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Shifting Sites of Opportunity: Changes in Neighborhood and School-Based Poverty around LIHTC Properties Over Time

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Abstract

Affordable housing programs shape where low-income families can live. Historically, the Low-Income Housing Tax Credit (LIHTC) program, the predominant federal supply-side program, has located properties in neighborhoods with higher poverty rates than the average neighborhood. Recent policy changes have focused on mitigating past patterns and developing LIHTC in higher-opportunity areas. However, the classification of neighborhoods as “high opportunity” often relies on static neighborhood indicators. In this article, we examine the extent to which the neighborhoods and schools surrounding LIHTC properties change over time. Evaluating active LIHTC properties placed in service in the US from 1991 to 2009, we find that LIHTC neighborhoods experience more change in poverty rates than those without LIHTC. We also evaluate school contexts as one local feature that shapes opportunity for children and find that school socioeconomic conditions also change over time, but in heterogeneous ways that do not always correspond to neighborhood change. We conclude by discussing implications for policies aimed at siting LIHTC and encourage future research to adopt a dynamic perspective for evaluating the relationship between local context and economic mobility outcomes.

Keywords: LIHTC, neighborhood change, schools, opportunity, poverty

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Introduction

For much of the twentieth century, U.S. affordable rental housing policy has played a central role in shaping patterns of residential segregation. Public housing developments were often sited in neighborhoods that were already racially segregated (Vale 2007; Rothstein 2017), with subsequent macroeconomic shifts and disinvestment in both the properties and their surrounding neighborhoods contributing to the concentration of racialized poverty (Wilson 1987; 2005). Other housing assistance programs—including the Housing Choice Voucher and the Low-Income Housing Tax Credit (LIHTC) programs—have largely reproduced these spatial patterns, with affordable housing options disproportionately located in low-income and minority neighborhoods (McClure and Johnson 2015; Ellen et al. 2018).

A robust body of research shows that these neighborhood contexts matter deeply for children’s long-term outcomes: growing up in areas of concentrated poverty is associated with lower educational attainment, weaker labor market outcomes, and poorer health (Chetty et al. 2016; Sampson 2012; Chyn and Katz 2021; Clampet-Lundquist and Massey 2008; Ellen and Turner 1997). However, the mechanisms by which neighborhoods matter remain poorly understood. Some scholars have argued that the neighborhood effects literature has focused too narrowly on the question of whether neighborhoods matter, urging instead for a research agenda that more concretely examines when, where, why, and for whom residential contexts shape life trajectories (Sharkey and Faber 2014). Others have called for a more structural analysis of the political and economic processes that produce neighborhood inequality and constrain access to more advantaged areas (Slater 2013).

Despite the need to develop a more nuanced understanding of neighborhood effects, policymakers have increasingly embraced the “opportunity paradigm,” emphasizing access to higher-income neighborhoods as a central strategy for reducing economic inequality. Many states now explicitly incorporate “high opportunity” criteria into their Low-Income Housing Tax Credit (LIHTC) allocation process, awarding competitive points to LIHTC developments proposed in

neighborhoods with low poverty rates, better educational outcomes, and access to jobs and other amenities (Taylor et al. 2023). For example, in Massachusetts in 2023, proposed LIHTC developments located in an “opportunity area” with a poverty rate less than 15% could earn additional points on their application depending on their proximity to educational and employment opportunities (ibid). While these policies have the potential to unlock new affordable housing opportunities in higher-resourced areas, it is unclear from the neighborhood effects literature if a poverty rate of less than 15% is really higher-opportunity than one with a poverty rate of less than 20%, especially when taking into account other dimensions of household well-being (Reid 2019). Research has begun to evaluate the neighborhood opportunity indices used in housing policies, with mixed conclusions about their validity (Brazil, Wagner and Ramil 2022; Knaap 2017).

In this article, we examine the dynamic neighborhood and school-poverty contexts surrounding LIHTC developments that reshape children’s environments over time and mediate the links between place, poverty, and access to opportunity. Since 1990, U.S. metropolitan areas have experienced profound spatial transformations—marked by the suburbanization of poverty and the gentrification of some once-disinvested urban neighborhoods (Kneebone and Berube 2013; Allard and Allard 2017). At the same time, the number of neighborhoods with poverty rates over 40 percent and the number of people living in such neighborhoods increased during the 2000s, after declining in the 1990s (Jargowsky 2015). Despite this dynamism and countervailing trends, LIHTC siting policy often treats neighborhoods as static contexts, implicitly assuming that the conditions surrounding affordable housing developments remain constant over time when evaluating their locations. This static perspective obscures the fact that the neighborhood environments in which children grow up are themselves changing, with likely implications for access to opportunity and long-term outcomes.

