

UNDERSTANDING LOCAL PERCEPTIONS TO GUIDE POVERTY AND HOUSING POLICY: AN URBAN PLANNING CASE STUDY IN CROOKSTON, MINNESOTA

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Abstract

Often associated more with larger cities, small towns such as Crookston, Minnesota, often face unique urban planning challenges, including quality, affordable housing and policy pertaining to equity and poverty. Housing affordability is increasingly a major issue in urban planning, with such shortages presenting special difficulties due to correlations with poverty and low-wage workers. Even in small, rural communities, where population has been largely on the decline, quality, affordable housing can still be difficult to obtain – especially for low to middle-income families. These challenges in rural communities can correlate with racial and ethnic divisions. Contributing to the problem is the fact that policy can sometimes either make the situation worse or be ineffective due to public perception and local politics. Government policies have even perpetuated pre-existing market racial and ethnic biases. Crookston, located in the northwest of Minnesota, USA, is a town with just such policy and community concerns. Two key challenges that threaten social equity and long-term economic viability for the community are specifically systemic, entrenched poverty in the Hispanic population and a lack of affordable, quality housing. The State of Minnesota has identified this as a problem in need of policy support. An incorrect understanding of public perception, for example, could easily lead to well-meaning, but ineffective urban planning policy. This study uses a survey instrument to understand the broad opinions, perceptions, and beliefs of the local population regarding poverty, their own financial position, the housing shortage, different mechanisms for helping to solve problems, reasons people are in poverty or are financially successful, and relevant taxation, subsidies, and other measures. Survey results provide assistance area urban planning policymakers in decisions that are most likely to be effective.

Keywords: Entrenched poverty, equity, affordable housing, education.

1. INTRODUCTION

Small towns often face unique urban planning challenges, including quality, affordable housing and policy pertaining to equity and poverty. Increasing the stock of quality housing is important, yet housing affordability is increasingly a major issue in urban planning in general in terms of establishing suitable quality of life [1]. Such shortages present particular challenges when they are correlated with poverty and low-wage workers [2].

An affordable housing shortage is often considered to be a larger-city problem, sometimes associated with metropolitan containment initiatives that seek to prevent urban sprawl [3]. Yet even in small, rural communities, where population has been largely on the decline, quality, affordable housing can still be difficult to obtain – especially for low to middle-income families [4]. Policy to generate solutions can be hampered by both public perception and local politics [5].

Additionally, challenges to rural communities such as those can run along racial and ethnic lines, further complicating solution-driven policy [6]. This becomes especially perplexing for planning and policy purposes since race-related government policy can even be not only effective, but create more damage [7]. Some government housing policies have even perpetuated racial and ethnic biases that already existed in the housing market anyway [8].

Crookston, located in the northwest of Minnesota, USA, is a town with just such policy and community concerns. Once a banking centre and regional hub, it is still the home to one of the campuses of the University of Minnesota. Crookston is a former gateway city that has been in decline for decades, ceding its former role to nearby Grand Forks, North Dakota. Now the town is facing a variety of significant challenges. Two such challenges that threaten social equity and long-term economic viability for the community are specifically systemic, entrenched poverty in the Hispanic population and a lack of affordable, quality housing. The State of Minnesota has identified this as a problem in need of policy support.

In order to attain maximum efficiency and effectiveness, policy options to address those challenges should consider both public awareness and public support. An incorrect understanding of public perception, for example, could easily lead to well-meaning, but ineffective urban planning policy. Also, a correct understanding of public perception could still lead to ineffective and inefficient outcomes if public perception is such that it suggests a misalignment of incentives between various segments of the population. This is particularly important, given the evidence that perception is often driven by ideology and stereotyping [9]. A relatively recent poll, for example, found that blue-collar whites were more likely to believe that the poor were inherently lazy and prefer to stay on government assistance rather than get jobs, whereas minorities on average believe that government programmes are actually beneficial to helping the poor improve their situation [10].

Perceptions of the root cause of poverty may also vary, especially by demographic category. Indeed, as poverty increased among American minorities, perceptions of root cause of poverty among minorities tended towards a belief that there is a systemic problem, while perception of whites tended towards a belief that there is something inherently wrong with the individuals in poverty [11]. Many view those in poverty as undeserving and unworthy of assistance [12]. Those in poverty, then, in the face of such a widespread, negative stigma, may find it uncomfortable to seek assistance – and government, under pressure from their non-poor constituents, may be either unaware of the scope of the problem or unwilling to implement effective, but potentially unpopular solutions [13]. Fortunately it appears that some people,

due to the recent Great Recession, have taken a softer view on the causes of poverty – though earlier negative perceptions of poverty causes and those in poverty still remain persistent [14].

