treatment, but they will be informed that they need to get the license within a certain amount of time, otherwise fines will be imposed (to be continuously increased if the license is still not attained within increasing periods of time). Anomaly cases of non-compliance (e.g. parents refusing to get the license) will be closely monitored by social workers on a case-by-case basis to ensure that children of non-compliant parents are not being maltreated.

V. Next Steps

Amidst this discussion of what good parenting entails and how to enforce it, it is paramount to consider carefully what the value of children in society is, in order to further ground the relevance and importance of investing in parenting. It is important to note the distinction between the value of a child to their parents and loved ones in an emotional sense, and the value of a child to society in an economical sense. Though the value of a child to a parent is often deeply emotional and meaningful for a myriad of reasons beyond the child's capacity to make money for a family, the value of a child to society is primarily their ability to eventually contribute to the economy as a

productive economic agent.

There are clear reasons to invest in parenting from the emotional sense; every well-intentioned parent wants their child to grow up under the best circumstances possible, which necessitates starting with good parenting. From an economic lens, there are even more reasons to prioritize good parenting on a societal level. As a future economic agent that can contribute productively to the economy and to one's family, a child has tremendous potential worth investing in. Children make up the next generation, and the way that they are parented has drastic effects on the type of people they become and, ultimately, the productivity of the incoming workforce. Children also produce a wide range of externalities for society depending in large part on the parenting they received (e.g. crime, economic stimulation, innovations, kindness spread to others), which also point to the importance of investing in good parenting to maximize the positive externalities possible that come with raising children.

VI. Author's Note

This essay is written at a time during which reproductive rights in the United States are at risk. With the recent overturn of *Roe v. Wade*, I want to note that this essay is not to be read as another infringement into the autonomy of women to bear or not bear children. Rather, the distinction for this proposal lies where abortion legalization is about protecting the right of women to be able to control whether or not to have a child, while parenting licenses are about protecting children by ensuring that they all grow up with parents who know how to properly care for them. I believe that abortion legalization and parenting licenses must coexist in an ideal society so that prospective parents both want their child and know how to raise them properly. Though I acknowledge the controversy this suggestion may provoke especially in a post-*Roe* America, I stand firmly by my belief that preventative measures must be taken to ensure that all children grow up in a loving, caring family.

Two Nations, Two Paths: Comparing the Political Economies of Bangladesh and Pakistan

Maimoonah Shafqat
Wellesley College

I. Introduction

During the time of the British Raj, nearly all of the Indian subcontinent was united under imperial rule. After the Partition of India, Pakistan and what is now Bangladesh were one country. Modern day Pakistan was West Pakistan, and Bangladesh was called East Pakistan. In 1971, the Bangladeshi people declared independence and established the country of Bangladesh after a brutal war. Throughout the 1980s and 1990s, both Bangladesh and Pakistan were politically and economically unstable. Pakistan was embroiled in conflicts between the elected government and the military, while facing the economic fallout from the loss of “East Pakistan”. Bangladesh was a new country trying to create stable institutions in the aftermath of a bloody war and the murder of most of its intelligentsia (US Department of State, n.d.). In the mid to late 1990s, both countries received considerable loans from the International Monetary Fund (IMF) to boost their fledgling economies (History of Lending Commitments, 2023). These loans came with conditions of financial liberalization, mainly: loosening trade restrictions, privatization of state-owned enterprises, and deregulation (Bhattacharya, 1996).

Pakistan and Bangladesh are comparable countries for a few reasons. From a historical perspective, both nations were part of the British Raj, so they have a shared experience of colonialism. Both countries were also separated from a larger country—Pakistan from India, and Bangladesh from Pakistan. They are both Muslim majority nations with commensurate populations; Bangladesh has a population of roughly 169 million people, and Pakistan has roughly 231 million people (World Development Indicators: Bangladesh, Pakistan).

The political system in both nations was heavily influenced by the British parliamentary system, and they are both labeled as hybrid regimes with a mix of democratic and authoritarian elements (The Economist, 2022). Lastly, both nations have mixed economies wherein the government still exercises control over the production and distribution of certain goods.

At the start of the 21st century, the Bangladeshi economy and the Pakistani economy looked rather similar (see Figure 1). A shift in conditions in the early 2000s altered the economic trajectories of both nations, and by the start of the 2010s very clear differences were beginning to emerge. In 2023, the differences between the Bangladeshi economy and the Pakistani economy are more pronounced than ever, with the former on track to become a middle income country, and the latter on the cusp of a catastrophic sovereign debt default (Bloomberg, 2023). Since 2000, Pakistan has faced financial crises and required IMF bailouts at a much more frequent rate than Bangladesh or other South Asian economies. This paper investigates the political and economic causes that may have led to Pakistan and Bangladesh’s differing economic outcomes, despite the many similarities between the two nations.

II. Literature Review

IMF Reviews

As part of the IMF’s founding Articles of Agreement, the Fund holds annual bilateral meetings with member

nations. The IMF Staff Report for the 2001 Article IV Consultation for Bangladesh details many key macroeconomic indicators, such as the exchange rate, interest rate, and fiscal deficit. The IMF states that the Bangladeshi economy showed steady improvement over the 1990s on many relevant economic and social benchmarks. They specifically note impressive reductions in poverty and consistent GDP growth (International Monetary Fund, 2002: 113). Despite these positive shifts, the economy weakened in the late 1990s as external debt rose and foreign reserves declined—the report predicted that by the end of 2002, Bangladesh would only have enough reserves left to pay for a month of imports. The Staff Report also indicated that 34% of Bangladeshis remained in poverty despite attempts to reduce the poverty rate throughout the 1990s. Furthermore, Bangladesh experienced devastating floods in 1998, which led to massive inflows of foreign aid. The IMF believes Bangladesh recovered well from the floods in the following years, but stated that aid flows would decline once a partial recovery had been made. The Staff Report does not conclude with a positive outlook, stating that growth will drop in 2001 and 2002, although they note that broader global economic conditions will play a role in this decline as well.

The 2000 Pakistan IMF Staff Report will be used for comparison with the 2001 Bangladesh report, because Pakistan does not have a report for 2001. There are a few minor variations, as the reports were published in different years, but the overall economic trends described are similar. The report states that Pakistan received significant IMF assistance in the 1990s, including several structural adjustment and reform programs. Implementation of IMF conditions has been poor and key social indicators in the nation are below target. Creditors imposed sanctions in 1998 after Pakistan conducted nuclear tests, leading to a debt crisis (International Monetary Fund, 2001: 024). In 1999, a military coup overthrew the democratically elected government, and the military regime promised swift and forceful reforms. Some reforms were successfully implemented, such as policies that widened the tax base. As a result, external debt had skyrocketed, leaving the country very vulnerable to a balance of payments crisis. The report emphasizes privatizing national industries, such as Pakistan Steel Mills and Pakistan Railway. The IMF approved a new Stand-By Arrangement for Pakistan in late 2000; a Stand By-Arrangement (SBA) is a program specifically designed for nations facing a balance of payments crisis. The 2000 report for Pakistan and the 2001 report for

Bangladesh mention similar ails, especially the lack of foreign reserves. The IMF did not have a positive economic outlook for either nation.

Yet, a decade later in 2011, the report for Bangladesh was much more optimistic, while the report for Pakistan painted a dire picture. While Bangladesh's economy weakened in the late 1990s, it was much stronger in the first decade of the 21st century. Garment exports rose considerably in this decade, as did remittance inflows, which increased the country's foreign reserves (International Monetary Fund, 2011: 314). Bangladesh also improved its domestic infrastructure to provide a reliable electricity supply to its citizens, directly improving their everyday lives. The nation also successfully implemented administrative reforms that allowed tax revenue to pass 10% of GDP, which was a huge milestone for Bangladesh. High inflation and a brief depreciation of the Bangladeshi taka presented macroeconomic challenges, but the IMF believed that Bangladesh's medium-growth targets were attainable. They also mention that Bangladesh's exports have fared better than other Asian nations, even high income nations, in the aftermath of the Great Recession (International Monetary Fund, 2011: 314).

In 2011, the IMF had a pessimistic view of Pakistan's future. The 2011 Staff Report details numerous challenges the nation has faced in the preceding years: the 2008 Recession, political turmoil, security issues, major floods, and an ever-increasing fiscal deficit (International Monetary Fund, 2012: 035). Growth in the short and medium term would remain too small to absorb economic shocks, thus, the economy would continue to weaken. The IMF supported Pakistan with a Stand-by-Arrangement (SBA) in late 2008 that, in their words, averted a "full-blown crisis", yet the recovery since then had been painfully slow. They advise that reform is desperately needed to boost the private sector and guarantee central bank independence, but recognize that the political climate is not conducive to reform. The most poignant difference between this report and the 2011 Report for Bangladesh is the focus on potential. The authors repeatedly noted that Pakistan had immense potential to grow and take advantage of its geostrategic importance and young labor force, yet the government does not avail these advantages. These IMF reports help establish key fundamental differences between the Bangladeshi economy and the Pakistani economy in 2011, while also serving as evidence that both economies were similar at the start of the 21st century

It is worth noting that this Staff Report, as well as other IMF reports cited in this paper, may contain bias.

They were composed by IMF staff, and will likely not criticize the IMF's policies and the role they play in altering the Bangladeshi and Pakistani economies. For example, this report lauds the efficacy of neoliberal, "Washington Consensus" policies such as trade liberalization, privatization of state enterprises, and flexible exchange rates. These policies were originally popularized by policymakers looking for ways to help Latin American countries recover from a debt crisis in the mid-1980s. They were backed by economists at the IMF, World Bank, and US Treasury and gained more recognition after the dissolution of the USSR in the early 1990s. Many developing countries had adopted economic systems with more state influence, thus, these ideas directly contradicted their existing models (Irwin & Ward, 2021). For example, in the 2001 Staff Report for Bangladesh, IMF staff recommended that the country adopt flexible exchange rates. In response, Bangladeshi authorities expressed that the Bangladesh Bank did not have the technical ability to handle a flexible exchange rate regime. Despite their hesitation, IMF staff urged them to adopt the regime anyway, stating that if the central bank was given independence, the risk would be minimal (International Monetary Fund, 2002: 113).

Corruption

One potential explanation for how the different economies evolved is the presence of corruption. A 2014 report from Transparency International states that corruption hinders economic growth by increasing inequality, reducing economic efficiency, and decreasing the efficacy of social welfare programs. As per this report, Pakistan is the 140th most corrupt country in the world, and Bangladesh is the 147th most corrupt (Chêne, 2014). M. Niaz Asadullah and N.N. Tarun Chakravorty corroborate this, stating the level of corruption in Bangladesh is very high, even when compared to Pakistan and India, (Asadullah & Chakravorty, 2019). The Bangladeshi people also perceive their government as less efficient due to corruption (Miah et al, 2021). Despite this low social trust, Bangladesh has achieved significant export-led growth. Asadullah and Chakravorty refer to this phenomenon as Bangladesh's 'double paradox'—the presence of strong sustained macroeconomic growth despite a high level of corruption. Private sector confidence is undermined by frequent cases of embezzlement by public officials and bribe seeking

behavior; nevertheless, there is growth in the private sector (Asadullah & Chakravorty, 2019). There is no double paradox for the Pakistani economy. While Pakistan has experienced growth in exports since 2000, it was surpassed by Bangladesh in volume of exports in 2012 and surpassed in terms of GDP per capita in 2016 (World Development Indicators: Bangladesh, Pakistan).

It has also been shown that the IMF lends to governments it knows are corrupt, yet it does not track or place conditions on the funds it loans to these governments. IMF lending may not only exacerbate existing corruption, but can actually encourage more corruption by giving monetary support to corrupt elites and special interest groups. This is especially salient in the case of "lower-rated developing countries with especially high degrees of corruption" — a description which applies to both Bangladesh and Pakistan (Saxton, 1999). Although both countries have comparable levels of corruption and histories of IMF lending, Bangladesh has managed to pursue consistent economic growth, while Pakistan has stagnated. Thus, corruption alone is not an adequate explanation for the varying outcomes of both countries. If corruption was the primary, or exclusive, factor hindering economic growth, then its effects would have been seen in both nations' economic indicators.

External Financial Institutions

Another theory that may explain Bangladesh's impressive growth is the influence of external financial institutions, namely the IMF and its encouragement of financial liberalization. Pakistan's weak growth might be attributed to the forced privatization of state industries and deregulation before the state was ready for those reforms. Natalya Naqvi states that while Pakistan has a high level of corruption in the public sector, economic outcomes would have been improved if the public sector retained control over some industries. One of Naqvi's key arguments is that the pre-reform financial sector efficiently directed funds to productive sectors, but after reforms, credit was allocated to sectors that were unproductive in the long run. She also notes that liberalization did not reduce corruption as the IMF might have believed it would. Rather, the reforms created new issues, especially because they drastically reduced the government's power in comparison to private banks (Naqvi, 2018).

Mian Ahmad makes a similar claim while

	Bangladesh 2000	Pakistan 2000	Bangladesh 2011	Pakistan 2011	Bangladesh 2019	Pakistan 2019
Poverty headcount ratio at \$2.15 a day (2017 PPP) (% of population)	33.3%	33.3%	18.2%	9.4%	13.5%	4.9%
GDP (current US\$)	\$53.57 billion	\$82.02 billion	\$128.64 billion	\$213.59 billion	\$351.24 billion	\$320.91 billion
GDP per capita (current US\$)	\$413.10	\$531.30	\$856.40	\$1075.50	\$2122.10	\$1437.20
GDP Growth (annual %)	5.3%	4.3%	6.5%	2.7%	7.9%	2.5%
Inflation, consumer prices (annual %)	2.2%	4.4%	11.4%	11.9%	5.6%	10.6%
Personal remittances, received (% of GDP)	\$1.97 billion	\$1.07 billion	\$12.07 billion	\$12.26 billion	\$18.36 billion	\$22.25 billion
Debt service (PPG and IMF only, % of exports of goods, services and primary income)	10.3%	21.1%	4.9%	7.9%	4.5%	31.3%

Figure 1. Source: World Bank Open Data. 2019 data is included because in 2011, both countries were dealing with the aftermath of the 2008 Recession. 2019 data more accurately captures their recovery and the long term impacts of economic decisions made during the 2000-2011 period. The more relevant comparisons are bolded.

discussing the IMF's Structural Adjustment Program (SAP), a major policy reform suggested to developing nations with poor economic performance (Ahmad, 2014). A chief aspect of the SAP is transitioning to a market economy with the state taking on a limited role. Pakistan has taken on six adjustment loans since the 1980s, yet debt continues to accumulate, slowing the nation's economic growth. Ahmad claims that while poor fiscal policy by the Pakistani government is partially responsible for Pakistan's economic woes, much of the blame should be placed on the SAP itself, as the constant restructuring has worsened the nation's economic prospects (Ahmad, 2014).