Specifically, we examine how the neighborhoods surrounding LIHTC properties have changed over time, and how these shifts intersect with local school contexts—a key institutional mechanism through which neighborhood change may shape children’s life chances (Johnson

2012). Past research has characterized neighborhood socio-economic conditions surrounding LIHTC properties at a single point in time (McClure and Johnson 2015) and estimated causal impacts of LIHTC development on subsequent neighborhood conditions like poverty or property values (Diamond & McQuade 2019; Ellen, Horn, and O'Regan, 2016). We build on these strands of research to describe the long-term neighborhood poverty trajectories around LIHTC properties. Our aim is not to test whether LIHTC developments themselves generate neighborhood change; rather, we are examining the extent to which neighborhoods change after LIHTC siting to inform how states set their allocation criteria. To provide a comprehensive picture of the dynamics of opportunity contexts around LIHTC properties, we also examine whether those neighborhood changes translate into transformations in school environments, one key local institution that can shape upward mobility. We find that neighborhood poverty rates are highly dynamic: 54 percent of LIHTC neighborhoods with poverty rates above 30 percent in 2000—a commonly used threshold for concentrated disadvantage—shifted to lower-poverty categories by 2023. Neighborhoods undergoing significant socioeconomic shifts also exhibit changes in local school composition. Yet this relationship attenuates over time, suggesting that, while school environments are shaped in part by neighborhood contexts, school choice and student assignment policies may also decouple neighborhood and school demographics, especially under conditions of change (Candipan 2019).

We use the descriptive empirical analysis in this article to advance a conceptual argument that the siting of LIHTC properties must be understood within the broader dynamics of neighborhood change, rather than through static measures of “high opportunity” or “high poverty.” Given that affordability covenants often extend for 30 to 55 years, siting decisions effectively fix developments in place through multiple cycles of neighborhood transformation. This raises fundamental questions—such as how upward or downward neighborhood trajectories shape life chances, and what thresholds meaningfully distinguish “high-poverty” from “high-opportunity” contexts in the face of neighborhood change—that existing empirical work has only partially

addressed. We argue that these measurement challenges—as well as limited understanding of how and why neighborhoods influence outcomes—hinders effective policy design, especially when households have access to high-quality affordable housing that may itself alter children’s outcomes. We also call for more research to study the relationship between LIHTC siting, local school conditions and change, and student outcomes.

The remainder of the article is organized as follows. The next section reviews prior research on LIHTC, neighborhood opportunity, schools, and child outcomes, and outlines key policy initiatives intended to influence the siting of LIHTC developments. We then describe our data and methodological approach, before turning to the empirical findings. The article concludes with a discussion of implications for housing policy and future research.

Background

We situate our study within a large and growing body of research that links affordable rental housing policy to patterns of neighborhood opportunity. Studies have documented that subsidized housing tends to be concentrated in lower-income and racially segregated neighborhoods (Ellen et al. 2018; McClure and Johnson 2015). In response, federal and state policymakers have introduced various initiatives to expand the availability of affordable housing in higher-income neighborhoods (Goetz 2018; Ellen and Steil 2019; Turner et al. 2021; McClure 2008). These approaches have been motivated in large part by research that has linked neighborhood opportunity structures to children’s outcomes (Chetty et al. 2016; Sampson 2012; Chyn and Katz 2021; Clampet-Lundquist and Massey 2008; Ellen and Turner 1997).

In this study, we focus on the siting of Low-Income Housing Tax Credit (LIHTC) properties—the primary mechanism for producing affordable rental housing in the United States. We organize the literature review in three parts. First, we synthesize research on the siting of LIHTC developments and the extent to which they provide access to higher-opportunity neighborhoods, including evidence on which households are served by these locations. Second,

we review literature linking housing, neighborhoods, and schools, with a focus on how residential context shapes educational opportunity. Third, we draw on broader research on neighborhood change to situate LIHTC developments within evolving spatial and socioeconomic dynamics.

The Low-Income Housing Tax Credit Program and Neighborhood Opportunity

Many studies over the past several decades have evaluated the poverty or racial/ethnic composition of LIHTC properties' neighborhoods at a given point in time (e.g., McClure and Johnson 2015, McClure and Schwartz 2023). These studies have found that LIHTC properties have been built in neighborhoods with higher rates of poverty and a larger share of minority residents than the average neighborhood in the United States (Abt Associates 2000; Baum-Snow and Marion 2009; Freeman 2004; McClure 2008; McClure and Johnson 2015). However, compared to other forms of subsidized housing, LIHTC properties tend to be located in lower poverty/lower minority neighborhoods (Freeman 2004; McClure 2008; Horn and O'Regan 2011; Deng 2011). They are also more prevalent in a diversity of neighborhood contexts, including suburban areas (McClure 2008; McClure and Schwartz 2023).

Because LIHTC developments are located across a wider range of neighborhood contexts than other forms of subsidized housing, studies have also examined which households live in—or are served by—properties located in higher-opportunity neighborhoods. Ellen et al. (2018) use tenant level data to assess the degree to which different subgroups of LIHTC tenants—including racial/ethnic minorities, poor households, and families with children—are exposed to resource-rich neighborhoods along multiple dimensions. They find that compared to other LIHTC tenants, poor and minority tenants live in neighborhoods that are significantly more disadvantaged. McClure and Schwartz (2023) find that LIHTC units suitable for large families—those with at least two bedrooms—are particularly underrepresented in predominantly non-Hispanic White tracts and higher-opportunity areas (based on a multidimensional index). However, Ellen et al. (2018) find that, compared to other LIHTC tenants, families with children live in neighborhoods with

slightly *lower* average poverty rates (0.5 percentage points) and higher school proficiency rates (1.4 percentile points higher), even after controlling for race and poverty status.