Meanwhile, Crookston faces a crisis-level housing shortage and systemic, entrenched poverty, particularly within the Hispanic community, the region's largest and fastest-growing minority population. While Minnesota's poverty rate is below the national average, Crookston is both above the state and national average. Housing shortages exist state-wide and have been identified as a major social problem in Minnesota by the Minnesota state government. Since the housing shortage most impacts the poor and part of the middle-income segment of the population, it is likely that the higher poverty rate in Crookston and the housing shortage act together to worsen the overall plight of both those in poverty and in part of the middle income range. Such forces can conspire to make it very challenging if not virtually impossible for people to "bootstrap" themselves out of their problems. In the face of local inaction, Crookston declines despite its history and significant potential.

Next, the Commissioner of Minnesota Housing Minnesota has identified a state-wide affordable housing crisis as an action priority [15]. The higher poverty rate and lower median income in Crookston suggests that the problem is more acutely felt in that area, with households in middle income brackets also feeling the sting of a lack of affordable housing [16]. As housing prices rise at a rate faster than real median household income in the USA, homeowners benefit through greater equity value, but renters suffer, even in the middle income bracket. Renters on average tend to come from lower income categories than homeowners, greatly intensifying income effects of housing price increases [17]. Additional problems that can accompany a housing shortage include increased homelessness, health problems, and mental health problems, as well as decreased economic mobility and educational opportunities [18,19]. Health-related oversight is an essential part of policy intervention related to a housing shortage [20,21].

The poverty rate for non-Hispanic whites is approximately 15%, while that of Hispanics is approximately 21% – with an overall poverty rate across all ethnicities of 17% [22]. Since the area Hispanic population is growing at a faster rate than the non-Hispanic white population, this situation has the significant potential to continue to worsen if intervention does not take place.

Several housing shortage options exist. First, partnerships with the newly-established Legislative Commission on Housing Affordability in the state of Minnesota provide potential opportunity. Other options included Low-Income Housing Tax Credits (LIHTC), which have been called one of the most successful means of alleviating housing shortages, local funding efforts to subsidise construction of apartments for moderate and middle-income households, establishment of an inclusive plan that has the potential to remain sustainable even in the face of declining federal resources for housing support, and a surtax programme with specific benefits for low income families and seniors and low-cost construction financing aimed at fostering partnerships with nonprofit and for-profit housing developers to increase the availability of quality, affordable rental units [23,24,25].

This study is underpinned by the premise that even the best government policy will be ineffective if government and public sentiment are not conducive to beneficial, effective change [26]. This study seeks, therefore, to understand the broad opinions, perceptions, and beliefs of the local population regarding poverty, their own financial position, the housing shortage, different mechanisms for helping to solve problems, reasons people are in poverty or are financially successful, and relevant taxation,

subsidies, and other measures. This is accomplished through the use of a survey instrument distributed to individuals who live and/or work in Crookston or the Crookston area. Results of the survey then can assist area urban planning policymakers in making decisions that are most likely to gain public support and therefore most likely to be effective. Also, where likely beneficial pathways are identified that do not have public support, the results suggest topics in which effective public relations campaigns are necessary.

2. METHODOLOGY

Perceptions of the public matter in shaping and implementing policy in general [26]. Public perception is especially useful when attempting to understand causes of poverty and potential solutions [27]. Indeed, while policy originates from and is implemented by the government, perception of poverty and related issues by the population may be different than the perception of the situation by government [28]. Additionally, government policy regarding poverty often follows rigidly-defined numerical definitions of poverty, whereas the subjective perception by the people could be quite different [29].

Buy-in by the local community, community organisations, and companies, is essential for any policy intervention or local programme to have any significant, long-term effect. Crookston has several local strengths, including education programmes that can greatly help alleviate entrenched poverty. Although there are potential mechanisms that can help alleviate the housing shortage, it is not clear whether or not the community/citizen support that would be ideal for such efforts to achieve maximum success is actually present.