III. The Role of Politics

Ahmad and Naqvi's arguments provide a different perspective, stating that Pakistan's prospects were dimmed by the IMF. While this theory may be more plausible than the claim that corruption is the primary cause of Pakistan's weak growth, the government of a nation is at least somewhat responsible for the nation's economic condition. Another, perhaps more salient point, is that Bangladesh also was dependent on IMF loans throughout the 1990s and early 2000s (Bhattacharya, 1996). In November 2022, the Bangladeshi government reached an agreement with the IMF for a US \$4.5 billion loan to support climate resilience measures and combat inflation (International Monetary Fund, 2023). Debapriya Bhattacharya notes that during the 1990s, the IMF and World Bank served as the main policy advisors and lenders to the Bangladeshi government (Bhattacharya, 1996). The IMF recommended the same neoliberal reforms for Bangladesh as it did for Pakistan and imposed similar conditions for its loans, yet Bangladesh achieved success. From 1990 onwards, Bangladesh went to the IMF for an Extended Fund Facility, Standby Arrangement, or Extended Credit Facility four times, while Pakistan sought assistance 11 times (Pakistan: History of Lending Commitments). Thus, placing all the blame on external institutions is not a comprehensive approach.

Although Naqvi and Ahmed's arguments hold truth, the political environment in Pakistan is not conducive to

meaningful economic reform due to fundamental political differences between Pakistan and Bangladesh. Notably, two key political differences must be considered: the frequency of coups and military rule in Pakistan, and foreign influence on the Pakistani government following the attacks of September 11th, 2001.

Coups and Military Rule in Pakistan

In October 1999, a military coup toppled the democratically elected government of Prime Minister Nawaz Sharif and ended the longest period of democracy in Pakistan to date. According to Hossain (2000), two days after the coup, General Pervez Musharraf, who had taken over as President, issued an order that suspended the Constitution of Pakistan. Historian Larry Diamond referred to this coup as “the most serious reversal of democracy of the contemporary period” (Diamond, 2008, p. 57). Internal factors that led to the coup include widespread public sector corruption, sectarian violence, and a deteriorating economy. Former Prime Minister Sharif’s handling of the economy was disastrous—income tax avoidance by elite Pakistanis grew during his administration, while his personal fortune grew immensely, an increase which did not go unnoticed by Pakistanis. The government had also maintained high domestic interest rates for many years, discouraging investment. Remittances from Pakistani workers in the Gulf states had dried up; workers were afraid to send money to Pakistan as the government was freezing assets in Pakistani banks. Pakistani leaders seemed unconcerned with the country’s dire prospects, as they spent millions on lodging (\$35 million) and a new office space (\$24 million) in late 1990s (Hossain, 2000).

The new military government was hardly less corrupt. Musharraf portrayed himself as a reform-minded leader, stating that he desired to decrease tax avoidance and rebuild Pakistan’s institutions. Nevertheless, by 2008 the Pakistani economy was showing signs of weakness even before the effects of the Great Recession hit the country (ul Haque, 2010). Musharraf accelerated the processes of liberalizing banks and industries that had begun in the 1990s, but he did not look towards long-term growth. His administration’s pursuit of short term investments that appeared good on paper—such as investing in telecommunications when the majority of the country did not have access to consistent electricity—was economically ruinous (ul Haque, 2010). Even after Musharraf’s

resignation, the military continued to heavily influence Pakistani politics. While there have been a few attempted coups in Bangladesh—for example, one in 1996 and one in 2007, they were unsuccessful. Military rule threatens Pakistan’s political system and economy, while Bangladesh is largely immune to this threat for political reasons that are beyond the scope of this paper. The 1999 coup and its aftermath had a negative impact on Pakistan’s economy, especially its economy from 2000-2011. These effects are not seen in Bangladesh as it faced a different political situation during that time.

Post 9/11 Foreign Influence in Pakistan

Following the September 11, 2001 attacks, Washington and Islamabad developed close ties. The US viewed Pakistan as a crucial ally in South Asia; it shared a border with Afghanistan, where the US had initiated the War on Terror. During these years, Pakistan received billions in aid from the US, in addition to diplomatic support, debt relief, and military assistance (Hathaway, 2008). Until 2008, Pakistan was ruled by General Musharraf, who took power in the aforementioned 1999 military coup of the federal government. Hence, for almost a decade, the US was giving military, political, and economic aid to a military regime that was ruling without the consent of the populace. Hathaway (2008) elaborates that the US waived sanctions it had imposed on Pakistan in the 1990s due to the coup and Pakistan’s development of nuclear weapons, and encouraged allies to do the same. The US also sent more than \$20 billion to the Pakistani government in the first 5 years after 9/11 in the form of security-related aid and direct cash transfers, however, accounting by the Pakistani government was so unreliable it is impossible to know how much of this money truly went toward the purposes it was intended for (Hathaway, 2008). The US’s allyship gave Musharraf’s undemocratic regime legitimacy and allowed him to delay the democratic transition he had promised for years. This approach clashes with how the US traditionally presents itself and its interests abroad; it normally claims to uphold and defend democracy. In the case of Pakistan, the US did not push for democracy and hardly provided any economic benchmarks for Musharraf’s regime as conditions for aid. Furthermore, US aid scarcely targeted non-military sectors, thus, it provided little benefit to most ordinary Pakistanis (Hathaway, 2008). Instead, it further bolstered the military, which

had already secured total control of the country. The US's foreign policy in these years laid the groundwork for an even more unstable and corrupt Pakistan after Musharaff's resignation. In contrast, the Bangladeshi government never experienced US influence to this degree. Bangladesh did not have the same geopolitical importance to the US as Pakistan did during the War on Terror, nor has the US ever explicitly supported a military dictator in Bangladesh. Thus, the nature of American economic and political support to Pakistan in the years following 9/11 uplifted the military at the cost of the rest of the Pakistani economy. The US's clear-cut support for Musharraf allowed him to put the interests of the Pakistani people aside and stalled the country's path to development.

IV. Potential Solutions

Understanding the history of military rule and foreign influence in Pakistan supplements the arguments made by Ahmed, Naqvi, and Asahdullah and Chakravorty. When these factors are viewed along with broader political changes in Pakistan, it becomes evident that the political environment in the country made the implementation of successful economic policies very difficult between 2000 and 2011. These political and historical differences between Pakistan and Bangladesh can explain the variation in their economic trajectories. To summarize, Pakistan and Bangladesh are in different economic situations due to corrupt leaders and institutions, specifically military rulers in Pakistan, and the influence foreign institutions, including the IMF and formidable foreign governments such as the US.

Bangladesh has incredible synergy between policy makers and economic actors. The Brookings Institution calls this the "supply response" to policy actions; as the government implements incremental reforms, the market responds, and the government gauges this response before proceeding with more reforms. These minor reforms revitalized the garment industry and boosted crop production. Bangladeshi entrepreneurs were further supported by policies that expanded the country's infrastructure, especially roads, electricity and telecommunications (Mahmood, 2021). Making broad, sweeping policy changes is difficult in a developing country with weak institutions, yet Bangladesh has achieved economic growth by making incremental changes that deepened over time.

Given that Pakistan has a corrupt, sometimes inef-

fectual public sector as well, attempting small reforms that target key industries might be successful in increasing growth. Another factor to consider is the presence of NGOs. Bangladesh's government was heavily influenced by foreign donors and NGOs in the 1970s and 1980s (Mahmood, 2021). Since then, however, the presence of homegrown NGOs, monitoring agencies, and think tanks has grown, and these organizations have supported state initiatives in many areas. Pakistan has a few prominent domestic NGOs, but largely depends on foreign organizations (Naqvi, 2018). This lack of civil society means worthwhile policies lack support that could make them more effective. While the legislative environment varies between the two nations, these minor changes are the easiest to make given the political hurdles in Pakistan.

V. Conclusion

While the economic and political histories of Bangladesh and Pakistan were initially intertwined, they have since diverged. As both nations try to promote economic growth, they are facing challenges familiar to other developing countries with histories of colonialism and imperialism—corruption and internal political instability. Both countries are also large IMF debtors, so they have to contend with external pressure on their economies from the IMF and other foreign governments. Other countries facing similar situations include Nigeria, Ghana, and Columbia (International Monetary Fund, Total IMF Credit Outstanding Movement). Bangladesh serves as an example of how a low income country with high levels of public sector corruption can improve outcomes for its people. In contrast, Pakistan serves as an example of what decisions a developing country should avoid if they want to grow their economy.

Comparing Bangladesh and Pakistan demonstrates the importance of aligning internal and external conditions for economic growth. A sovereign nation's government is responsible for its economic circumstances; if it is corrupt and undemocratic, it will face the consequences of being corrupt and undemocratic. However, in some cases, it does not matter how noble and well-intentioned a domestic government is if it lacks the basic funds to improve the lives of its citizens. This is where the IMF, World Bank, and other governments come in. Countries can only be helped to the extent that they are willing to help themselves.

An Economic Analysis of Property Theft in France and Denmark

Julia Schultze
Boston College

I. Introduction

In many countries across the world, criminal theft has become a common and highly problematic issue that behooves politicians, economists, and citizens to take a closer look at the reasons behind this ongoing problem. Some examples of larceny include stealing vehicles and valuable items, pickpocketing and scamming, and counterfeiting money. Theft is a particularly interesting issue because it requires a close study of how political legislation, income levels, and economic developments lead to fluctuations in the number of thefts committed. This paper compares the levels of property theft in Denmark and France, with a particular focus on each society's political legislation, response, and management of this problem. Rates of larceny in different countries involve political differences as well as current laws that may disadvantage certain groups. These laws can result in unfortunate situations such as poverty, human rights violations, and homelessness. Here, we will contrast varying theft rates in Denmark and France, using empirical evidence to reveal their differences and causal factors. Theft is one of the most reported crimes in France. In 2020, a recent survey made by the United Nations Crime Trends Survey (UN-CTS) reported 680,196 cases of property theft committed in France, and 142,042 cases committed in Denmark in the year 2020. (United States Office on Drugs and Crime. 2022, Corruption and Economic Crime).

This large difference is roughly 538,154 more cases in France than in Denmark. Further research on this topic will allow us to analyze legislative politics and describe how property theft is treated in each country. We will compare rates of theft in France and Denmark over the past 10 years and establish a common thread between political or economic developments and their respective

theft rates. Using this analysis, we attempt to find similarities, contrasts, and correlations between the two European countries. This paper aims to benefit the research community and general audience by contributing to a greater discussion around this issue.

II. Definitions & Literature Review

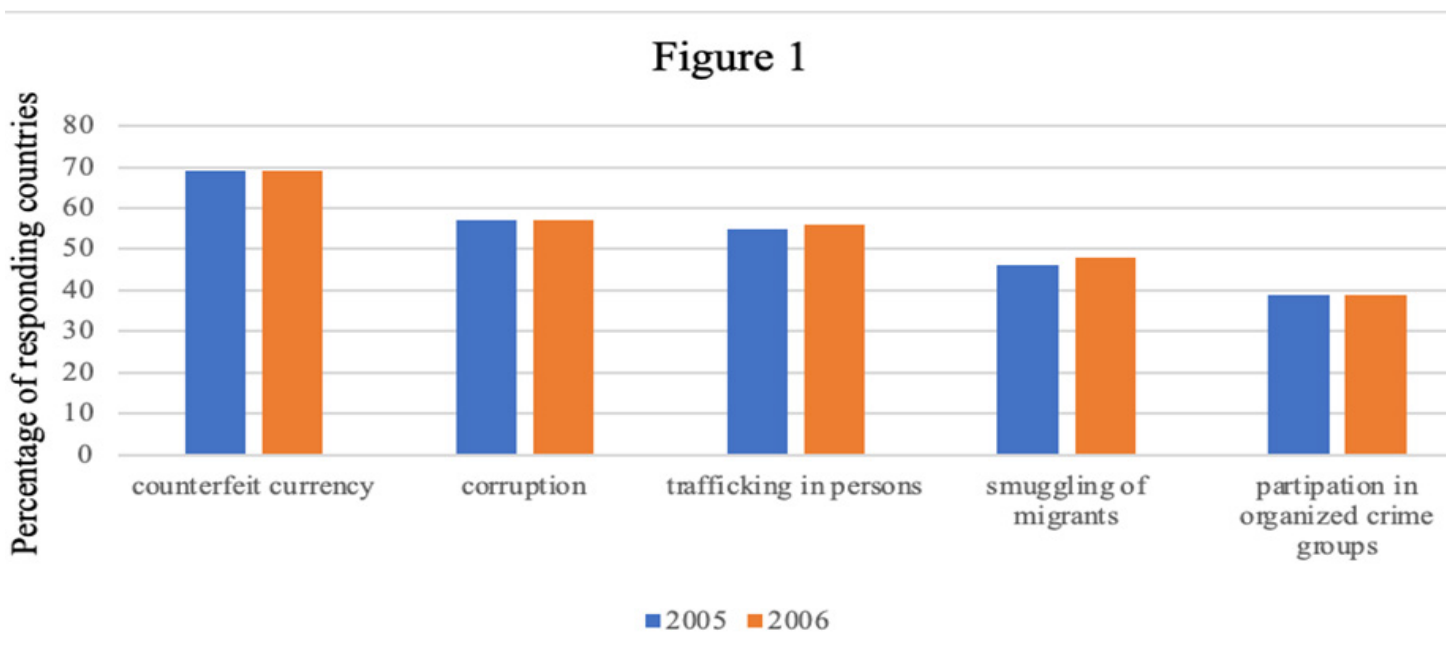
A comprehensive and comparative analysis of these two countries first requires us to understand the main definitions and key phrases used throughout this paper. Larceny, otherwise known as property theft or stealing, is a long-standing issue that affects millions of people across the globe every year. The United Nations Office on Drugs and Crime (UNODC) formally defines theft as "unlawfully taking or obtaining of property with the intent to permanently withhold it from a person or organization without consent and without the use of force, threat of force or violence, coercion or deception." (UNODC, International Classification of Crime for Statistical Purposes, p. 58). This paper refers to reports of theft against property which do not involve the harm of a victimized person or party. The definition of theft remains the same regardless of the value of the stolen property. According to Economist and Professor Ralph C. Allen, "Economists generally associate an individual's absolute poverty (that is, real income being below a specific level) to the individual's expected benefits of legal and illegal activity; therefore, absolute poverty may create the perception that one's skills are relatively more productive in criminal activity" (Allen, 1996). Moreover, an important takeaway from this quote is that economists view absolute poverty as potentially influencing an individual's decision-making regarding legal and illegal

activities. Specifically, when individuals face extreme poverty, they may perceive that their skills are more beneficial in engaging in criminal activity than in legal employment. This suggests that poverty can shape individuals' perceptions of their economic opportunities and lead them towards illegal means of income generation.