An important body of literature has evaluated the impact of LIHTC development on neighborhood conditions using causal research designs, finding modest and varied effects on changes in poverty rates and property values in tracts where LIHTC properties have been built (Ellen et al. 2016, Baum-Snow and Marion 2009, Diamond and McQuade 2019; Freedman & McGavock, 2015). For example, Diamond and McQuade (2019) examined the impacts of LIHTC developments on property values in 129 counties across 15 states, covering approximately 20% of all LIHTC developments. In the lowest income quartile tracts, they found increases in property values: Housing values within 0.1 miles of a tax credit development increased by 6.5% after the development was placed in service. Yet they don't find the same effect in higher income tracts. Other studies have found small negative spillover effects from LIHTC siting (Baum-Snow & Marion, 2009; Freedman & McGavock, 2015). For example, Freedman and McGavock (2015) found evidence that new tax credit developments increased the poverty rates in the neighborhoods where they were built, but that these effects were small. While the causal impact of LIHTC development on neighborhood populations is one reason neighborhoods change, we move beyond this focus on effects to more broadly describe changes in LIHTC neighborhoods.

More recently, scholars have been taking advantage of linked administrative and consumer reference data to understand how moving into a LIHTC property changes a household's locational outcomes. Using consumer reference data, Kuai (2024) finds that residents who move into LIHTC properties experience, on average, increases in their neighborhood poverty rate up to six percentage points higher than other low-income renters who moved. Using an experimental design based on property waiting lists, Downes and colleagues (2025) find that LIHTC applicants who successfully place into a LIHTC-funded unit reside in neighborhoods characterized by higher poverty rates (a 1 percentage point increase, or 5.5 percent above the base period mean) compared to those that do not. Cook et al. (2025) find that

building LIHTC in higher-opportunity neighborhoods reduces city-wide racial/ethnic and economic segregation and provides some low-income households with pathways to higher-opportunity neighborhoods that they may not be able to afford otherwise, but that welfare gains disproportionately benefit more moderate-need and non-Hispanic White households.

Finally, there are also studies evaluating the effect of state siting policies on LIHTC neighborhood quality. In recognition of the role that subsidized housing location plays in shaping access to opportunity, states are increasingly adapting their Qualified Allocation Plans (QAPs)—the regulations that lay out the criteria for receiving tax credits—to incentivize the construction of new LIHTC properties in higher-income neighborhoods (Ellen et al. 2015; Ellen and Horn 2018; Reid 2019). Recent research has found that state QAP changes are having an effect, leading to more LIHTC properties being built in higher-resourced communities. Ellen and Horn (2018) evaluate the effect of QAP opportunity incentives in 20 states and find that states that increased the priority given to developments in higher-opportunity areas saw increases in the share of tax credits allocated for projects in low-poverty areas. In California, Owens and Smith (2025) found that changes in the state’s QAP to incentivize development in higher-opportunity areas increased both the likelihood that developers proposed large family projects in higher-resourced areas and the likelihood that such projects received funding.

Taken together, this body of work demonstrates important progress in understanding where LIHTC properties are sited and who gains access to higher opportunity neighborhoods and shows that policies to influence siting are important determinants of neighborhood quality. Yet they also demonstrate significant heterogeneity in outcomes and point to the need for more research to understand the program’s potential for providing low-income children with access to neighborhood opportunity. We bring a new perspective to this research by focusing on neighborhood poverty dynamics around LIHTC properties.

Interest in the linkages between housing policy, neighborhood effects, and children's outcomes has led scholars to study how affordable housing programs shape educational opportunity. Studies of LIHTC suggest that while schools near LIHTC properties generally perform worse on student outcome metrics than those attended by other renter households, they often compare favorably to schools near public housing or, in some metropolitan areas, those near units rented with Housing Choice Vouchers (Deng 2007; Pfeiffer 2009; Horn et al. 2014).

Neighborhood effects research has long hypothesized that the environments in which children grow up influence outcomes in part through the quality of schools available to them. Higher-resource neighborhoods are more likely to offer schools with greater funding, higher test scores, and stronger social capital, as well as peer groups that reinforce academic achievement and prosocial behaviors (Owens and Candipan 2019; Owens 2020). However, the specific school-level mechanisms that shape student outcomes, and the degree to which those mechanisms vary systematically across neighborhoods, remain the subject of debate: for example, Wodtke and colleagues (2023; 2017) find that although moving to a lower-poverty neighborhood reduces exposure to school poverty and improves academic achievement, school composition itself doesn't appear to be the primary pathway through which improvements to student outcomes occur.

Others, however, have found that both school and neighborhood contexts play a role (for reviews, see Johnson 2012; Owens and Rich 2022). Particularly relevant to housing policy, evidence from demonstration studies and public housing demolitions suggests that changing neighborhood environments without changing school environments often has minimal impacts on students' test scores (Fryer and Katz 2013; Jacob 2004; Oreopoulous 2012; Sanbonmatsu et al. 2006). However, results can vary across metropolitan area contexts (Burdick-Will et al. 2011). In a comprehensive study, Schwartz (2012) compares low-income children who moved to inclusively-zoned residences that vary by both neighborhood and school economic conditions. Children randomly assigned to low-poverty neighborhoods outperformed their peers on

standardized exams over time. Importantly, improvements in standardized test scores more than doubled for children who also attended low-poverty schools.

Much of this literature treats schools as relatively static features of neighborhoods, rather than institutions that themselves evolve in response to demographic shifts, reinvestment, or displacement. As neighborhoods change—whether through gentrification, redevelopment, or targeted policy interventions—schools may also undergo transformations in composition, resources, and performance. Yet the dynamics of these changes, and their implications for children’s access to opportunity, remain insufficiently understood.