Following the principles of the NPR-Kaiser Family Foundation-Kennedy School of Government Poverty Study, a survey instrument was devised and tailored to Crookston to assess local awareness of problems regarding the poverty and the housing shortage, as well as their belief in the appropriateness of various solution options [30]. The survey was designed to elicit respondent perception of problems and effectiveness of solutions. In that way, it was expected to obtain an overall view of the perception of Crookston residents regarding the Crookston-area poverty and housing "climate." Most of the thirty-two questions used a Likert-type scale or asked for one or more selections of given options. Some questions were open-ended. The survey was distributed electronically via Qualtrics to Crookston-area residents.

The survey was constructed based on certain policy options that exist for both poverty alleviation and the reduction of a housing shortage. These are of specific interest for the neighbourhoods of Jerome's Addition, the Flats, and the Lincoln School District as areas with the greatest amount of residents in poverty, as well as the largest number of minority residents (see Figure 1). However, it should be stressed that Crookston is principally mixed in neighbourhood composition, and thus neighbourhoods may have well-off people and disadvantaged people living in close proximity. Therefore, although those three neighbourhoods are of specific concern, it is essential that policy in fact target all neighbourhoods.

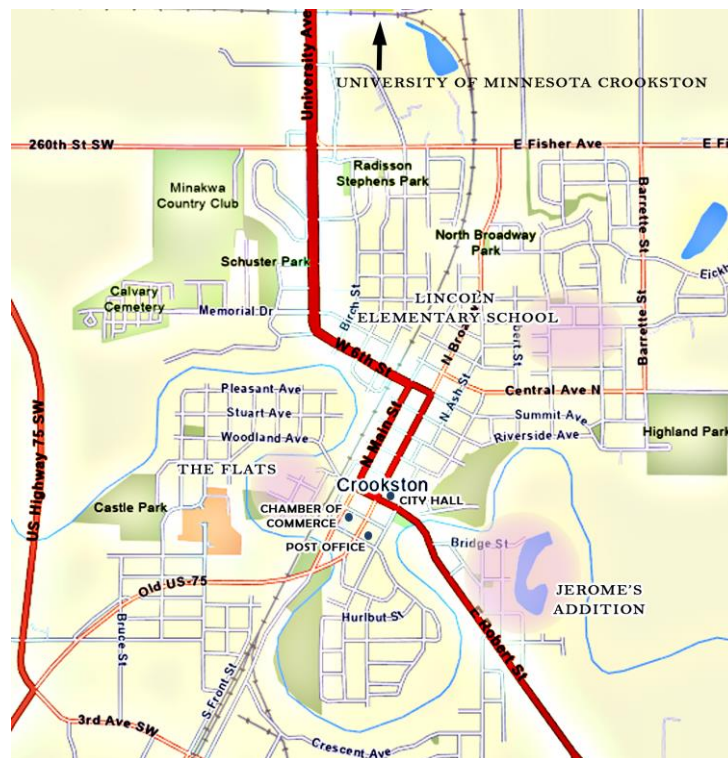


Figure 1: Map of Crookston showing the primary areas of poverty in pink shading

3. RESULTS

It was required that respondents be 18 years or older, reside and/or work in the Crookston area, and agree to participate in the survey. There were 63 respondents to the survey. Overall, the respondents are not negative towards various solution. Education accessibility was the most popular. Other possible solutions were relatively evenly split between those in favour of it and those who were either unsure or partially in favour.

3.1. Poverty Perceptions

Most respondents perceived their own financial security to be strong or good, with the primary reasons for that security stated to be their own hard work, their personal circumstances, and education. The condition of those not in poverty in Crookston were perceived by respondents to be primarily due to their own hard work, their upbringing/personal circumstances, and education opportunities – with 10% believing that it also was based on luck. Respondents believed the main causes of poverty, on the other hand, were personal circumstances and their own bad choices, as well as health problems, lack of education opportunities, and lack of good and stable jobs. That corresponded to the result of 72% believing that those in poverty had worse health than those not in poverty. The perception of access to healthcare, on the other hand, was a bit more evenly split, with a slight majority believing the poor had less access to healthcare.

Respondent perception of correlation of race and poverty was rather evenly split between "white, non-Hispanic," "white, Hispanic," "Latino," and "African-American". That concurs with census data in that the Hispanic/Latino population has the highest

poverty rate in the area, and non-Hispanic whites, although they have a lower poverty rate than Hispanics/Latinos, comprise a much larger percentage of the population and therefore contribute a larger number to the overall population and poverty. Similarly, African-Americans in the area have a higher poverty rate, but comprise a much smaller percentage of the area population.