We will use data from the International Classification of Crime for Statistical Purposes (ICCS), an institutional framework that categorizes different types of crime and provides international statistics and data. It is important to note that each country may have a different definition of theft, and this inconsistency may limit the comparability of these statistics. Different theft definitions are due to the different penal codes and reporting behavior of each country, as well as the recording practices of police reports. It is also imperative to note that not all cases of theft are reported to the police or higher authorities, which may limit data analysis. However, in order to categorize theft definitions and strengthen our comparisons, we refer to the Eurostat EU Guidelines and the ICCS to perform trend analysis and explain variations in the data. This will allow us to explain how theft has evolved in France and Denmark under comparable circumstances. The Eurostat EU Guidelines states that "the purpose of the ICCS is to strengthen comparability and consistency as well as to improve analytical capabilities at a national, regional and international level" (Eurostat EU Guidelines for the ICCS, 2017). The structure of the ICCS aims to provide definitions and classify each type of criminal activity to facilitate comparability across countries, consistent definition, and cohesive data at the national, European, and international levels.

There are multiple types of theft punishable by law, and additional penalties may be imposed on the perpetrator based on the circumstances. One example of criminal theft is the use of counterfeit currency. Counterfeit currency refers to the attempted use of fake money to purchase goods or services. Offenses of counterfeit currency are among the most reported crimes in the UN-CTS. In 2005 and 2006, roughly 69% of UN countries responded to the survey's questions based on counterfeit currency (Harrendorf et al, 2010). As shown in Figure 1, the percentage of respondents to questions in counterfeit currency was the highest statistic of all other reported areas of criminal activity in UN countries. Thus, Figure 1 reveals that attempted theft using fake money is a highly problematic and prevalent area of corruption.

Figure 1. Percentage of countries responding to the 10th UN-CTS who answered police questions on organized crime, trafficking in persons, smuggling of migrants, corruption, and counterfeited currency, 2005 and 2006.



Graph made using data from "European Institute for Crime Prevention and Control," Affiliated with the United Nations. *International Statistics on Crime and Criminal Justice.*

According to the Equal Rights Trust, the French Penal Code states that theft is punishable by 3 years in prison and a €45,000 fine (Spencer, 2005). The intent to steal is an act punishable by law, regardless of whether the act was successfully accomplished or if the item is returned to its rightful owner. Accomplices of the perpetrator are also subject to punishment, and may receive the same penalties, even if they have not directly committed the crime themselves. To make a comparison between France and Denmark, we will also include relevant literature on the evolving levels of theft in Denmark. For example, Statista is a helpful research database that provides statistics on everything from consumer goods and technology to media advertising and telecommunications. We will use this database and other reputable sources such as the Organization for Economic Cooperation and Development (OECD) and the National Statistics Agency in Denmark to compare data and draw empirical conclusions about theft in each country.

III. Research Questions & Design

This paper compares the rates of reported theft in France and Denmark using empirical data, political legislation, and theories to explain statistical differences. In doing so, we will first review how political legislation and mandates in each country have impacted poverty. In doing so, we will identify how theft levels have evolved. Trend data reveals how each country deals with these issues and whether there is a causal relationship between poverty and theft levels. The main question to be answered is as follows: how have political legislation and economic regulations affected theft rates in France and Denmark, and what external factors contribute to Denmark's lower theft rate than that of France? What types of legislation and government mandates have had an impact on this phenomenon? Databases, tables, and other relevant quantitative measures will explain statistics and identify comparisons. Finally, we analyze theories to engage with empirical data and draw relevant conclusions. This case selection is methodical and coherent with the research question because it allows us to identify the differences between France and Denmark's cultural norms, mandated laws, and economic markets. The French government's response to income inequality and poverty is an important facet of this evaluation. As mentioned above, governmental and institutional responses to these issues are the main causal mechanisms to answer the research question. Specifically, this research addresses

whether there is a correlation between the rise of poverty and homelessness with the rise of property theft. Two key variables to answer this question are described as follows.

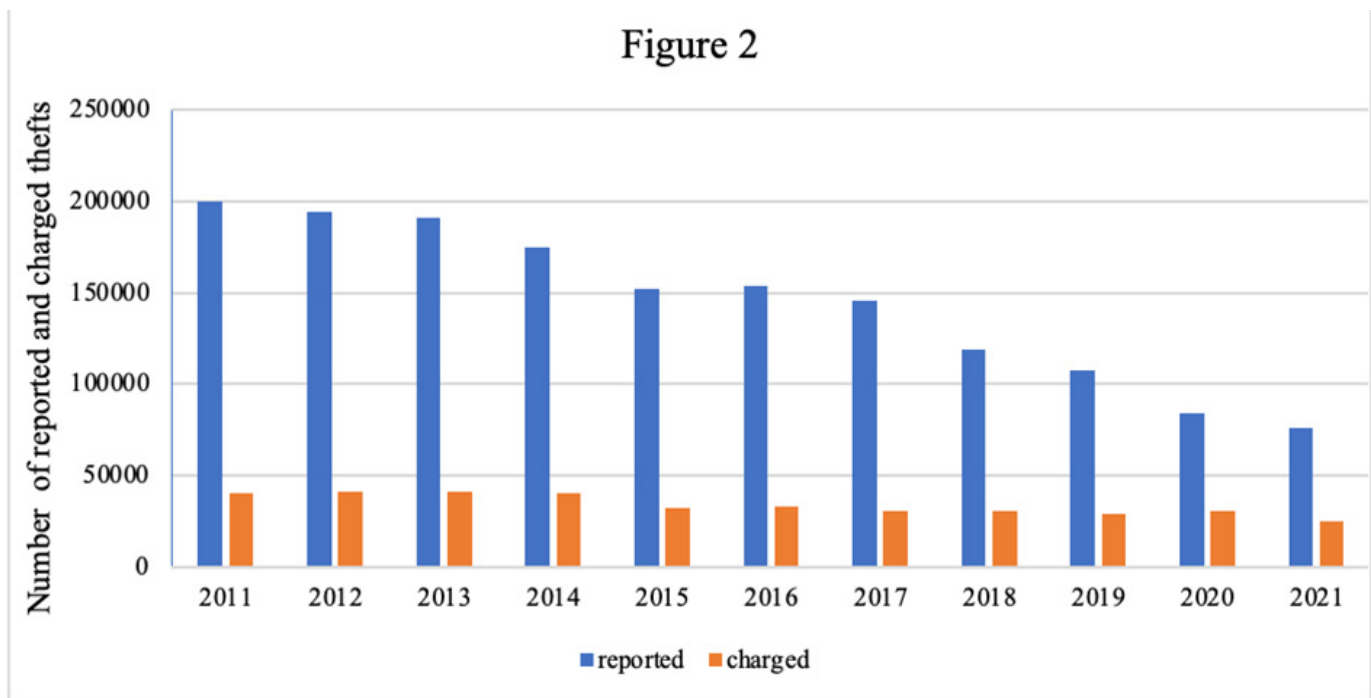
The dependent variable refers to the levels of theft in each country. This variable is a quantitative measure of how the number of reported thefts has fluctuated over time, specifically in the past 20 years. The independent and explanatory variable is each government's response to poverty and crime. Using this variable will allow us to examine how these responses have affected the number of reported thefts. It is essential to understand how the political legislation in each country has impacted poverty and homelessness, and by consequence, theft levels. For example, institutional responses to theft in France involve access to shelter for those impacted by severe poverty. According to the European Federation of National Organizations working with the Homeless (FEANTSA), a European NGO, "Support and accommodation services for homeless people are generally delivered by NGOs which are funded by the state. In a context of ever-increasing numbers of homeless people and people experiencing housing deprivation, [France's] current system – marked by an insufficient supply of temporary accommodation, which is overwhelmed by the volume of calls – struggles to provide appropriate, long-term responses, adapted to these people's needs" (Chapelet & Lardoux, 2018). As a result, people living below the poverty line or those who are homeless struggle with insufficient funds and shelter provided by the French government. The past ten years from 2010 to today have indicated notable differences in the level of theft in these two countries. The outcomes of interest include, but are not limited to, levels of theft that have either risen or decreased in each country, as well as the mechanisms that have contributed to these fluctuations. Relevant shifts and changes in the economy must be considered in order to provide the most accurate results. The United Nations Crime Trends Survey provides helpful information to draw conclusions about the criminal theft levels. Finally, we will gather and compile the data using charts and graphical information to explain our findings; relevant figures are included throughout this paper.

IV. Hypothesis & Core Development

Differences in each country's level of income inequality, political legislation, and national response to crime

largely explain why property theft in France is much higher than in Denmark. A synthesis of theories and empirical data will develop this thesis and explain these fluctuations. Despite the French government’s active involvement and laws created in the Human Rights Council, variations in the level of theft reveal complex internal and external contributing factors. The independent variable is Denmark’s lower level of income inequality. The dependent variable, or outcome of interest, is the significant gap between France and Denmark’s levels of reported theft. It is essential to address how levels of theft have evolved in Denmark and France in the past 20 years. The graph in Figure 2 represents the number of reported and charged thefts in Denmark from 2011 to 2021. The Statista Research Database reports that “in 2021, less than 76,000 cases of theft were reported in Denmark, out of which 24,440 resulted in a charge. That was the lowest number of reported thefts in the country in a decade. In 2011, more than 200,000 thefts were reported” (Statista Research Department, Number of reported and charged thefts in Denmark from 2011 to 2021).

Figure 2: Number of reported and charged thefts in Denmark from 2011 to 2021



Graph made using data from Statista Research Department, published June 24, 2022.

As shown here, the level of theft in Denmark has consistently decreased from 2011 to 2021. In contrast, a significant portion of the French population considers theft to be a prevalent systemic issue. A survey taken by database NationMaster in 2014 polled citizens from 132 countries, asking the question: “How much of a problem are property crimes such as vandalism and theft?” The higher the number, the higher the participants believed theft to be a significant issue. The survey members from France reported property theft to be a significant issue, at 54.52 points (Property crimes including vandalism and theft: Denmark & France crime stats compared, 2014). France ranked 35th on the list of countries, while Denmark ranked 82nd at 33.06 points. This contrast reveals the notable difference in social response to theft between the two countries. Another important factor in this economic analysis is the differences in each country’s border control and immigration policies. While France’s more open immigration stance leads to a larger immigrant population and potentially higher rates of homelessness, Denmark’s governmental policies are more restrictive and may mitigate these challenges to some extent. In France, the higher influx of immigrants, coupled with limited resources and support systems, contributes to a larger homeless population, including both immigrants and native citizens. Conversely, Denmark’s more restrictive immigration policies may result in a comparatively smaller homeless population, particularly among immigrant communities. (Governance of migrant integration in Denmark, European Website on Integration).

One helpful approach to this case comparison is the theory of the social contract, initially coined by Thomas Hobbes in 1651. “Social contract” refers to an agreement or decision made by an individual to enter into a mutually beneficial relationship with the state. As a citizen, an individual must agree to comply with the state’s sovereign authority. In turn, the state establishes governmental laws and mandates for the protection of its citizens. However, as shown throughout history, the state is not a flawless entity and political legislation can result in negative outcomes. Hobbes formally defines the social contract theory as a situation in which “citizens would voluntarily give up their liberties to a Sovereign with the power to enforce a contract” (Bester & Wärneryd, 2006). The French and Danish states are Sovereign powers that serve as third party protectors or mediators for the nation’s population. Further, political authority and moral rules of behavior determine how members of a society function and interact with one another. Legal conflict and variations in political legislation determine the main method for change and communication within a society. Hobbes’ theory applies to the comparison of Denmark and France because it is a framework to understand the differences between the two countries’ response to theft. Because citizens rely on the state’s sovereignty, the population absorbs any issues (“excesses”) created or worsened by political legislation. The citizen population must accept any outcomes from political legislative action, both positive and negative. Poverty, theft, and other socioeconomic issues are difficult to eradicate completely, and the sovereign state is the main agent of change. French and Danish citizens rely on their respective state’s sovereignty, as outlined by the social contract theory. Therefore, when the state lacks appropriate responses to these issues, the population is negatively affected.

V. Income Inequality

One potential reason why France’s theft levels are much higher than Denmark’s can be explained by analyzing the government’s responses to socioeconomic issues such as homelessness, crime, and income inequality. Political legislation and mandates can either reduce or increase levels of theft, and national leaders and lawmakers are key players throughout this process. Living below the poverty line can be a result of numerous factors, both social and systemic, such as “unemployment, rising rent, domestic violence, legal problems, drug abuse, mental and physical illness” (Moiz, 2022). Barriers such as these

prevent hundreds of thousands of people in France from earning a living wage, thus contributing to the issue of property theft. France’s response to this issue is limited and underdeveloped. For example, there is a substantial lack of temporary housing and accommodations provided to homeless people, leaving thousands of people stranded on the streets. Emergency calls made to police have overwhelmed the government’s ability to provide accommodations, resources, and shelter. Families have suffered greatly from the lack of sufficient response and minimal aid from the French government (Moiz, 2022). Therefore, the homeless population has risen dramatically in recent years: Statista reports that as of 2021, there are 300,000 homeless people in France (Statista Research Department, Number of people without a home in France from 2017 to 2021.) Despite France’s active measures against poverty and injustice, variations in the level of theft reveal that other internal factors strongly affect the rate of theft. In the past 15 years, France has taken crucial steps to increase the safety and support of its poorest citizens. France is an active member in the Human Rights Council (Conseil des Droits de l’Homme, CDH), and has established several special procedures which work to fight extreme poverty and promote human rights. These legislative actions include “preventing human rights violations, securing respect for all human rights, promoting international cooperation to protect human rights and integrating human rights in the United Nations system” (Ministère de l’Europe et des Affaires étrangères, France and the institutions protecting and promoting human rights 2013). Some of the positive outcomes of France’s resolutions include shelter and immediate aid, commitment to freedom of speech and expression, and fighting against the exploitation of children. In doing so, France has undertaken a key role in this fight for justice by “supporting the gradual realization of the right to education, health, food, safe drinking water and sanitation and promoting the Guiding Principles on Extreme Poverty and Human Rights” (Ministère de l’Europe et des Affaires étrangères, 2013.) Beginning in 2011, France’s political involvement and implementation of these practices have demonstrated its active role in fighting injustice. However, a lack of funding can limit the availability and quality of these services. Therefore, economic imbalances in France such as income inequality strongly impact whether the state can protect its citizens against larceny. With its higher level of income inequality, France is more likely than Denmark to experience theft.