Neighborhood Change

The goal of this article is to highlight an underexplored dimension of the relationship between LIHTC siting and neighborhood opportunity: the role of neighborhood change. There is a rich body of research showing that the spatial distribution of poverty in the United States has shifted markedly over the past half-century. In the 1970s and 1980s, deindustrialization, middle-class suburbanization, and de jure and de facto racial discrimination produced sharp increases in concentrated poverty in central-city neighborhoods (Wilson 1987). Empirical research from this period showed dramatic increases in the share of poor, Black households living in high-poverty tracts, particularly in large metropolitan centers (Massey and Denton 1998; Jargowsky 1997).

In the contemporary period, however, the geography of poverty has become more complex. Some inner-city neighborhoods have experienced reinvestment and gentrification, driven by shifting housing preferences, new capital flows, and municipal redevelopment strategies (Hwang 2015; Lee and Perkins 2023). However, despite significant concerns over the pace and scale of gentrification, research has found that improvements in quality are limited to a small share of neighborhoods: the majority of high-poverty tracts remain poor across decades, suggesting a strong spatial inertia in the geography of disadvantage (Sampson 2012; Landis 2016). Children

raised in high-poverty neighborhoods are more likely to remain in similar contexts as adults, indicating that neighborhood disadvantage reproduces itself intergenerationally (Sharkey 2013).

In addition, the spatial unevenness of larger economic trends--such as the foreclosure crisis and subsequent recovery--can also influence the geography of poverty. For instance, while poverty concentration declined in the 1990s, it increased after the Great Recession (Jargowsky 2015). This has contributed to the suburbanization of poverty, with low-income households moving to or being displaced into suburban communities where affordable housing is more available (Kneebone and Berube 2013; Hall et al. 2023). The spatial composition of suburban poverty is not even, however, and is shaped by exclusionary zoning patterns and housing market dynamics that may interact with the likelihood of new affordable housing developments.

Gentrification, poverty dynamics, and demographic shifts may also alter neighborhood socioeconomic profiles without immediately transforming the composition or quality of local schools. For example, new households moving into revitalizing neighborhoods may not include children, or parents may opt out of neighborhood schools in favor of private or charter options, particularly if the public schools carry a legacy of low performance or stigma (Diamond and Posey-Maddox 2020; Candipan 2019; Bischoff and Tach 2020). This decoupling of neighborhood and school dynamics complicates assumptions that improvements in neighborhood conditions translate directly into enhanced educational opportunities. Distinguishing between neighborhood and school trajectories is therefore crucial to assessing the extent to which LIHTC facilitates access to opportunity for children and families.

Together, these three bodies of literature underscore a key question in LIHTC policy. Although QAPs increasingly incentivize development in higher-income neighborhoods in order to expand access to opportunity, these incentives rely on static measures of neighborhood conditions. In contrast, research on neighborhood change shows that poverty, demographics, and local opportunity structures are highly dynamic. As neighborhoods evolve, the conditions that define opportunity at the time of siting may shift, potentially altering residents' long-term exposure

to neighborhood and school environments. This gap points to the need for greater attention to neighborhood and school trajectories, rather than point-in-time measures, in assessing LIHTC's role in expanding access to opportunity.

Data and Methods

Our analysis focuses on LIHTC properties placed in service in metropolitan areas across the US between 1990 and 2009. We limit properties to those placed in service by 2009 so that we can observe at least 10 years of neighborhood and school changes after the first residents move into the property. The data on LIHTC properties comes from the US Department of Housing and Urban Development Department's National Low-Income Housing Tax Credit Database, which includes data on the majority of LIHTC-funded projects across the US. Although the database has limitations (see, for example, Wilson et al. 2023), it is the most comprehensive data available on the location and placed-in-service dates for LIHTC properties, covering more than 30,000 developments and 2 million units.¹ After filtering to properties placed in service between 1990-2009 and excluding US territories, we geocoded property addresses, using the HUD-provided latitude and longitude coordinates only for those that could not be successfully geocoded based on address.² We limit our analysis to properties located within metropolitan CBSAs using 2003 definitions, resulting in a final sample of 21,591 LIHTC properties in 12,021 tracts.³

Constructing the longitudinal panel of the neighborhood contexts surrounding LIHTC properties is complicated by the lack of annual data at the neighborhood level. For LIHTC properties placed in service between 1990 and 2000, we match properties to their census tract

¹ We also explored the possibility of using the National Housing Preservation Database (NHPD); however, this dataset does not include placed-in-service dates nor a flag for scattered site properties.

² The full dataset includes 30,274 projects. 28,163 properties were successfully geocoded using AWS. Only 677 projects were without geocoded locations. Among these, 56 percent lacked valid address information were disproportionately older projects located in rural areas, particularly in Maine, North Dakota, and West Virginia.

³ The mean number of LIHTC properties per tract is 1.8, the median is 1.

data on neighborhood poverty from the 1990 U.S. Decennial Census.⁴ For properties placed in service between 2000 and 2009, we match properties to tract-level data from the 2000 U.S. Decennial Census. Although this may mischaracterize neighborhoods at the time when properties are truly placed in service (e.g., the characteristics of a neighborhood surrounding a property placed in service in 2006 have likely changed since 2000), developers nevertheless would have acquired the parcel much earlier, and would have relied on 1990 and 2000 Census data, respectively, to inform their pre-development process (e.g. determining the property type, size, and financials). We therefore assume that the 1990 or 2000 Census data represent neighborhood characteristics at Time 1, when the siting decision was made, but before residents moved in. We then observe changes in those neighborhood characteristics through 2023, using harmonized tract-level data from 5-year aggregations of the American Community Survey in 2006-2010, 2012-17 and 2019-23.