Somewhat of a majority (62%) believed that more access to quality education would help alleviate poverty. Correspondingly, 80% believed that those in poverty in Crookston have a more difficult time finding work than those not in poverty. A sizable minority (12%) believe that those in poverty are victims of the system, while approximately 70% believe that some are lazy, and some are victims. Also encouraging was the finding that 83% of respondents do not believe that those in poverty in the Crookston area are less moral than those not in poverty.

3.2. Housing Shortage Perceptions

Despite the higher poverty rate in Crookston and the fact that the Minnesota state government has declared the statewide housing shortage to be a crisis, the perception of the situation among survey respondents in Crookston was somewhat different. Only approximately 25% of respondents believed that there is a severe crisis, while slightly less than half believed that there is a minor crisis. Consistent with the expectations of a correlation with poverty and housing accessibility, the perception of impact of a housing shortage by race followed roughly identically to the perception of correlation of race with poverty.

3.3. Poverty Solution Perceptions

Poverty is seen as being more persistent in the present period, with 60% believing that it is more difficult for those in poverty today to remedy their situation without help than it was several decades ago. Respondents expressed concern that current government programmes are neither sufficient nor effective. Approximately two thirds of respondents believe that those in poverty cannot extract themselves from the situation without help, but an even greater number of respondents (70%) believe that government programmes to alleviate poverty might actually help perpetuate poverty. Almost three fourths believe that government poverty programmes are somewhat effective, approximately one quarter believe that they are not effective at all, and slightly less than 2% believe that they are effective. Respondents were more evenly split on the issue of whether the government should do more to alleviate poverty, with approximately 60% believing in the affirmative. A slight majority (55%) believe that enhanced accessibility to education would help alleviate poverty in Crookston, while approximately one third are unsure, and only 13% believe that it would not help.

A bit over one quarter of respondents were willing to pay more taxes outright in order to help reduce poverty in Crookston, while exactly the same percentage (27%) were willing to pay more, but only if it is a small amount. Slightly less than half (46%) were not willing to pay any more taxes for poverty alleviation.

According to respondent free-response answers regarding what respondents believe nonprofit organisations should or could do to help alleviate poverty in Crookston. There is a general belief that such organisations can play a beneficial role, but there is frustration expressed that government and other circumstances often stand in the way. Yet, there are also concerns about capacity of non-profit organisations to solve the problem without government collaboration and a comprehensive plan to capitalise housing expansion in a long-term sustainable manner.

3.4. Housing Shortage Solution Perceptions

In contrast to poverty alleviation programmes, there was more confidence in government ability to alleviate a housing shortage. Approximately 73% of respondents believed that government housing programmes effective, but only approximately 11% believed that they are effective outright. Furthermore, a slight majority (52%) believed that the government should do more to alleviate the housing shortage. The willingness to pay for additional taxes for government programmes to increase the availability of affordable housing was very similar to the willingness to pay additional tax to alleviate poverty.

Slightly less than half of respondents were unsure whether enhanced accessibility to loans would help improve housing accessibility, with approximately one quarter believing that it would help, and approximately one quarter believing that it would not help. Regarding government subsidies for real estate developers to provide affordable and quality housing, 40% believed that it would not help alleviate the housing shortage in Crookston, while 22% believed that it would, and 38% were unsure. Regarding government subsidies to banks to provide loans for housing, only 11% believed that it would help, while 31% believed that it would not, and 58% were unsure.

The results suggest that there is slightly more confidence in the government's ability to alleviate a shortage of affordable and quality housing in Crookston than there is their ability to alleviate poverty in the area. However, while there is a slight majority belief that there should be more done by the government to help improve the housing situation, there is not a clear majority of belief that government subsidies, a common way of ensuring housing accessibility, would actually be successful.

Free-response answers were also collected from respondents regarding what they believe should be done to alleviate the Crookston housing shortage. As with poverty, there is an overall belief expressed that nonprofit organisations can be of use. However, frustration exists that their efforts are often hampered by lack of government cooperation.

4. DISCUSSION

The results of the resident perception survey suggest a lack of confidence in the local government (and government in general) to solve the problems of poverty and the housing shortage – even to the point of believing that some programmes for poverty alleviation are not only ineffective, but can actually help to perpetuate poverty. Although perception can help shape policy, it is not recommended that the city abandon programmes that will otherwise be beneficial for the city in the short-term and/or long-term. The key perceptions of possible solutions, however, does at least give some hope since there are sizable sections of the population that believe those programmes may work.