The United Nations Human Development Program

reports levels of inequality and multidimensional poverty found in each country's population. (United Nations Development Programme, Inequality-adjusted human development index) Using the inequality-adjusted human development index (IHDI), Denmark's level of income inequality in 2010 was reported as 11.0% and France's was reported as 13.3%. In 2021, trend lines of income inequality have increased in France and decreased in Denmark. The indices show that France's level of income inequality has risen to 13.9%, while Denmark's level has decreased to 10.1%. Opposite trend lines reveal that the poverty levels in the past eleven years are drastically different in each country. This is relevant because France's higher income inequality leads to more impoverished and homeless communities, both of which contribute to higher rates of theft. In contrast with the explanatory statistics in France, income inequality in Denmark has decreased from 2010 to 2021. In Denmark, reports of stolen items, particularly essential resources or food to survive, have decreased due to the country's lower income inequality. In addition, Denmark scores well on many measurements of well-being, based on international reports and government-issued statistics. According to OECD sources, "[Denmark] is ranked among the most equal countries... the level of household disposable income inequality prevailing in Denmark, as measured by the Gini coefficient is the lowest across the OECD (Figure 3, Panel A)" (Causa, et al, 2016, p. 7). Therefore, the disposable income inequality is very low in Denmark, ranking the lowest of all OECD countries. Denmark's small income gap decreases levels of theft, poverty, and homelessness within the country. Figure 3 records the levels of disposable income inequality in each OECD country.

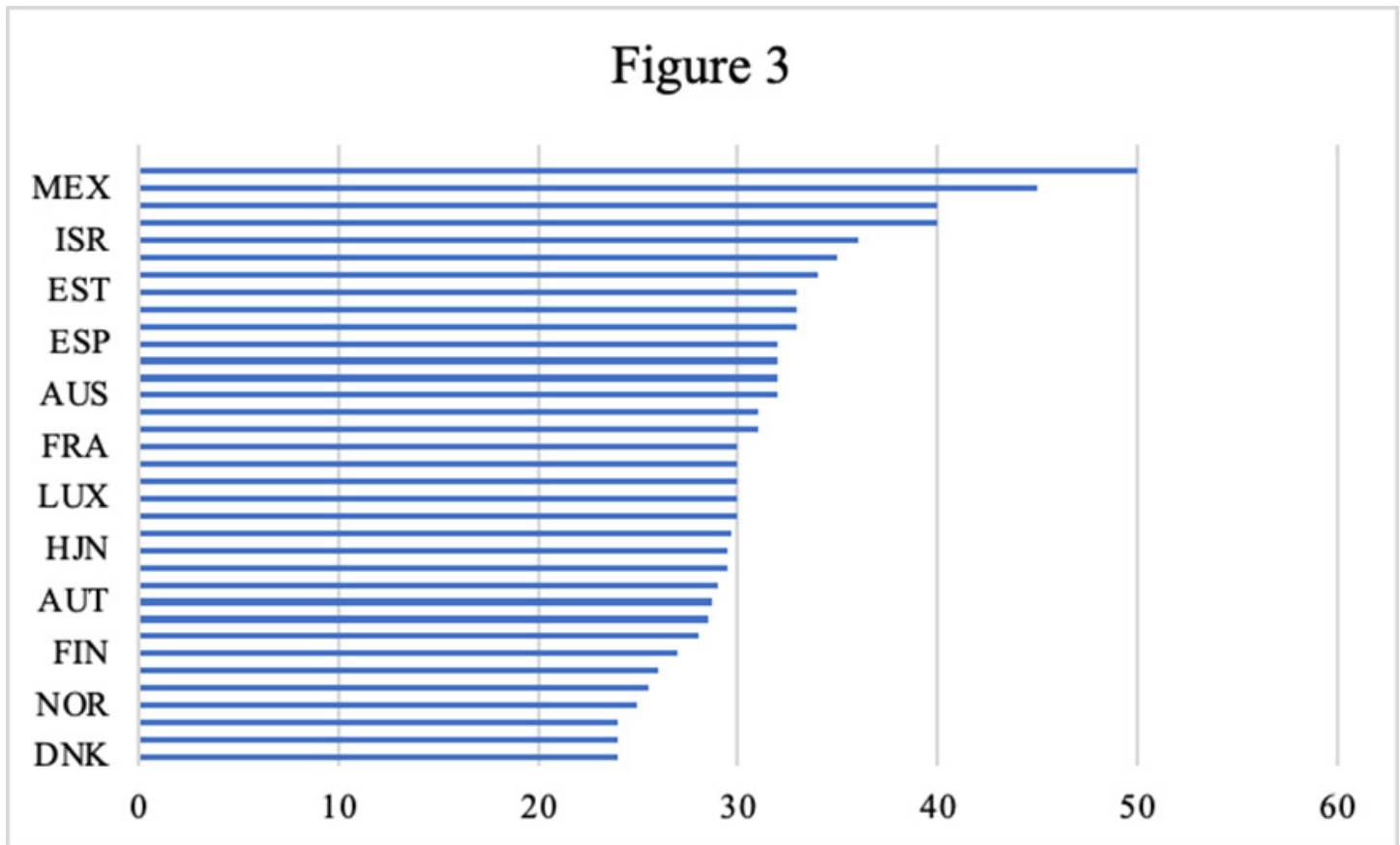
Denmark ranks on a low level of income inequality for multiple reasons. Firstly, Denmark has a comprehensive, strong, and thorough economic redistributive system that encompasses its entire population. A functional retribution system requires taxpayers to declare their total spendable income to the national government, which includes salaries, pensions, annuities, and retirement benefits. The strength of Denmark's welfare system is a critical aspect in its political legislation because it regulates the effects of market income inequality on disposable income inequality. A strong welfare system decreases poverty and lessens the income gap between rich and poor communities. Secondly, Denmark's tax system requires those in the working class to pay for a portion of public pensions. This means that those with stable incomes support the country's pension system,

which provides funds to retirees and protects them from poverty and static income. This investment system results in a low level of income inequality and equalizes the distribution of funds across the retirement age population. Thirdly, it is mandatory for most Danish employees to be covered by pensions in their jobs, which provides security and an incentive to continue working (Causa et al, 2016, p. 7). For workers and employees, it is in their best interest to maintain their careers or jobs to rely on the Danish government's pension scheme. All these factors listed above are main reasons why Denmark has a low rate of reported property theft. A secure, profitable welfare system and access to pension funds during retirement have made a substantial contribution to decreasing income inequality across the population. When the state incentivizes and financially supports its workers, Danish residents have a much lower propensity to steal property or items from others. Using OECD data and empirical evidence, we propose that Denmark's lower level of income inequality corresponds with its lower levels of theft.

VI. Response to Homelessness

Another relevant variable in each country is the government's response to homelessness. The goal of this data is to determine whether there is a causal relationship between the services provided by the government to homeless communities and the country's level of theft. Homelessness among the French population is becoming more and more prevalent, especially in more densely populated cities such as Paris (Moiz, 2022). Theft committed by impoverished communities is an issue faced by both the French government and the overcrowded institutions that accommodate these people. Additionally, this issue is one that affects almost the entire French population, homeless or not. This is because those who are homeless are suffering from multiple issues such as mental and physical health issues, cold weather, and even violence. Homeless citizens often carry weapons to protect themselves in dangerous parts of France such as large cities like Paris. Benjamin Roebuck, Professor of Victimology and Public Safety at Algonquin College, explains that "theft and physical aggression in particular are linked to homeless people carrying all their personal possessions on the person" (Novac et al., 2006.; Roebuck, p. 16, 2008). Violent offenses are becoming widespread, and reports of these situations are not always

Figure 3. Income inequality in Denmark is among the lowest across OECD countries.



Graph made using data from Causa et al., *Inequality in Denmark through the looking glass - OECD 2016 p. 12.*

properly treated by the French police. “Gaetz (2002) also found that 44% of homeless youth carry their possessions at all times to protect themselves against theft and 28% carry a weapon to protect themselves against threats of violence” (Roebuck, 2008, p. 16). As such, there is a strong correlation between the higher homeless population and the higher level of theft throughout the past ten years in France. The European Social Policy Network (ESPN) provides useful data to further expand this argument. Comparing these data, we find that France and Denmark handle these problems differently, which may explain the differences in the level of property theft. The goal of this comparison between France and Denmark’s strategies to fight homelessness is to determine whether there is a correlation between political legislation and the key outcome of interest: rates of theft. In October 2018, President Macron and the French government (The Ministry of Solidarity and Health) announced the implementation of a new program called Housing First, aimed at treating poverty and preventing housing

exclusion. “The core component of this plan, which includes five priorities broken down into 16 work areas, resides in the affirmation that the priority should be to direct homeless or disadvantaged people towards regular housing. The scope of this programme is people living on the street or in hostels, slums and squats; asylum-seekers; female victims of violence; and young adults leaving institutions. In addition to the announcement of this key principle, the programme defines the tools and methods capable of ensuring the success of this transformation” (Legros, 2019, P. 11.). As mentioned, these methods are made to better serve vulnerable communities by supplying shelter and regional support platforms for homeless people. Another key mechanism in this procedure is reducing the need for immediate emergency shelters, and instead using these resources as last resort approaches. Using CTS data on Corruption and Economic Crime, we compare the level of theft in France from 2017, one year before this policy’s implementation, to 2020, two years afterwards. These data reveal a slight

drop: there were 874,768 reported counts of theft in 2017, compared to 680,196 counts in 2020. However, reasons for this decrease can be attributed to external factors outside of the Housing First initiative. For example, the COVID-19 pandemic required a large majority of the population to quarantine and remain at home. Thus, there may have been fewer opportunities for individuals to steal items and personal property without as many people out in public. Although the Housing First initiative may have played a role in decreasing theft, it remains unclear whether this outcome was the result of the initiative alone or other external variables.

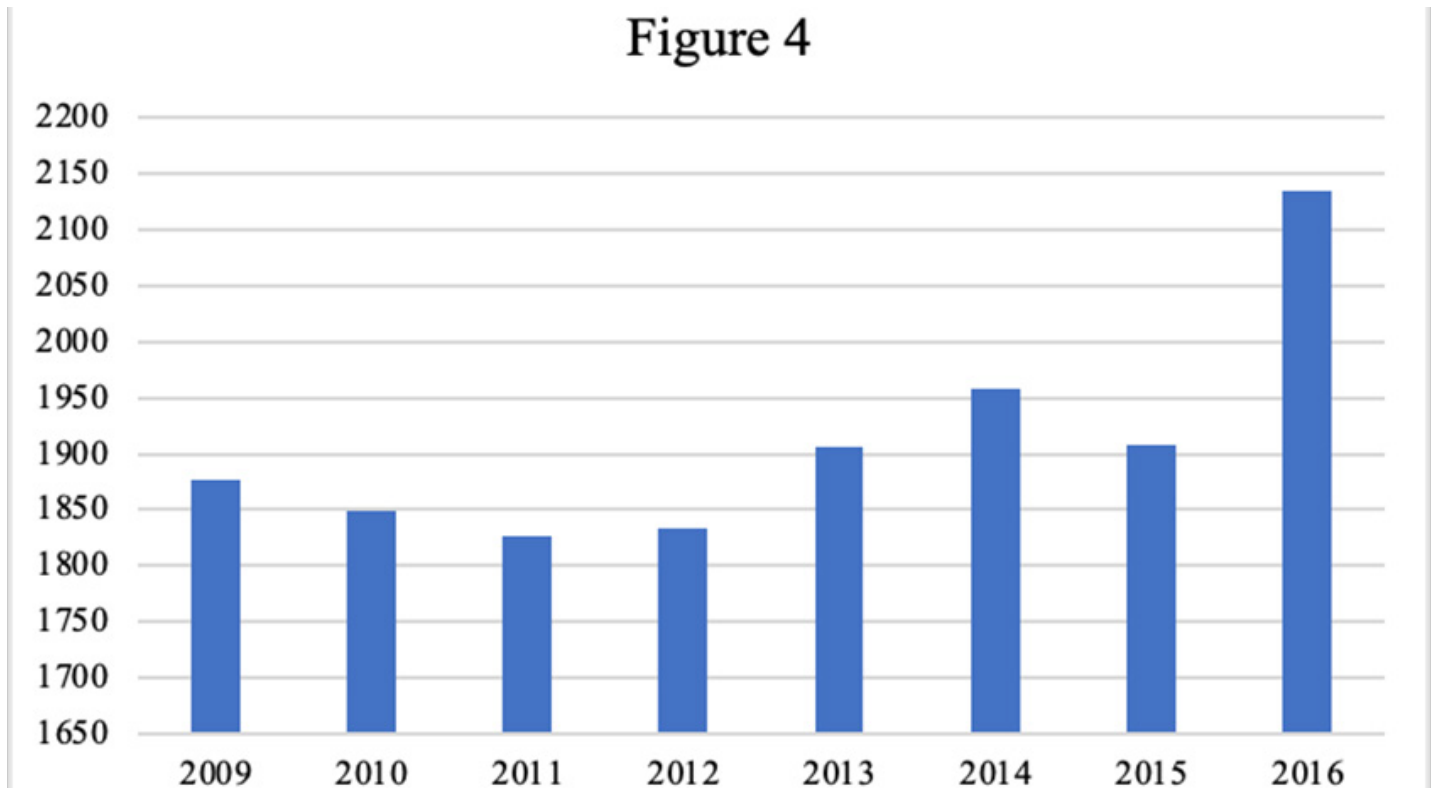
Similarly to France, the Danish government has implemented ways to fight homelessness and support the population of low-income and impoverished groups. However, this approach looks different and has revealed different outcomes as well. Denmark began to address the problem of homelessness much sooner and with a more proactive approach than France. The ESPN report on National Strategies to fight homelessness and housing exclusion states that “the Danish homelessness strategy was launched in 2009. It was aimed at fighting homelessness by following a Housing First approach combined with home support methods, especially critical time intervention (CTI), intensive case management (ICM), and assertive community treatment (ACT) – anchored in municipalities and in housing offered to homeless people under the social services law (so-called §110 institutions)” (Kvist, 2019 P. 4.). These methods are approaching the issue of homelessness by funding support for young people and vulnerable communities in order to provide permanent housing and financial support. The Danish government is interested in supporting this community by encouraging people to find jobs. Political legislative reforms prioritize finding “small flats with a cheap rent and, for young people, preferably situated in cities with education and job opportunities” (Kvist, ESPN Thematic Report on National strategies to fight homelessness and housing exclusion – Denmark 2019 P. 4.). By emphasizing the importance of education and employment, the Danish government aims to provide further platforms and resources for homeless people. A higher level of education is associated with higher wages. By attending school for longer, these populations are more likely to find employment that provides them with a livable wage. This eliminates the need to steal and reduces the nation’s overall theft level. Therefore, Denmark has established mechanisms to create safer housing accommodations and temporary hostels based on the

specific needs of individuals or family units. There is a particular emphasis on providing more inclusive support for youth, women, elderly, and other vulnerable poor communities. By incentivizing education and job opportunities, the Danish government wants to decrease the propensity to steal since people will have the ability to earn higher wages and a stable income.