In our analysis, we focus on changes in neighborhood poverty rates. Although there is little consensus on how best to define or measure opportunity, the neighborhood effects literature has traditionally emphasized concentrated poverty, reflecting the hypothesis that spatially clustered disadvantage generates nonlinear or “threshold” effects on individual outcomes (Jargowsky 1997; Sharkey 2013; Galster 2005). Scholars have commonly operationalized concentrated poverty as neighborhoods in which more than 30 or 40 percent of residents live below the poverty line, with these levels intended to capture tipping points at which social, institutional, and market dynamics shift in ways that compound disadvantage, including across generations (Herring 2019). In addition, while poverty rates do not directly measure structural opportunity, past research suggests neighborhood poverty is correlated with economic, political,

⁴ Census tract boundaries were harmonized to 2010 definitions using crosswalks provided by NHGIS. Jonathan Schroeder, David Van Riper, Steven Manson, Katherine Knowles, Tracy Kugler, Finn Roberts, and Steven Ruggles. IPUMS National Historical Geographic Information System: Version 20.0 [dataset]. Minneapolis, MN: IPUMS. 2025. <http://doi.org/10.18128/D050.V20.0>. Available online at <https://www.nhgis.org/geographic-crosswalks#citation>.

institutional, and social resources that are beneficial for children's future life chances (Chetty and Hendren 2018). Moreover, poverty underlies neighborhood opportunity metrics used by many states in their LIHTC siting priorities (Taylor et al. 2023).

To assess changes in school contexts, we analyze data from the Longitudinal Imputed School Dataset (LISD) version 2.0 (Reardon et al. 2025). The LISD draws on the National Center of Education Statistics (NCES) Common Core of Data (CCD) to provide cleaned, longitudinal, and, where data are missing or erroneous, imputed values of demographic composition for all public schools in the U.S. We examine school data in 1991 (the first year of the LISD), 2000, 2008, 2015, and 2021 (to align with the decennial Censuses or midpoint of the five-year ACS neighborhood estimates); year refers to fall of academic year. We identify LIHTC properties' local school contexts as up to the three closest elementary schools within the elementary or unified school district in which the LIHTC property is located each year, using a Euclidian distance function.⁵ We focus on schools' share of free lunch eligible (FLE) students—those living in households with incomes below 130% of the poverty line—as a proxy for school poverty. School poverty has been shown as a key predictor of school quality in past research (Reardon et al. 2024). Because reliable school attendance zone maps are not available longitudinally and because many districts have some degree of school choice, we estimate average FLE rates among up to three proximate schools (including traditional public schools, charter schools, and magnet schools), and we interpret our measure as describing LIHTC properties' local school contexts in terms of poverty composition.

Analytical Strategy

This study employs a descriptive analytical strategy focused on changes over time. We begin by examining trends within LIHTC neighborhoods, tracking decadal changes across

⁵ Elementary schools are those where the lowest grade served is K-2 and the highest grade served is less than 8th grade. Over 90% of LIHTC properties are proximate to three schools within their school district; properties in smaller districts may be proximate to only one or two schools.

multiple periods (1990–2000, 2000–2010, 2000–2017, and 2017–2023). We then compare the distribution of these changes to those observed in non-LIHTC neighborhoods to assess whether patterns differ systematically between the two groups. Finally, we analyze changes in school conditions proximate to LIHTC developments, distinguishing between neighborhoods that experienced increases or decreases in poverty rates, to assess whether shifts in neighborhood socioeconomic conditions are reflected in nearby school environments. To do this, we run a linear regression model that correlates change in FLE rates in schools proximate to LIHTC properties from change in the properties’ neighborhood poverty rates by decade. We also present descriptive statistics on the distribution of changes in schools’ FLE rates for LIHTC properties located in neighborhoods that experienced at least a 5-percentage point change in poverty rates.

Sample Descriptives

Table 1 provides descriptive statistics for neighborhoods and schools at T_1 , comparing neighborhoods with and without LIHTC placed in service over that decade. Neighborhoods surrounding LIHTC properties tend to have higher poverty rates, on average, than those without LIHTC. In 1990, the average poverty rate for a tract with a LIHTC property placed in service between 1990 and 2000 was 18.9 percent, compared to 10.7 percent for neighborhoods that did not see a LIHTC property built that decade: these averages did not change significantly over time. The share of FLE students in schools proximate to LIHTC properties was also greater than in schools not proximate to LIHTC. In 1991, 43.3 percent of students in LIHTC-proximate schools (the three closest to a given LIHTC development) were FLE, compared to only 26.7 percent in non-LIHTC-proximate schools. The gap grew slightly, to a 20-percentage point difference, by 2000.

[Table 1]

Findings

In this section, we begin by documenting how neighborhood conditions surrounding LIHTC properties have evolved over time and compare these patterns to broader neighborhood trends. We then examine whether changes in neighborhood poverty around LIHTC properties are reflected in nearby school contexts, highlighting the extent to which neighborhood and school trajectories align or diverge.