4.1. Housing Shortage

Policy options to help alleviate the Crookston-area housing shortage include the Low Income Housing Tax Credit programme. Administered by the IRS, the programme encourages developers to build and maintain quality low income housing through tax incentive mechanisms [31]. Unfortunately, currently only approximately 15% of new developments under LIHTC are actually located in low poverty neighbourhoods. Without proper location policy, any application of LIHTC will not reach its full

potential [32]. Thus, Crookston policy regarding LIHTC should specifically target the three neighbourhoods of particular concern, while not ignoring the existence of poverty in other neighbourhoods, given their current mixed composition. That further requires active determination of resident socioeconomic condition rather than simply relying on broadly-painted segmentations of the city. Also, assistance may be available through the new Minnesota task force specifically established to help alleviate housing shortages. The city, then, should strongly consider policy that aggressively seeks assistance from the state as available in order to augment any federal support and also to hedge against a possible reduction in future federal support availability. Other policy options include seeking partnerships with local private organisations that may be interested and able to provide housing solutions. Such a policy would remove burden from the city and the public treasury, as well as potentially remove dependence on federal and state-level support.

4.2. Poverty Alleviation through Education

It is recommended that the city of Crookston proceed with the policy option of maintaining the currently-existing "Student Success Coach" staff member in Crookston area schools and making it an ongoing budgetary priority. The coach is tasked with guiding particularly minority students in making good decisions in their student careers, as well as helping them to determine a career path, apply for university, etc. as appropriate in each individual case. Also, it is recommended that the city government immediately and actively promote the currently-existing University of Minnesota Crookston Post-Secondary Education and minority STEM programmes – noting that the programmes at the university impose no additional cost to the city. Such promotion should be specifically through the local school system, in coordination with the Student Success Coaches in order to help facilitate success of minority and underrepresented students.

4.3. Helping to Solve the Housing Shortage

Given the fact that the Crookston already has primarily mixed neighbourhoods, it seems natural that housing development under LIHTC naturally will follow the best practice of encouraging mixed neighbourhoods. Other potential funding sources, such as support from the state of Minnesota, should likewise be sought.

Since the survey results suggest a belief in the ability of local nonprofit organisations to help solve the problem over the government, it is also recommended that the city seek active partnerships with such organisations locally. It is also suggested that a partnership with an outside organisation such as Habitat for Humanity, which also typically partners with local organisations, would be very beneficial to expanding availability of affordable, quality housing at little or no cost to the local public treasury. That also helps to address the concerns of those who are not interested in additional taxation.

Additionally, a task force should be appointed, comprised of public officials, local developers, local finance industry professionals, local nonprofit organisation members, and community members to develop a long-term comprehensive plan for affordable housing, particularly centred on capitalisation. Local government must play a role in affordable housing development, despite potential public opinion. Zoning, permitting processes, and housing ordinances must be reviewed for effectiveness. Collaboration with local and regional financial institutions to develop a long-term sustainable revenue stream for housing projects must be a priority. Such an effort can then help to strengthen community development projects of local non-

profits, making government, banking, and non-profits partners in solving the affordable housing problem [33].

The lack of local support for the government, lack of confidence in government programme effectiveness, and lack of confidence in the effectiveness of subsidies all remain obvious concerns. Therefore, in accordance with best practices of LIHTC, it is recommended that the city engage in an aggressive awareness campaign.

5. CONCLUSIONS

Moving forward, the continued development of a long-term sustainable plan for affordable housing by the aforementioned task force should be a high priority. If the city is successful in turning around the public opinion of its effectiveness, it is possible that additional options for solving the housing shortage may be available. For example, a small surtax, such as one cent, may be able to be adopted in a manner that can promote housing subsidies and reduce traditional taxes. However, it is not recommended that such a tax be imposed at this time.

In the future, the effectiveness of education policy implementation as recommended can be evaluated to determine if there is an accompanying reduction in local-area poverty, particularly regarding the systemic, entrenched poverty in the Hispanic community. The effectiveness of the policies themselves and their implementation should be continually evaluated, and flexibility should be maintained in order to respond to changing needs over time.

Government must play a role in poverty alleviation and the development of affordable housing. A comprehensive plan will continue to need to be a priority in the future in order to reverse the trends in Crookston.

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