Comparing France and Denmark’s respective responses to the issue of homelessness reveals a few key points. Obviously, neither country has eradicated homelessness nor theft, and there still exist many issues today regarding housing and accessibility of resources for poor people. The independent variable in this analysis is the accessibility to employment opportunities and education. The dependent variable remains the same as before: the level of theft in each country. By comparing each country’s legislative actions within the Housing First Plan, we conclude that the Danish government began its efforts to eradicate these issues much sooner than France. While Denmark enacted the plan in 2009, France enacted its legislation much later in 2018. Both countries aim to put homeless people back on their feet and reduce the necessity to steal. However, France’s government has been less successful in reducing property theft and socioeconomic issues such as homelessness. The National Institute of Statistics and Economic Studies (L’Institut national de la statistique et des études économiques, abbreviated INSEE), France’s national statistics bureau, reports a shocking prevalence of theft and violence among the homeless population in France. This report reveals that homeless people are “eight times more likely to be the victims of theft than those living in stable accommodation, and almost twice as likely to fall victim to violence” (Jamet & Thouilleux, 2012). This dangerousness results in higher theft and socioeconomic instability across the population. As shown in Figure 4 below, the UN Office on Drugs and Crime reports the number of theft incidents per 100,000 per year in France (UN Office on Drugs and Crime, France Theft Rate - Thefts per 100,000 people 2016). Here, we can see that the level of theft in 2016 revealed a sharp increase in the number of theft incidents.

Figure 4 : Number of theft incidents per 100,000 people per year

Figure 4 shows that the number of instances of theft increased gradually between the years of 2012 and 2015, with variations occurring during this period. However, from 2015 to 2016, the level of theft increased dramatically.



Graph made using data from Organisation for Economic Co-operation and Development, <https://www.oecd.org/francel>.

VII. Conclusion

To conclude, this paper reveals the key differences between the levels of theft in Denmark and France and the causal factors that contribute to this gap. To answer the initial research question, we find that the level of theft is higher in France than Denmark due to differences in political legislation, levels of income inequality, and socioeconomic issues such as homelessness. These differences reveal that France experiences higher rates of theft and other property related crimes than Denmark. However, to avoid over-simplification, one must also consider external factors such as the country's individual method of reporting its criminal activity, which may produce statistical inconsistencies. Nevertheless, political legislation and treatment of criminal theft by the Danish and French governments prove that this is a multi-faceted and complex issue. The level of income inequality between the two countries is the first variable that plays an important role in the rate of theft. Denmark's lower level of income inequality corresponds with its lower theft levels because more people have a stable source of income, whereas the level of income inequality is higher in France. Denmark's 2009 Housing First project is associated with a decrease in theft between the years of 2009 and 2018. Moreover, individual political responses and economic progression timelines in each country have resulted in different outcomes. We applied the social contract theory to this analysis, which states that the civilian population subscribes to the political sovereignty of the government, and therefore must accept its government laws and economic structure. Another comparative variable involved was the analysis of each country's retribution system. We found that Denmark's welfare system is highly comprehensive and inclusive, which ensures that financial resources are more equally distributed across the population. Finally, we compared the ESPN statistics on the evolution in theft in Denmark and France in the past ten years. Using these analyses and drawing from the data, we confirmed our hypothesis that the level of theft is higher in France than Denmark due to socioeconomic factors, income inequality and poverty, and political responses to these issues.

Public Housing's Marginal Tax on Earnings and Work Disincentives

Konstantina Barker
Boston College

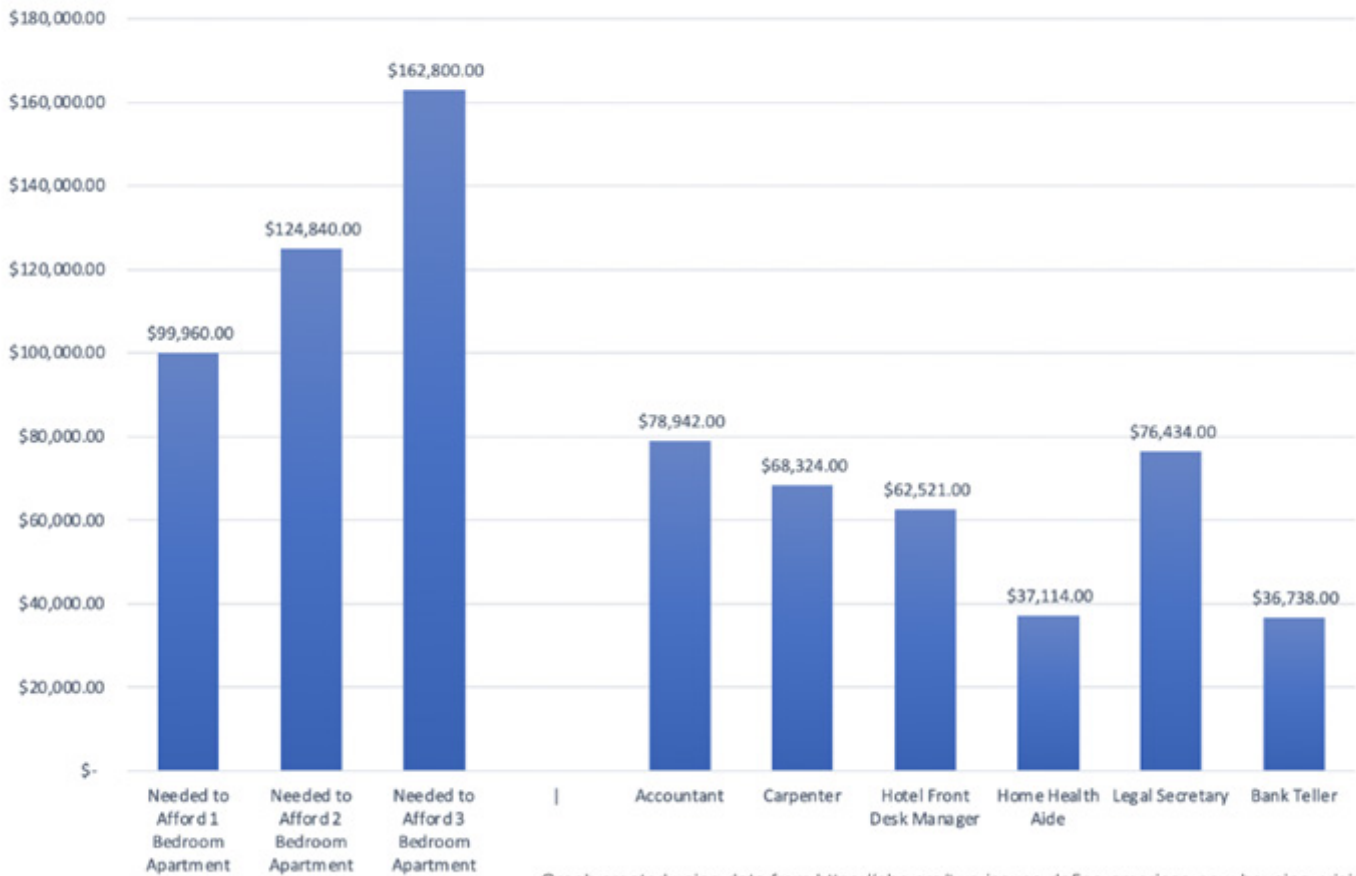
I. Introduction

In an effort to alleviate the financial burden on the nation's poorest households, the U.S. government provides housing assistance to low- and extremely low-income households. The Department of Housing and Urban Development (HUD), the government branch in charge of public housing, defines low-income households as those that earn less than 80 percent of the area median income (AMI is the midpoint of income distribution for a given area and is calculated annually by HUD), and extremely low-income households as those that earn less than 30 percent of the AMI. HUD gives priority to extremely low-income households; in 2016, 72 percent of housing assistance recipients met HUD's extremely low-income definition. Additionally, the average household in public housing earned \$14,444 in 2016 (Docter, 2019), which lies about \$1,500 below that year's federal poverty line for a two-person household (Office of the Assistant Secretary, 2016). Evidently, these households are deeply impoverished and struggle to afford market-rate rents. Thus, public housing is an essential government program in a nation where even hard-working Americans, as shown in Exhibit 1 below, struggle to afford housing (Dworkin, 2019). Five million low-income Americans currently benefit from housing assistance (Gartland, 2022), and an additional 4.4 million low-income Americans are on the waiting list to receive housing assistance. Many of these waitlists are closed to new applicants; therefore, the actual demand for public housing exceeds these figures (National Low Income Housing Coalition, 2016). In exchange for housing, unfortunately, many of these Americans will face deep stigmatization. Their home in "the projects" often assigns them an associated identity of crime, drug use, and laziness (Badger, 2015). Concerned with these

stigmas, this paper will investigate whether or not housing assistance disincentivizes working. More specifically, it will examine the impact of associating public housing rental payments with a tenant's income and labor force participation.

It is important to note that Americans receiving housing assistance are traditionally obligated to contribute 30 percent of their income (after adjusting for specified allowances and deductions, such as childcare and health-care) towards their rent. This payment is referred to as the total tenant payment (TTP; Castells, 2020). Many critics scorn the current practice of calculating TTPs as a percentage of income rather than implementing a flat-rate rent, arguing that it serves as a marginal tax on earnings and disincentivizes work. However, others argue that the percentage model avoids unnecessarily placing an excessive rent burden on impoverished households. This paper will address the existing literature supporting both arguments after providing a brief history of public housing. Then, it will discuss two recent HUD studies Riccio et al. (2015) and Castells (2020) that changed TTP calculation methods to incentivize work among public housing tenants, both of which showed the changes to be unsuccessful. These studies instead point to external factors, such as psychological depression and burdensome child care, that impact the head of the household's ability to work. Given that personal circumstances pose a significant barrier to employment and improved earnings for public housing tenants, this paper concludes by arguing that HUD should prioritize policies that eliminate these barriers, rather than continuing to experiment with new TTP calculation methods.

Exhibit 1: San Francisco-Oakland-Hayward, CA, Rental Market



Graph created using data from <https://nhc.org/two-issues-define-americas-new-housing-crisis/>

II. History of Public Housing

The current public housing system is vastly different from Franklin D. Roosevelt’s (FDR) vision for the Public Works Administration (PWA) housing program at its inception in 1933. Originally intended to create construction jobs and assist aspiring young homeowners in the wake of the Great Depression, government-sponsored housing was meant to be a temporary measure that benefited middle-income white Americans (National Low Income Housing Coalition, 2019). The PWA did construct public housing units for African-American households, but these were isolated afterthoughts in far less desirable areas (Gross, 2017). Continuing with a vision of public housing for the middle class, FDR passed the National Housing Act of 1934, which created the Federal Housing Administration (FHA), now part of HUD. This legislation helped aspiring white homeowners by guaranteeing federal repayment of mortgages upon default (Living New Deal, 2020). This vision for public housing soon shrank, and by 1936 Congress dictated that PWA housing was exclusively for qualifying low-income American families (Martens, 2009). Then,

the Taft Ellender-Wagner Bill of 1937 created the United States Housing Authority, now HUD, as a federal agency that grants loans to local public housing authorities (PHAs; FDR Presidential Library, n.d.). Under this structure, local PHAs receive funding from HUD to oversee their city’s or town’s housing assistance programs (U.S. Department of Housing and Urban Development, 2021).

In the post-World War II era, the American public housing system became intertwined with the Civil Rights Movement. As the post-war economy boomed, large numbers of vacancies opened in white developments that were not filled by eligible African-Americans, since homeowners and PHAs could legally include racial covenants in their deeds prior to the Fair Housing Act of 1968. These racial covenants greatly limited public housing opportunities for African-Americans, resulting in long wait lists at non-white public housing developments (Gross, 2017). Other common racial housing discrimination tactics, such as redlining—the refusal of banks to grant mortgages for homes in predominately African-American neighborhoods—only further limited their housing options (Jackson, 2021). With the Fair

Housing Act, African-American families were finally permitted to fill vacancies in white developments. “White flight” ensued, marking the beginning of public housing’s decline in providing a high quality of life (Gross, 2017).

However, the modern reputation of public housing as government-funded slums is primarily attributable to the 1969 Brooke Amendment to the National Housing Act, which limited TTPs to 25 percent, later raised to 30 percent. Prior to the Brooke Amendment, public housing units had standard monthly rental rates that were not adjusted based on income. PHAs could thus set rent to the amount necessary to maintain developments to a livable standard, which was often above 25 to 30 percent of a tenant’s income. Although well-intentioned, the Brooke Amendment greatly reduced PHAs’ budgets, making it difficult to maintain housing units at a livable standard. This combination of white flight and underfunded PHAs ensured public housing’s failure (Husock, 2015). The New York City Housing Authority (NYCHA), which operates 174,000 units as the nation’s largest housing authority, is a perfect example of these failures. The agency is underfunded and its employees are overworked, forcing the NYCHA to delay maintenance, repairs, and renovations that would now cost up to \$30 billion. Their units are also marked by mold, water leaks, and rat infestations (Husock, 2019).

Today, five million low-income Americans receive housing assistance, ninety percent of whom live in one of three arrangements: traditional public housing, Section-8 Housing Choice Vouchers (HCVs), or Section-8 Project-Based Vouchers (PBVs; Gartland, 2022). The HCV program allows recipients to live in privately-owned units of their choosing with their PHA paying the difference between fair market rent (FMR) and their TTP (“Section 8”, 2022), whereas PBVs allow recipients to live at privately-owned developments that have designated certain units as affordable. Thus, HCVs and PBVs are almost identical; however, HCV vouchers belong to the tenants while PBVs belong to the unit (Fandel, 2022). All three of these predominant types of housing assistance use the 30-percent-of-income rent model (Riccio).

III. Evidence that the Current TTP Calculation Method Disincentivizes Working

General microeconomic theory suggests that correlating TTPs with income disincentivizes work. Specifically, multiple economic studies utilizing the concepts of the income and substitution effects have argued for housing assistance to disincentivize work. First, the income effect asserts that when tenants first receive housing assistance, their monthly rent expense decreases. Given that rent is a major expense for most households, especially those living in poverty, this decrease in rent increases the household’s disposable income. Thus, tenants could maintain or even increase their standard of living while working less, suggesting that housing assistance is inherently a work disincentive. Additionally, the substitution effect asserts that the program’s 30-percent marginal tax on income disincentivizes working by lowering the return on earnings-per-hour-worked, introducing an incremental marginal tax increase from zero to 30 percent once a household receives public housing assistance (Castells, 2020).

Opponents of the current TTP calculation method also emphasize public housing’s role in a larger welfare system that only further decreases employment incentives. Painter (2001) details the relationship between public housing and other welfare programs: housing assistance is a unique welfare program, since households not only pay to participate but pay a varying amount to do so. As a result, overconsumption can occur, as public housing tenants often are assigned units that exceed their spatial needs. Furthermore, housing is a complement to leisure, which suggests housing assistance would negatively impact employment and earnings more than other welfare programs. Additionally, many households simultaneously partake in welfare programs, as illustrated in Exhibit 2 below. Jaramillo, Rohe, and Webb (2020) further emphasize this point, explaining that households that increase their income face the potential of losing welfare eligibility, making it difficult for them to justify doing so.