Changes in LIHTC Properties' Neighborhoods

For the first stage of the analysis, we examine changes in the poverty rate in the census tracts in which LIHTC properties are sited. Figure 1 presents the degree of change in neighborhoods around LIHTC properties in metropolitan areas across the United States. Overall, the majority of LIHTC properties' tract poverty rates stayed within +/- 5 percentage points of the starting neighborhood poverty rate.⁶ Between 1990 and 2000, 62 percent of tracts did not see significant changes in their neighborhood poverty rate. However, the durability of neighborhood socio-economic status erodes over time: in the following two periods (2000–2010 and 2010–2017), only about half of LIHTC tracts maintained poverty rates within $\pm$ 5 percentage points. The most pronounced change occurs in the most recent period. From 2017 to 2023, just 46 percent of tracts did not see significant changes, while fully 40 percent experienced declines of at least 5 percentage points and 14 percent experienced increases.

[Figure 1]

Figure 2 displays the movement of LIHTC properties' census tracts across poverty categories, comparing LIHTC neighborhood poverty rates in 2000 to the 2023 ACS 5-year estimates. Neighborhoods with initial poverty rates below 10 percent were the most stable: 60 percent remained in that category by 2023, and only 1 percent shifted to a poverty rate above 30

⁶ We follow Galster et al. (2003) in establishing a 5-percentage point threshold for meaningful neighborhood change.

percent. The relative stability in these low-poverty neighborhoods highlights the persistence of affluence, often reinforced by housing policies like exclusionary zoning that maintain concentrated advantage.

[Figure 2]

In contrast, 54 percent of LIHTC neighborhoods with initial poverty rates above 30 percent in 2000 shifted to lower poverty rate categories by 2023. Although it was rare for a neighborhood with an initial poverty rate above 30 percent to transition to below 10 percent (just 2 percent did so), 44 percent saw their poverty rates drop below 30 percent by 2023, a level generally considered below the threshold for concentrated disadvantage. Neighborhoods with initial poverty rates between 20 and 30 percent were the most likely to experience declines in poverty rates, with 35 percent dropping below 20 percent by 2023. However, we also find that some tracts experienced increases in poverty over our study period. Twenty-eight percent of LIHTC neighborhoods with poverty rates between 20 and 30 percent in 2000 increased in poverty to over 30 percent by 2023. Among the most disadvantaged LIHTC neighborhoods—those with poverty rates exceeding 40 percent—poverty was highly persistent, with 41 percent of tracts remaining in this category over time.

We also find that the share of tracts experiencing substantial poverty declines varies widely across states, highlighting important geographic differences in neighborhood change.⁷ Figures 3a and 3b compare the share of tracts in a state experiencing substantial poverty changes (greater than 5 percentage points between 2000 and 2023) in metropolitan LIHTC neighborhoods (circles) versus all metropolitan tracts (squares), with vertical lines indicating national medians for each group. The charts show the top, middle and bottom 3 states in the distribution. (The data for all states are presented in Appendix Table 1). Figure 3a presents the share of tracts experiencing poverty reductions of at least 5 percentage points. States such as Washington, DC, New York,

⁷ The state level analysis is limited to LIHTC properties located in CBSAs.

and California exhibit a substantially higher share of LIHTC tracts with meaningful declines in poverty relative to the broader set of neighborhoods. In Washington, DC, for example, 65 percent of LIHTC neighborhoods experienced reductions of at least 5 percentage points. This pattern suggests that LIHTC development is frequently located in—or coincides with—neighborhoods undergoing improvement, despite often being initially sited in higher-poverty areas. However, the magnitude of this difference varies considerably across states. In states with relatively limited change in poverty between 2000 and 2023, such as Vermont, Kansas, and Alaska, trends in LIHTC tracts closely mirror those observed in other neighborhoods.

[Figures 3a and 3b]

We also find that in some states, a greater share of LIHTC tracts experienced poverty increases than non-LIHTC tracts. For example, in Nevada, 55 percent of LIHTC neighborhoods saw an increase in poverty of over 5 percentage points; poverty increases were also more common in LIHTC tracts in New Mexico and Ohio (Figure 3b). In contrast, in states such as New Hampshire, Hawaii, and Rhode Island, LIHTC tracts exhibit lower or comparable shares of poverty increases relative to all tracts. Overall, the figures highlight that LIHTC neighborhoods are embedded within heterogeneous and evolving local contexts, where trajectories of neighborhood change vary widely across states and are not consistently aligned with broader state-level patterns.

To illustrate these dynamics at the urban scale, Figures 4a and 4b present side by side maps of Los Angeles and St. Louis, MO, of poverty in 2000 and 2023, along with LIHTC locations. The Los Angeles maps highlight substantial declines in neighborhood poverty between 2000 and 2023, particularly in areas like South and Central Los Angeles that have historically been home to lower-income communities of color. By 2023, these same areas show marked reductions in poverty rates, with a visible shift from the highest-poverty categories toward more moderate levels. The presence of LIHTC properties in these areas suggests that subsidized housing can

function as a mechanism that allows low-income residents to remain in place as neighborhoods gentrify, and that the residents in these properties may benefit from improved neighborhood conditions as a result (Dastrup and Ellen 2016).

[Figures 4a and 4b]

In contrast, the maps of St. Louis show less evidence of broad-based poverty decline and clearer signs of spatial redistribution. In 2000, high-poverty tracts were concentrated in the city's central corridor and parts of North St. Louis. By 2023, while these areas largely remain high poverty, there is a noticeable expansion of elevated poverty rates into the northwestern quadrant of the metropolitan area. This pattern is consistent with the suburbanization of poverty, as economic distress extends beyond the historic urban core into inner-ring suburban communities. Rather than reflecting widespread neighborhood improvement, the St. Louis case instead emphasizes the persistence and outward movement of poverty, underscoring the heterogeneity of neighborhood socio-economic dynamics.

Changes in Local School Contexts

The prior section described how the neighborhoods surrounding LIHTC properties changed from 1990 to 2023. Overall, we find that LIHTC neighborhoods experienced considerable change in poverty rates during this time, and these neighborhoods were more dynamic than those without LIHTC development. In this section, we examine whether local schools also experienced changes alongside neighborhood changes. The link between neighborhood and school demographic change is shaped by the demographics of residents who have school-age children and whether local school-age children attend nearby schools. Further, neighborhood poverty and school FLE rates measure economic disadvantage at different points in the income distribution. Therefore, the degree of correspondence between changes in LIHTC neighborhood and school contexts is unclear.

First, we examine how changes in local schools' poverty composition (measured as the share of students who are FLE) corresponds to changes in the neighborhood poverty context. Table 2 presents results from regression models correlating change in FLE rates in schools proximate to LIHTC properties from change in the properties' neighborhood poverty rates by decade.

[Table 2]

Results show that the correspondence between neighborhood poverty rate and FLE rate changes is inconsistent over time. In the 1990s and 2000s, a one percentage point change in neighborhood poverty rate is associated with about a 0.3 percentage point change in schools' FLE rates. The lack of one-to-one relationship reflects that tract boundaries do not neatly map onto school attendance zones, that we consider the three closest schools to LIHTC neighborhoods, and that neighborhood poverty rates include adults and non-student children. However, after 2010, the relationship between changes in neighborhood and school poverty around LIHTC properties declines substantially. A one percentage point change in neighborhood poverty is associated with less than 0.1 percentage point change in schools' free lunch rates. This change likely reflects increased expansion of school choice that has decoupled neighborhoods from their schools (Candipan 2019), as well as the household composition of in-movers.

Figures 5a and 5b further demonstrate the heterogeneity of trends in FLE rates in schools near LIHTC properties. Figure 5a presents the distribution of changes in schools' FLE rates for LIHTC properties located in neighborhoods that experienced at least a 5-percentage point increase in poverty rates. In the 1990s, 2000s, and 2010s, nearly 90 percent of LIHTC-proximate schools experienced either increases of at least 5 points or stability in FLE rates. However, after 2017, most schools did not follow their neighborhoods' poverty trend, experiencing either stability (changing less than 5 percentage points) or declines in poverty of more than 5 points. Figure 5b presents the same results for schools proximate to LITHC properties in neighborhoods that experienced poverty rate *declines* of at least five points. Among these neighborhoods, the local

schools followed the neighborhood poverty trend even less than for neighborhoods experiencing increases in poverty rates. The predominant pattern in the 1990s and 2000s is stability in free lunch rates, while many schools experienced poverty rate increases in the 2010s, even while their local neighborhood poverty declined. Perhaps in neighborhoods where the poverty rate was declining, local parents were not sending children to neighborhood schools, or the higher-income population moving in did not have children. After 2017, however, the correspondence between neighborhood and school poverty trends strengthens, with about half of schools proximate to LIHTC properties experiencing declines in FLE rates.

[Figures 5a and 5b]

Overall, results demonstrate that the conditions of LIHTC properties' neighborhoods are not always—and have become less likely to be—reflected in local schools. Policies that intend to identify “high-opportunity” areas in which to site LIHTC properties must attend to this disconnect empirically, rather than make assumptions about the correspondence between these two contexts.

Discussion

This paper examines the changing opportunity structures surrounding Low-Income Housing Tax Credit (LIHTC) developments in metropolitan areas, revealing that poverty rates of neighborhoods and schools around LIHTC properties are dynamic over time. Approximately 54 percent of LIHTC neighborhoods with initial poverty rates above 30 percent in 2000 shifted to lower poverty rate categories by 2023. Although it was rare for a neighborhood with an initial poverty rate above 30 percent to transition to below 10 percent (just 2 percent did so), 44 percent saw their poverty rates drop below 30 percent by 2023, a level generally considered below the threshold for concentrated disadvantage.

Neighborhoods with initial poverty rates below 10 percent were the most stable: 60 percent remained in that category by 2023, and only 1 percent shifted to a poverty rate above 30 percent.

And 41 percent of neighborhoods with poverty rates over 40 percent at a property's PIS date remained so in 2023. So even while we find that neighborhood poverty is dynamic around LIHTC properties, the durability in these two categories demonstrates the persistence of concentrated advantage and disadvantage. Poverty among students enrolled in the schools around LIHTC properties also changed considerably over time, but often not in ways that aligned with changes in neighborhood poverty. Notably, the correspondence between changes in neighborhood poverty and changes in school FLE rates weakened after 2010. Moreover, when neighborhoods underwent poverty rate changes, especially declines, over 5 percentage points, school FLE rates rarely followed in most decades.

Our results suggest that efforts to classify a development as located in a “high” or “low” opportunity area at the time of construction fails to capture the dynamics of neighborhood change. A LIHTC property built in a neighborhood with a 15 percent poverty rate that is rapidly deteriorating presents a very different context than one built in a stable, moderately poor neighborhood (or a neighborhood that is gentrifying). Because LIHTC developments often remain affordable for several decades, especially in states that require long-term affordability covenants, they represent durable investments in place—and in keeping low-income households in those places. Decisions about where these properties are built therefore not only shape where affordable housing is available today, but also the future spatial structure of opportunity and segregation across metropolitan regions. Spatial shifts in opportunity – for example, as a result of gentrification or the decline of once affluent suburbs – can happen quickly, and policy decisions such as tax credit allocations should be positioned to keep pace.