Additionally, Husock (2019, “Ending NYCHA’s”) explains how the Housing Authority’s mismanagement and ulterior motives have created work disincentives in NYCHA. He explains how the PHA’s shortcomings have created a dependency trap, which is demonstrated by the low exit rate of public housing tenants in New York City. As shown in Exhibit 3, almost half (47 percent) of the households receiving assistance from NYCHA have done so for over twenty years. This trend shows that in many cases public housing is not serving as temporary assistance, but rather as a long-term safety net. Husock argues that if housing assistance remains a permanent

Exhibit 2:
**Multiple Program Participation of Female-Headed Households Between
 the Ages of 16 and 50, Full Sample (N=692)**

Program Participation	Current Housing Recipient	Waiting List	Housing Participant
AFDC only	0	0	0
Food stamps only	2	2	4
Medicaid only	1	2	3
AFDC and food stamps	0	0	0
AFDC and Medicaid	3	6	9
Food stamps and Medicaid	13	7	20
AFDC, food stamps, and medicaid	13	5	18
Number of households participating in housing and at least one entitlement	32	22	54

Created using data from <http://www.istnr.org/stable/24833787>

Exhibit 3:
How Long New York City Tenants Remain in Public Housing

Tenure	Number of Households	Percentage of Households
Up to 5 Years	24,828	15%
5-10 Years	24,011	14%
10-20 Years	41,611	24%
20-30 Years	31,580	18%
30-40 Years	18,107	11%
Over 40 Years	30,596	18%
Total	170,733	100%

Created using data from Husock, Howard. 2019. *Ending NYCHA's Dependence
 Trap: Making Better Use of New York's Public Housing.*

option for households, then they face minimal pressure to increase their earnings.

Husock's research also found that in some cases, NYCHA actually benefited from tenants receiving housing assistance for prolonged periods. The Authority was able to boost its earnings by establishing flat rate rents for its higher-earning tenants, as permitted by Congress in 1989. These tenants would have otherwise been replaced by new tenants paying a lower TTP, which would decrease the city's public housing budget even further. As a result, in 2006, 54 thousand NYCHA households that earned 60 percent or more of the AMI continued to receive housing assistance at one of three flat rate rents dependent on their income level. In 2014, the federal government changed flat rate rent laws so that all tenants paying a flat rate rent paid the same one. Many of these households left public housing as a result, and in 2019 only 9.5 thousand households continued to pay a flat rate rent. The existence of flat rate rents, however, proves that housing authorities can easily prioritize their bottom lines above improving tenant outcomes, which is likely partially responsible for public housing being a system that Husock believes "encourages multi-generational poverty."

Castells (2020) also provides empirical evidence that public housing's marginal tax on earnings disincentivizes work. It discusses Mills et. al.'s important study (2006) that compared labor outcomes for households on the housing assistance waitlist already receiving Temporary Assistance for Needy Families (TANF) benefits. They found that once families received HCVs they worked less, but only during the first year of random assignment. Jacob and Ludwig (2012) found that the Chicago Housing Authority's 1997 lottery resulted in negative labor supply impacts, as subsidy recipients reduced their employment by six percent and reduced their quarterly earnings by 10 percent. Finally, Gubits et al.'s Family Options Study (2015) offered housing vouchers to homeless families. They concluded that voucher recipients reduced their employment by 11 percentage points in comparison to the control group. This difference was more drastic at first and was reduced to six percentage points after three years.

Thus, the critics of the current TTP calculation method point to the income and substitution effects, a larger welfare trap, housing assistance's dependency trap, and empirical evidence as evidence of its work disincentives.

IV. Evidence of External Barriers to Employment Impacting Labor Force Outcomes for Public Housing Tenants

Conversely, others argue that the current total tenant payment (TTP) method does not discourage public housing tenants to work, but rather that they face numerous personal barriers impacting their labor outcomes irrespective of their TTPs. For instance, Riccio et al. (2017) suggest that many heads of households in public housing face external employment barriers. They found that more than half of their respondents faced an employment barrier, with health concerns (31 percent) and childcare responsibilities (21 percent) as the two largest. The study also found that caring for a sick or disabled family member was another significant barrier to employment, as it affected about 20 percent of participating families in their sample of San Antonio and Louisville households. These factors are entirely independent of the rental calculation method used by PHAs, meaning that a large share of public housing tenants' ability and motivation to work would not change if their rent were increased or standardized.

Jaramillo, Rohe and Webb (2020) also found that external barriers to employment were crucial determinants of labor force participation for heads of households receiving housing assistance. They collected data through a survey of nondisabled and nonelderly Charlotte Housing Authority (CHA) tenants and analyzed demographic differences between nonemployed heads of households who either were or were not seeking work. The researchers ran a regression to analyze the demographic difference between the two nonemployed groups and observed statistically significant differences in age. Note that their sample of 335 CHA public housing residents was 98 percent African-American and 96 percent female, so the only varying demographic the researchers were able to analyze was age.

They found that non-employed tenants were older; less likely to have continued their education beyond high school or a GED; less likely to have completed at least one job training program; and less likely to be enrolled in education courses at the time of the survey. They also found that heads of households in their sample not looking for work were more likely to have depression and health problems. Interestingly, unemployed heads of households with children were more likely to be in the labor force than those without children. Their research also revealed structural barriers to employment, such

as limited nearby work opportunities and lack of access to transportation. Thus Jaramillo, Rohe, and Webb's findings show that multiple factors beyond the TTP's marginal tax on earnings impact a public housing tenant's willingness to work. Both Riccio et al. (2017) and Jaramillo, Rohe, and Webb (2020) suggest that work disincentives in public housing likely extend far beyond the reach of the TTP. In reality, many households face serious barriers to employment that make them unable to work. These households would thus be unfairly penalized if PHAs were to establish punitive work requirements.

V. HUD's Recent Experimentation with the TTP Calculation Method

The Rent Reform Demonstration

Recognizing the arguments on both sides of the question, HUD has launched a series of experimental trials to determine if alternative total tenant payment (TTP) calculation methods would increase labor outcomes. Riccio et al.'s 2015 study labeled The Rent Reform Demonstration (RRD) experimented with Housing Choice Vouchers (HCVs) to determine if decreasing TTP's sensitivity to changes in income would simultaneously alleviate public housing's two largest challenges, work disincentives and immense administrative burdens, without imposing unnecessary financial hardship on households. These goals were meant to be accomplished without increasing the average cost of the voucher program per family served.

The most relevant change under the new rent rules is the switch from an annual to a triennial TTP recertification. Tenants could still, however, report decreases in income between certification periods. The researchers hoped that extending the recertification period would incentivize tenants to increase their incomes, since the marginal tax of 30 percent on increased earnings would be temporarily avoided. A longer certification period also meant that underfunded and overworked PHAs could dedicate less time and resources towards recertifications, one of their most demanding tasks. The new rent rules under the RDD were more nuanced than simply extending the recertification period. The current policy of establishing rent at 30 percent of a household's current or anticipated income was modified to 28 percent of a household's retrospective gross income and elimi-

nated allowances and deductions. The new formula also ignored household income generated by assets valued below \$25,000. It also established or raised a minimum rent and simplified the method of calculating utility allowances.

The study analyzed the impact of these changes on 6,665 households over a six-year period across four PHAs: the Lexington-Fayette Urban County Housing Authority in Kentucky, the Louisville Metropolitan Housing Authority in Kentucky, the District of Columbia Housing Authority in Washington, D.C., and the San Antonio Housing Authority in Texas. These PHAs belong to a subset of 39 PHAs participating in HUD's Moving to Work (MTW) demonstration, which allows PHAs the flexibility to change rent rules without seeking formal approval. Eligibility within the PHAs was limited to households approaching their certification period in early 2015 and whose head was not defined as senior or disabled.

When analyzing the results, it is essential to consider specific circumstances in Louisville and Washington, D.C. that affected the study. Families assigned to the new rent rules group in Louisville could opt-out and return to the existing rent rules group; 22 percent of these households took advantage of this option. For evaluation purposes, these opt-out participants remained in the new rent rules group to avoid bias. Thus, not all members of the Louisville new rent rules group were exposed to the changes, prompting the researchers to provide adjusted supplementary estimates. Results from Washington, D.C. are also subject to potential bias, since the district's PHA switched its existing program to a biennial recertification period, which makes it difficult to evaluate the impact of extending the recertification period. Additionally, the PHA withdrew prematurely from the study in September 2019. Given these changes, the pooled results from the RRD are often provided with and without Washington, D.C.

The authors found on average that prolonging the recertification period from one to three years did not have a significant impact on labor outcomes. Employment for both groups remains relatively stable between fifty-five and sixty-five percent throughout the duration of the study. Similarly, earnings across the two groups increase at a similar rate. These data suggest that temporarily removing the marginal tax on additional income does not incentivize working. Participants were aware that their TTPs would be recalculated at the conclusion of the triennial recertification period, which should cause them to behave differently than if their rent payments became

permanently uncorrelated with changes in their income. Thus, these results can only allow us to speculate that results would be similar if HUD's marginal tax on additional income was removed entirely. While the temporary switch from an annual to triennial recertification did not incentivize working, PHAs should still consider adopting the triennial recertification model to lower their spending and reduce their administrative burden. Exhibit 4 further emphasizes the failure of the RRD to incentivize work: comparing the new and existing rent rules groups, the percent of heads of households ever employed across all PHAs varies by just 0.01 percentage points. Similarly, the total earnings for the full period across all PHAs were found to be \$41,074 for the new rent rules group and \$41,046 for the existing rent rules group, just a \$28 difference across a 42-month period. When Washington, D.C. is removed from the data set, the results are almost identical. The percentage of heads of households who were ever employed varies by just 0.06 percentage points and full-period earnings differ by just \$7.

Labor outcomes by PHA, however, showed both positive and negative impacts on employment and income, as shown in Exhibit 5. For instance, Lexington and San Antonio observed some positive outcomes under the new rent rules, but these findings were inconsistent and not statistically significant. In both cities, the new rent rules group out-earned the existing rent rules group in years two and three by a non-statistically significant margin. Additionally, the new rent rules group in San Antonio out-earned its counterparts by a less aggressive rate in year three as compared to year two. Interestingly, the positive impacts were less prevalent in the study's later years, suggesting that some households may have purposefully decreased their earnings in anticipation of their triennial recertification. However, the period directly approaching the recertification does not show a drop in earnings, which weakens this hypothesis. Nevertheless, these results offer the potential for triennial recertifications to incentivize work, but not on a large scale.

The RDD, however, had a negative impact on earnings in Louisville, with the control group out-earning the new rent rules group by a statistically significant margin of \$2,631. The existing rent rules group was also more active in the labor market with an average quarterly employment rate of 62.6 percent compared to 61 percent. It is important to consider that 22 percent of the new rent rules group opted out but remained in the data set. This discrepancy might explain the negative outcomes in Louisville, but it is unlikely. The opt-out participants

should have mirrored their control group counterparts, so it is possible that the opt-out participants instead raised the employment rate and earnings for the new rent rules group, and the negative impacts are even more dramatic than the data suggests. Overall, the inconsistent findings of the RRD suggest that PHAs' annual recertification does not disincentivize working.

The Santa Clara County Housing Authority's Response to Budget Cuts

Similarly, Castells (2020) analyzed the impact of increasing HCV recipients' TTPs on labor outcomes in Santa Clara, CA. This study follows the Santa Clara County Housing Authority's (SCCHA) response to the 2013 federal budget cuts to the HCV program. By raising tenant rent contributions and adjusting the voucher size policy, the SCCHA responded to these budget cuts without any households losing assistance. The first policy change increased the tenant rent contribution from 30 percent of adjusted income (approximately 28 percent of gross income) to 35 percent of gross income. This switch meant that allowances and deductions for things like childcare and medical bills were no longer considered in TTP calculations. In 2014, when federal funding increased, the rent contribution was lowered to 32 percent of gross income.

The second policy change decreased voucher sizes. Previously, households were allotted a bedroom for heads of households and their spouses, as applicable, plus a bedroom for each household member of different generations and sex, so long as the resident was over five-years old. The policy change allocated a bedroom for the heads of households and their spouses, as applicable, and additional rooms for every two household members, regardless of age, gender, or relation. Thus, this policy change left 17 percent of all SCCHA HCV households and 23 percent of its nonelderly, nondisabled households with smaller vouchers. All in all, these policy changes, which affected all SCCHA tenants, resulted in an approximate decrease in housing subsidies of \$1,600 in year one, \$1,550 in year two, and \$1,330 in year three per household.

Next, Castells compared labor outcomes in Santa Clara to those of the Housing Authority of the County of Alameda, the Housing Authority of the County of San Mateo, and the San Francisco Housing Authority. The study ultimately found no improvements in earnings or employment among SCCHA tenants over the four-year

**Exhibit 4:
Impacts on Employment and Earnings Within 42 Months of Follow Up:
Heads of Household**

Outcome	New Rent Rules	Existing Rent Rules	Difference (Impact)	P-Value
<u>All PHAs</u>				
Ever Employed (%)	78.9	78.8	0.1	0.905
Average Quarterly Employment (%)				
Year 1	55.8	54.6	1.3	0.095
Year 2	58.1	57.3	0.7	0.415
Year 3	58.7	58.9	-0.2	0.792
Full Period	57.6	57.2	0.5	0.523
Total Earnings (\$)				
Year 1	10,133	9,973	159	0.415
Year 2	11,747	11,486	260	0.294
Year 3	12,663	12,886	-223	0.428
Full Period	41,074	41,046	28	0.970
<u>Lexington, Louisville, and San Antonio Combined</u>				
Ever Employed (%)	82.2	82.8	-0.6	0.560
Average Quarterly Employment (%)				
Year 1	61.4	59.9	1.6	0.093
Year 2	61.2	60.7	0.6	0.589
Year 3	61.7	62.3	-0.6	0.571
Full Period	61.5	61.2	0.3	0.737
Total Earnings (\$)				
Year 1	10,047	9,737	311	0.160
Year 2	11,146	10,862	284	0.309
Year 3	12,014	12,301	-287	0.355
Full Period	39,482	39,489	-7	0.994

Created using data from iccio, James, et al. "The Rent Reform Demonstration: Impacts on Work, Housing, and Well-Being After 42 Months."

**Exhibit 5:
Impacts on Employment and Earnings Within 42 Months of Follow Up,
by PHA: Heads of Household**

Outcome	New Rent Rules	Existing Rent Rules	Difference (Impact)	P-Value
<u>Lexington</u>				
Ever Employed (%)	86.3	83.3	3.0	0.132
Average Quarterly Employment (%)				
Year 1	65.5	64.2	1.3	0.505
Year 2	64.8	61.8	3.1	0.167
Year 3	67.0	63.7	3.3	0.150
Full Period	66.2	63.4	2.7	0.134
Total Earnings (\$)				
Year 1	10,204	10,102	102	0.827
Year 2	11,346	11,489	857	0.145
Year 3	12,637	11,848	788	0.243
Full Period	40,791	39,039	1,751	0.330
<u>Louisville</u>				
Ever Employed (%)	81.5	83.3	-1.8	0.233
Average Quarterly Employment (%)				
Year 1	60.9	59.6	1.2	0.412
Year 2	60.7	62.3	-1.7	0.303
Year 3	61.7	65.2	-3.5	0.039
Full Period	61.0	62.6	-1.6	0.235
Total Earnings (\$)				
Year 1	10,164	10,029	135	0.716
Year 2	11,236	12,027	-791	0.088
Year 3	12,314	13,646	-1,333	0.009
Full Period	40,288	42,919	-2,631	0.063

follow-up period. SCCHA's quarterly unemployment rate and average earnings followed similar trends to its comparable PHAs. SCCHA's quarterly unemployment rate remained similar to Alameda's unemployment rate throughout the duration of the study and remained below San Mateo's and San Francisco's unemployment rate, except for some slight overlap between the unemployment rates of SCCHA and San Francisco in late 2012 and early 2013. Overall, however, SCCHA's unemployment did not change in comparison to similar PHAs that did not adopt the more demanding rent rules. Similarly, SCCHA's average quarterly earnings remain consistent with those of Alameda County's PHA and below those of San Mateo's and San Francisco's PHAs through the duration of the survey. The fact that SCCHA's unemployment rate and average quarterly earnings did not improve in comparison to the control PHAs suggests that increasing the TTP did not incentivize working.

Additionally, the study compared the deviations of actualized employment rates and average earnings from predicted employment rates and average earnings for both SCCHA and a group of comparable PHAs. Further analysis revealed that neither group's actualized employment rates or average earnings deviated far enough from the predicted rates for them to be statistically significant. These findings further suggest that these policy changes did not incentivize working. Finally, only small and statistically insignificant increases in SCCHA's employment rate and earnings were observed over the duration of the study. These findings further suggest that the rent reforms had no impact on labor market outcomes.

VI. The Solution: Mixed-Income Housing

Based on the failure of the Rent Reform Demonstration and SCCHA's experimentation with the TTP calculation to increase labor force participation, it is likely that the Department of Housing and Urban Development (HUD) must look to experimental measures beyond rental calculations to create better outcomes for its tenants. This point is further emphasized by the overwhelming evidence that public housing tenants face both personal and structural external barriers to employment, many of which could be possibly eliminated through government programs.

Recognizing these issues, HUD launched the Rental Assistance Demonstration (RAD; Castells, 2013) in an

attempt to increase wellbeing and prosperity for its tenants and to better utilize its economic resources. This program promotes public-private partnerships, so that private developers can assume management of existing public housing developments or construct new developments with a portion of units designated as affordable. Tenants in these units receive Housing Choice Vouchers (HCVs), so that tenants pay their TTP directly to the landlord, and the PHA guarantees the remaining housing assistance payment. This system allows PHAs to provide housing units to low-income families without being responsible for maintenance, and thus more efficiently allocate their budgets. Additionally, developers benefit from participating since they are guaranteed rent by the federal government, against which they are able to borrow. Hence, this program has proven largely successful for both developers and PHAs.

RAD has allowed for the gradual emergence of mixed-income housing, an affordable housing solution that allows low-income tenants to live alongside market-rate tenants in identical units. Under the traditional mixed-income housing model, a development designates units as low-income, affordable, and market-rate. Low-income families receiving housing assistance use their HCVs to then live in a housing development alongside market-rate tenants, and are no longer stigmatized by the shortcomings of public housing that can affect work outcomes.

By better addressing the external factors that have been proven to disincentivize work, mixed-income housing leads to better employment and earnings outcomes for its tenants. David Fink, the staff director of the HOMEConnecticut campaign, explains the benefits of mixed income housing in his 2013 Tedx Talk, "Why Mixed Income Housing." He highlights the impact of children's zip codes on their education, security, job and networking opportunities, food quality, and other community resources. Public housing developments tend to be in less affluent zip codes that are associated with crime, violence, and underfunded schools (ibid). Low-income neighborhoods also tend to have worse air pollution, which greatly contributes to the stark difference in asthma rates for low-income and high-income children (14.8 percent compared to 6.8 percent; Rabin, 2021). Mixed-income housing allows recipients of housing assistance to relocate to better opportunity zip codes, breaking down segregational housing barriers and closing the achievement gap (ibid).

Harbor Point in Boston serves as an example of

mixed-income housing's potential to transform resident outcomes. Originally named Columbia Point, the development opened in 1954 to house middle-income white families. By the mid-1960s, as public housing devolved into a last resort for poor African American families, Columbia Point was in a state of chaotic disrepair. Cuts to the Boston Housing Authority's (BHA) budget and a policy that no longer allowed management to enforce proper maintenance of units brought the project's decay to the point that residents interrupted a December 1969 BHA board meeting to deliver jars of cockroaches and a Christmas tree decorated with mice, all of which had been caught by the residents in their units. In addition to unsanitary conditions, Columbia Point became so unsafe that taxis, fire fighters, and ambulances refused to enter the development without police escorts (Roessner, 2017).

These horrific conditions continued until 1983 when two private developers, Corcoran Mullins Jenison (CMJ) and Columbia Associates, jointly assumed ownership of the development. The developers had an ambitious goal to increase the number and quality of the units and introduce market-rate tenants to the development. Their vision was a success. When it reopened under the new name of Harbor Point in 1991, the development was a thriving mixed income and mixed-race community. This profitable, privatized arrangement maintains the housing development to market-rate standards, allowing re-investment of revenue into community-enhancing services, such as after-school programs, goat yoga, and tuition assistance. Harbor Point was ultimately so successful that the HCV program was partly inspired by it (ibid).

A key aspect of Harbor Point's success is its partnership with Housing Opportunities Unlimited (HOU), an outsourced firm that specializes in tenant relationships. HOU representatives at Harbor Point meet regularly with tenants receiving housing assistance to quickly identify issues affecting tenant outcomes. For instance, if they see a child acting out, a HOU representative would reach out to the parent(s) to help understand the root of the problem and then work with them to provide solutions for the child. Overall, Harbor Point has become a much happier and more successful community since the implementation of mixed-income housing and now is able to provide its tenants with the necessary resources to thrive (ibid).

V. Conclusion

Despite public housing's deeply rooted negative stigma, housing assistance is an inarguable necessity in a nation with only 29 affordable (and suitable) market-rate rental units for every 100 extremely low-income households (Urban Institute, n.d.). Still, the argument exists that public housing, in its current form, disincentivizes working. The income effect implies that housing assistance inherently increases a household's disposable income by decreasing their rent expense, therefore allowing public housing tenants to maintain or even increase their standard of living while working less. Similarly, the substitution effect implies that the Total Tenant Payment (TTP)'s marginal tax on earnings lowers the return-per-hour worked, which disincentivizes working (Castells, 2020). Additionally, Painter (2001) and Jaramillo, Rohe, and Webb (2020) highlighted public housing's role in a larger welfare trap, while Howard Husock (2019) details the New York City Housing Authority's dependency trap, in which almost half of its residents have received housing assistance for over 20 years. Finally, Castells (2020) summarizes existing literature that finds tenants decrease their labor force participation upon receiving housing assistance.

Yet, strong evidence also exists that public housing tenants face personal and structural barriers to employment, such as lack of childcare and transportation. Riccio et al. (2017) find that more than half of respondents faced an employment barrier, with the two most prevalent being health concerns and childcare. Jaramillo, Rohe, and Webb (2020) reaffirm these findings, concluding that employment barriers are a key determinant of labor force participation for public housing tenants. Based on this evidence, HUD could best serve its tenants by prioritizing programs that address the most common of these employment barriers. For instance, public housing developments could provide free childcare for working parents, and their management could work with local governments to facilitate nearby, reliable public transportation. PHAs could also partner with organizations like Housing Opportunities Unlimited (HOU) to address tenant needs. At the very least, however, HUD should provide its tenants with livable units in safe neighborhoods, which is unfortunately far from the current reality. Thus, HUD's recent efforts to ameliorate public housing give hope that PHAs will use successful mixed-income developments like Columbia Point as inspiration for improving tenant outcomes.

References

A Call for the Implementation of Parenting Licenses in the United States: A Discussion of the Economic and Social Benefits of Licensing Parents

Arielle, L. (2023, June 1). How Are Adoptive Parents Screened?: Birth Mother Thoughts. Retrieved from <https://birthmotherthoughts.com/finding-an-adoptive-family/how-are-adoptive-parents-screened/>

Donohue, J. J., & Levitt, S. (2001). The Impact of Legalized Abortion on Crime. *The Quarterly Journal of Economics*, 116(2). <https://doi.org/10.3386/w8004>

Edwards, E., & Jackson, H. (2023, May 23). Social Media is Driving Teen Mental Health Crisis, Surgeon General Warns. *NBCNews.com*. <https://www.nbcnews.com/health/health-news/social-media-mental-health-anxiety-depression-teens-surgeon-general-rcna85575>

Epstein, R. (2010, November 1). What Makes a Good Parent? *Scientific American*. <https://www.scientificamerican.com/article/what-makes-a-good-parent/>

Epstein, R., & Fox, S. (2010). Measuring Competencies that Predict Successful Parenting: A Preliminary Validation Study. https://drrobertepstein.com/downloads/EPSTEIN_&_FOX_2010-Measuring_Parenting_Competencies-APA-2010.pdf

Greene, C. A., Haisley, L., Wallace, C., & Ford, J. D. (2020, August). Intergenerational Effects of Childhood Maltreatment: A Systematic Review of the Parenting Practices of Adult Survivors of Childhood Abuse, Neglect, and Violence. *Clinical Psychology Review*. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7476782/>

How Adoptive Families are Screened [3 Ways]. *Adoption Information | Advice for pregnant women considering adoption*. (2022, March 7). <https://givingbabyupforadoption.com/finding-adoptive-parents/how-are-adoptive-families-screened/>

19

Khazan, O. (2015, October 11). Adopted children

do worse in school, despite having better parents. *The Atlantic*. <https://www.theatlantic.com/health/archive/2015/10/the-adoption-paradox/409495/>

Lafollette, H. (1980). Licensing Parents. *Philosophy & Public Affairs*, 9(2). <https://doi.org/https://doi.org/10.1111/j.1468-5930.2010.00497.x>

Lindberg, S. (2020, September 25). Bad Parenting: Signs, Effects, and How to Change It. *Healthline*. <https://www.healthline.com/health/parenting/bad-parenting#what-is-it>

Parenting. *DrEpstein.com: Building Competencies Worldwide*. (n.d.). <https://drrobertepstein.com/index.php/parenting#:~:text=1.,promote%20positive%20interpretations%20of%20events>

Pathways Between Child Maltreatment and Adult Criminal Involvement. *National Institute of Justice*. (n.d.). <https://nij.ojp.gov/topics/articles/pathways-between-child-maltreatment-and-adult-criminal-involvement>

Picker, L. (n.d.). Does Child Abuse Cause Crime?. *NBER*. <https://www.nber.org/digest/jan07/does-child-abuse-cause-crime>

Prevent Child Abuse America. (2021, September 9). The Estimated Annual Cost of Child Abuse and Neglect. <https://preventchildabuse.org/resources/estimated-annual-cost-of-child-abuse-and-neglect/>

Sen, S. (2023, March 17). Mrs. Chatterjee vs. Norway Slammed by Norwegian Govt: Child Welfare Not Driven by Profit. *WION*. <https://www.wionews.com/entertainment/mrs-chatterjee-vs-norway-slammed-by-norwegian-govt-child-welfare-not-driven-by-profit-573016>

What Is Rehoming and What Can Be Done to Stop It. *Adoptions From the Heart*. (2022, January 6). afth.org/rehoming-what-is-it-and-what-can-we-do-to-stop-it/

Why Early Childhood Matters. *NCDHHS*. (n.d.). <https://www.ncdhhs.gov/about/department-initiatives/early-childhood/why-early-childhood-matters>

Zill, N., & Wilcox, B. (n.d.). The Adoptive Difference: New Evidence on How Adopted Children Perform in School. *Institute for Family Studies*. <https://ifstudies.org/blog/the-adoptive-difference-new-evidence-on-how-ad>

opted-children-perform-in-school#:~:text=Adoptive%20families%20typically%20provide%20the,and%20intellectual%20stimulation%20at%20home.

Two Nations, Two Paths: Comparing the Political Economies of Bangladesh and Pakistan

2022 corruption perceptions index: Explore the results. (2023, January 31). Transparency.Org. <https://www.transparency.org/en/cpi/2022>

Asadullah, M. N., & Chakravorty, N. N. T. (2019). Growth, governance and corruption in Bangladesh: A re-assessment. *Third World Quarterly*, 40(5), 947–965. <https://doi.org/10.1080/01436597.2019.1599854>

Bangladesh: History of Lending Commitments as of January 31, 2023. (2023, January 31). International Monetary Fund; International Monetary Fund. <https://www.imf.org/external/np/fin/tad/extarr2.aspx?memberKey1=55&date1key=2023-01-31>

Bangladesh 2011 Article IV Consultation (2011). [IMF Country Report No.11/314]. International Monetary Fund. <https://www.imf.org/en/Publications/CR/Issues/2016/12/31/Bangladesh-Staff-Report-for-the-2011-Article-IV-Consultation-25326>

Bangladesh: Staff Report for the 2001 Article IV Consultation. (2002). [IMF Country Report No. 02/113]. International Monetary Fund. <https://www.imf.org/en/Publications/CR/Issues/2016/12/30/Bangladesh-Staff-Report-for-the-2001-Article-IV-Consultation-15881>

Bhattacharya, D. (1996). A tale of two sisters: Two decades of the World Bank and the International monetary fund in Bangladesh. *Contemporary South Asia*, 5(2), 149–163. <https://doi.org/10.1080/09584939608719787>

Chêne, M. (2014). THE IMPACT OF CORRUPTION ON GROWTH AND INEQUALITY (p. 11). Transparency International. https://knowledgehub.transparency.org/assets/uploads/helpdesk/Impact_of_corruption_on_growth_and_inequality_2014.pdf

Diamond, L. (2008). *The spirit of democracy: The struggle to build free societies throughout the world* (1st ed).

Times Books/Henry Holt and Co.

Department Of State. The Office of Electronic Information, B. of P. A. (2008, January 25). The south asia crisis and the founding of bangladesh, 1971. <https://2001-2009.state.gov/r/pa/ho/time/dr/99696.htm>

Diamond, L. (2008). *The spirit of democracy: The struggle to build free societies throughout the world* (1st ed). Times Books/Henry Holt and Co.

Hathaway, R. M. (2008). Leverage and largesse: Pakistan's post-9/11 partnership with America*. *Contemporary South Asia*, 16(1), 11–24. <https://doi.org/10.1080/09584930701800362>

Hossain, I. (2000). Pakistan's October 1999 military coup: Its causes and consequences. *Asian Journal of Political Science*, 8(2), 35–58. <https://doi.org/10.1080/02185370008434169>

IMF Executive Board Approves US\$3.3 Billion Under the Extended Credit Facility/Extended Fund Facility and US\$1.4 Billion Under the Resilience and Sustainability Facility for Bangladesh. (2023, January 30). International Monetary Fund; IMF Communications Department. <https://www.imf.org/en/News/Articles/2023/01/30/pr2325-bangladesh-imf-executive-board-approves-usd-ecf-eff-and-usd-under-rsf>

Irwin, D., & Ward, O. (2021, September 8). What is the “Washington Consensus?” Peterson Institute of International Economics. <https://www.piie.com/blogs/realtime-economic-issues-watch/what-washington-consensus>

Kaplan, S. (2012, January 31). NGOs and development. <https://www.globaldashboard.org/2012/01/31/why-do-some-countries-have-so-few-ngos/>

Mahmood, A. (2021, July 9). Bangladesh's remarkable development journey: Government had an important role too. Brookings; Brookings Institution. <https://www.brookings.edu/articles/bangladeshs-remarkable-development-journey-government-had-an-important-role-too/>

Mahmood, M., & Chaudry, S. (2020). Pakistan's balance-of-payments crisis and some policy options. *THE LAHORE JOURNAL OF ECONOMICS*, 25(2), 55–92. <https://doi.org/10.35536/lje.2020.v25.i2.a3>

- Mazumdar, Ronojoy , & Kaur Makol, M. (2023, March 13). Pakistan debt moratorium inevitable without imf funds, bofa says. Bloomberg.Com. <https://www.bloomberg.com/news/articles/2023-03-13/pakistan-debt-moratorium-inevitable-without-imf-funds-bofa-says>
- Miah, Md. M., Ratna, T. A., & Majumder, S. C. (2021). The impact of corruption on the economic growth in Bangladesh, India and Pakistan: An ARDL approach. *Independent Journal of Management & Production*, 12(8), 2079–2093. <https://doi.org/10.14807/ijmp.v12i8.1470>
- Mian Ahmad, N. S. (2014). Policy reforms, politics and economics: A focus on Pakistan's burgeoning fiscal deficit and dependence on IMF's structural adjustment programme. *Strategic Studies*, 34(2) Retrieved from <https://ezproxy.wellesley.edu/login?url=https://www.proquest.com/scholarly-journals/policy-reforms-politics-economics-focus-on/docview/2086256330/se-2>
- Naqvi, N. (2018). Finance and industrial policy in unsuccessful developmental states: The case of pakistan: finance and industrial policy in unsuccessful developmental states. *Development and Change*, 49(4), 1064–1092. <https://doi.org/10.1111/dech.12424>
- Pakistan: Staff Report for the 2000 Article IV Consultation and Request for Stand-By Arrangement. (2001). [IMF Staff Country Reports, 2001/024, A001]. International Monetary Fund. <https://doi.org/10.5089/9781451830477.002.A001>
- Pakistan: Staff Report for the 2011 Article IV Consultation and Proposal for Post-Program Monitoring. (2012). [IMF Staff Country Reports, 2012/035]. International Monetary Fund. <https://www.imf.org/en/Publications/CR/Issues/2016/12/31/Pakistan-Staff-Report-for-the-2011-Article-IV-Consultation-and-Proposal-for-Post-Program-25714>
- Saxton, J. (1999). CAN IMF LENDING PROMOTE CORRUPTION? (p. 8). Joint Economic Committee, United States Congress. https://www.jec.senate.gov/public/_cache/files/de4362e5-ffb0-4874-b0e5-9c906815a6fe/can-imf-lending-promote-corruption---sept-1999.pdf
- Total IMF Credit Outstanding Movement From May 01, 2023 to May 05, 2023. (n.d.). International Monetary Fund. <https://www.imf.org/external/np/fin/tad/balmov2.aspx?type=TOTAL>
- The South Asia Crisis and the Founding of Bangladesh, 1971. (n.d.). US Department of State. <https://2001-2009.state.gov/r/pa/ho/time/dr/99696.htm>
- The world's most, and least, democratic countries in 2022. (n.d.). *The Economist*. Retrieved March 23, 2024, from https://www.economist.com/graphic-detail/2023/02/01/the-worlds-most-and-least-democratic-countries-in-2022?utm_medium=cpc.adword.pd&utm_source=google&ppccampaignID=17210591673&ppcadID=&utm_campaign=a.22brand_pmax&utm_content=conversion.direct-response.anonymous&gad_source=1&gclid=Cj0KCQjw2PSvBhDjARIsAKc2cgOZhg6e1R1Ercwv4o8QEcObODsawCT7-1T5LKiVnjOIxnn_qe-J8SMQaAgtEEALw_wcB&gclsrc=aw.ds
- ul Haque, I. (2010). Pakistan: Causes and Management of the 2008 Economic Crisis. *Third World Network*. <https://www.twn.my/title2/ge/ge22.pdf>
- The World Bank. (2024). World Development Indicators: Bangladesh, Pakistan [Data set]. <https://databank.worldbank.org/reports.aspx?source=2&country=PAK,BGD#>

An Economic Analysis of Property Theft in France and Denmark

- Bester, H., & Wärneryd, K. (2006). Conflict and the Social Contract. <https://www.jstor.org/stable/3877030>
- The Scandinavian Journal of Economics, Jun., 2006, Vol. 108, No. 2 (Jun., 2006), pp. 231-249.
- Causa, O., Hermansen, M., Ruiz, N., Klein, C., & Smidova, Z. (2016). Inequality in Denmark through the looking glass - OECD. <https://www.oecd.org/denmark/Inequality-in-Denmark-through-the-looking-glass.pdf>
- Chapelet, H., & Lardoux, C. (2018). Access to shelter in France. <https://www.feantsa.org/download/access-to-shelter-in-france3385873972280013712.pdf>

Corruption & Economic Crime | dataUNODC.
<https://dataunodc.un.org/dp-crime-corruption-offences>

Denmark vs France crime stats compared.
<https://www.nationmaster.com/country-info/compare/Denmark/France/Crime>

EU guidelines for the International Classification of Crime for Statistical Purposes — ICCS 2017 Edition. (2017).

<https://ec.europa.eu/eurostat/documents/3859598/8305054/KS-GQ-17-010-EN-N.pdf/feefb266-becc-441c-8283-3f9f74b29156?t=1507884966000>

France Theft Rate - Thefts per 100,000 people. (2016).
<https://www.theglobaleconomy.com/France/theft/>

Data collected from the UN office on Drugs and Crime

Glossary : Organisation for Economic Co-operation and Development (OECD). https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary%3AOrganisation_for_Economic_Co-operation_and_Development_%28OECD%29

Glossary : Organisation for Economic Co-operation and Development (OECD). https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary%3AOrganisation_for_Economic_Co-operation_and_Development_%28OECD%29

Governance of migrant integration in Denmark, European Website on Integration, https://migrant-integration.ec.europa.eu/country-governance/governance-migrant-integration-denmark_en

Harrendorf, S., Heiskanen, M., & Malby, S. (Eds.). (2010). International Statistics on Crime and justice. https://www.unodc.org/documents/data-and-analysis/Crime-statistics/International_Statistics_on_Crime_and_Justice.pdf

Inequality-adjusted human development index. <https://hdr.undp.org/inequality-adjusted-human-development-index#/indicies/IHDI>
 United Nations Development Programme, Human Development Reports.

International Classification of Crime for Statistical Purposes (ICCS). <https://www.unodc.org/unodc/en/data-and-analysis/statistics/iccs.html>

Jamet, L., & Thouilleux, C. (2012). More victims of theft and violence among homeless people. <https://www.insee.fr/en/statistiques/1304054>

L'Institut national de la statistique et des études économiques.

Kvist, J. (2019). ESPN Thematic Report on National strategies to fight homelessness and housing exclusion – Denmark. https://forskning.ruc.dk/files/67027296/ESPN_DK_homelessness_and_housing_exclusion_2019.pdf

Legros, M. (2019). National strategies to fight homelessness and housing exclusion. <https://ec.europa.eu/social/BlobServlet?docId=21601&langId=da>

European Social Policy Network (ESPN) Ministère de l'Europe et des Affaires étrangères. (2013). France and the institutions protecting and promoting human rights. <https://www.diplomatie.gouv.fr/en/french-foreign-policy/human-rights/france-and-the-institutions/>

Moiz, M. (2022). Homelessness in France. Cauf Society. <https://caufsociety.com/homelessness-in-france/>

National Statistics Agency in Denmark. <https://www.dst.dk/en/Statistik/emner/oekonomi>

Number of people without a home in France from 2017 to 2021. (2022, January 10). <https://www.statista.com/statistics/1085952/number-homeless-france/>

Number of reported and charged thefts in Denmark from 2011 to 2021. (2022, June 24). <https://www.statista.com/statistics/1178990/number-of-reported-and-charged-thefts-in-denmark/#:~:text=Number%20of%20reported%20and%20charged%20thefts%20in%20Denm>

[ark%202011%2D2021&text=In%202021%2C%20less%20than%2076%2C000,than%202020%2C000%20thefts%20were%20reported.](https://www.statista.com/statistics/1178990/number-of-reported-and-charged-thefts-in-denmark/#:~:text=Number%20of%20reported%20and%20charged%20thefts%20in%20Denmark%202011%2D2021&text=In%202021%2C%20less%20than%2076%2C000,than%202020%2C000%20thefts%20were%20reported.)

Organisation de coopération et de développement économiques (Organisation for Economic Co-operation

and Development). <https://www.oecd.org/france/>

Property crimes including vandalism and theft: Countries Compared. (2014). <https://www.nationmaster.com/country-info/stats/Crime/Perceived-problems/Property-crimes-including-vandalism-and-theft>

Roebuck, B. S. (2008, January). Homelessness, victimization and crime: Knowledge and actionable recommendations.

https://www.academia.edu/30405711/Homelessness_Victimization_and_Crime_Knowledge_and_Actionable_Recommendations

Spencer, J. R. (2005). French Penal code - Equal Rights Trust. https://www.equalrightstrust.org/ertdocumentbank/french_penal_code_33.pdf

Public Housing's Marginal Tax on Earnings and Work Disincentives

Badger, E. (2021, November 25). How section 8 became a 'racial slur'. The Washington Post. <https://www.washingtonpost.com/news/wonk/wp/2015/06/15/how-section-8-became-a-racial-slur/>

Blakemore, E. (2023, March 29). How the GI Bill's promise was denied to a million black WWII veterans. History.com. <https://www.history.com/news/gi-bill-black-wwii-veterans-benefits>

Castells, N. (2020). The effects of increasing the tenant rent contribution in the housing choice voucher program. *Cityscape*, 22(3), 85-138.

Docter, B., & Galvez, M. (n.d.). Public housing fact sheet. Urban Institute. https://www.urban.org/sites/default/files/publication/101482/the20future20of20public20housing20public20housing20fact20sheet_0.pdf

Dworkin, D. (2019, October 25). Two issues define America's new housing crisis. National Housing Conference. <https://nhc.org/two-issues-define-americas-new-housing-crisis/>

Fandel, N. (2022, March 31). What exactly do property managers do? Arbors Management, Inc. <https://arbors.com/section-8-housing-vouchers-vs-project-based-housing/#:~:text=While%20both%20programs%20>

[provide%20%E2%80%9Cdeep,the%20unit%2C%20not%20the%20tenant](https://www.oecd.org/france/)

FDR Presidential Library & Museum. (n.d.). FDR and housing legislation. <https://www.fdrlibrary.org/housing#:~:text=President%20Roosevelt%20signed%20the%20,Wagner,housing%20projects%20across%20the%20country>

Gartland, E. (2022, February 15). Chart book: Funding limitations create widespread unmet need for rental assistance. Center on Budget and Policy Priorities. <https://www.cbpp.org/research/housing/funding-limitations-create-widespread-unmet-need-for-rental-assistance>

Gross, T. (2017, May 3). A 'Forgotten history' of how the U.S. government segregated America. NPR. <https://www.npr.org/2017/05/03/526655831/a-forgotten-history-of-how-the-u-s-government-segregated-america>

Husock, H. (2019). Ending NYCHA's dependence trap: Making better use of New York's public housing. (pp. 1-12).

Husock, H. (2015, January 8). How Brooke helped destroy public housing. Forbes. <https://www.forbes.com/sites/howardhusock/2015/01/08/how-senator-brooke-helped-destroy-public-housing/?sh=64ef72e03fc3>

J.S. (2011, October 15). Why the Pruitt-Igoe housing project failed. The Economist. <https://www.economist.com/prospero/2011/10/15/why-the-pruitt-igoe-housing-project-failed>

Jackson, C. (2021, August 17). What is redlining? The New York Times. <https://www.nytimes.com/2021/08/17/realestate/what-is-redlining.html>

Jaramillo, A., Rohe, W., & Webb, M. (2020, October 12). Predicting labor-force participation among workable public housing residents. Taylor & Francis. <https://www.tandfonline.com/doi/full/10.1080/10511482.2020.1808041>

Living New Deal. (2020, October 19). National Housing Act (1934). <https://livingnewdeal.org/glossary/national-housing-act-1934/>

Martens, B. (2009). A political history of affordable housing. *Journal of Housing and Community Development*,

6–12.

National Low Income Housing Coalition. (2016, March 7). Millions of families on voucher and public housing waiting lists. <https://nlihc.org/resource/millions-families-voucher-and-public-housing-waiting-lists>

National Low Income Housing Coalition. (2019, October 17). Public housing history. <https://nlihc.org/resource/public-housing-history>

Office of the Assistant Secretary for Planning and Evaluation. (2016). 2016 poverty guidelines. U.S. Department of Health & Human Services. <https://aspe.hhs.gov/2016-poverty-guidelines>

Painter, G. (2001). Low-income housing assistance: Its impact on labor force and housing program participation. *Journal of Housing Research*, 12(1), 1–26. JSTOR. <http://www.jstor.org/stable/24833787>

PD&R Edge. (n.d.). Demolition of Pruitt-Igoe. https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_110314.html. Accessed May 3, 2023.

Rabin, R. C. (2021, May 28). Poor Americans more likely to have respiratory problems, study finds. *The New York Times*. <https://www.nytimes.com/2021/05/28/health/tobacco-smoking-poor-americans.html>

Riccio, J., et al. (n.d.). The rent reform demonstration: Impacts on work, housing, and well-being after 42 months. <https://www.huduser.gov/portal/sites/default/files/pdf/The-Rent-Reform-Demonstration-Impacts-on-Work.pdf>

Roessner, J., & The American City Coalition. (2017). *A decent place to live: From Columbia Point to Harbor Point* (2nd ed.). Calf Pasture Press.

Rothstein, R. (2018). *The color of law: A forgotten history of how our government segregated America*. Liveright Publishing Corporation.

Samuels, A. (2021, June 21). The U.S. is increasingly diverse, so why is segregation getting worse. *Time*. <https://time.com/6074243/segregation-america-increasing/>

U.S. Department of Housing and Urban Development. (2021, March 25). Q and A about HUD. <https://www.hud.gov/about/qaintro>