The increasing disconnect between neighborhood and school poverty trends also complicates efforts to classify neighborhoods according to their opportunity levels. Policymakers establishing siting priorities for LIHTC properties often assume that local schools are a key mechanism through which neighborhoods matter, but our results show that school FLE rates, one characteristic often associated with school quality, are also dynamic in ways that may be

inconsistent with neighborhood characteristics, due to demographic and education policy forces. Therefore, if the goal is to increase access to opportunity, states must carefully consider how to incorporate both change over time and heterogeneity across contexts when developing policies to guide the siting of affordable housing. As a start, using longitudinal measures of neighborhood conditions and directly measuring school characteristics, rather than assuming correspondence, could be promising.

The findings suggest that neighborhood changes around LIHTC properties may also be shaped by other efforts to address the legacy of housing policies that exacerbated residential segregation. The substantial declines in neighborhood poverty observed in Washington, DC, for example, reflect not only gentrification pressures, but also significant public investments, including HOPE VI and the New Communities Initiative, as well as the intentional redevelopment of the Navy Yard neighborhood (Hyra and Prince 2015; Summer 2021). This suggests that LIHTC neighborhoods are embedded within—and may be influenced by—deliberate place-based reinvestment strategies, central to community development policy and to the goals of Affirmatively Furthering Fair Housing. This reinforces the need to evaluate LIHTC within a broader community development context and to recognize that outcomes in LIHTC neighborhoods are closely tied to complementary investments in housing, infrastructure, and economic development. This point is particularly important given rising concerns from community development organizations in places like California, who argue that opportunity-based scoring systems disadvantage place-based investing in historically disinvested areas, in effect creating a new form of “redlining” that limits the production of LIHTC properties in neighborhoods that may be experiencing rapid change. As Dastrup and Ellen (2016) show, subsidized housing can facilitate residential stability for low-income households in the context of improving neighborhood conditions, with attendant benefits for labor market and educational outcomes. In 2025, California’s Opportunity Area Map added a “Neighborhood Change” metric that captures gentrification (increases in non-Hispanic White resident share, median household income, and housing costs) since 2000 (California Tax Credit

Allocation Committee 2025). However, the metric is not currently used in QAP regulations to guide LIHTC development.

Our findings should not be interpreted as an argument against efforts to expand LIHTC to higher-income neighborhoods, however. We also find that the lowest-poverty neighborhoods—those with poverty rates under 10 percent—tend to remain so over time. They have also historically seen fewer LIHTC developments. For example, in California, only 5 percent of LIHTC units placed in service between 2003 and 2015 were located in the state’s most opportunity-rich neighborhoods, even though such neighborhoods account for one fifth of the state’s census tracts (Kneebone and Reid 2017). The QAP changes have shifted the siting of new LIHTC developments: compared to earlier cohorts, a greater share of California’s tax credit units are now located in higher-resourced areas (Owens and Smith 2025). That said, it remains the case that nearly 75 percent of census tracts in California don’t include any LIHTC properties at all. The expansion of LIHTC development to higher-opportunity areas may be limited by exclusionary zoning and other barriers that uphold concentrated affluence—Kneebone and Reid (2017) found that of the 1,568 census tracts designated as “Highest Resource” in California, more than 80 percent were comprised predominantly of single-family homes, and in more than half (56 percent) of Highest Resource tracts, multifamily buildings with 10 or more units made up less than 10 percent of the housing stock. Efforts to use the state’s QAP to guide new projects to higher resourced neighborhoods will also require zoning reforms to remove these mechanisms of exclusion.

In addition, many neighborhoods remain persistently poor, underscoring the need to avoid siting new developments in areas of entrenched disadvantage while supporting existing properties located in these contexts. However, while reducing exposure to concentrated poverty is well supported by the existing literature, it is less clear that the inverse relationship holds—that is, that only the highest-resource neighborhoods produce the strongest outcomes. Siting policies that prioritize the most advantaged neighborhoods, as in California and other states, may therefore

narrow the feasible development landscape and overlook middle-resource neighborhoods that offer meaningful opportunities for residents, including proximity to transit, employment, and other amenities.

The findings are intended to raise these considerations for LIHTC policymakers, highlighting the need to balance concerns about concentrated poverty with a broader understanding of how neighborhood change shapes access to opportunity. However, our study has several important limitations. Importantly, the analysis is descriptive rather than causal; it describes trends in neighborhood and school changes but does not isolate the mechanisms driving those changes. In addition, we focus only on one dimension of neighborhood and school contexts, poverty composition. While often the foundation for studies on neighborhood effects, poverty rates do not directly capture structural opportunity, which reflects a broader set of institutional and resource-based conditions beyond income. The presentation of aggregate results may also obscure important differences within metropolitan areas or between urban and suburban places. Our analysis of school conditions is further limited by the lack of comprehensive school attendance zones and known issues with FLE reporting. While we attend to those issues by using imputed data and by averaging conditions across three nearby schools, our results may provide an imprecise picture of nearby school conditions.

These limitations point to several directions for future research. First, researchers should more closely integrate school and neighborhood data, examining how shifts in enrollment, segregation, and school resources track neighborhood change around LIHTC developments. These findings should be considered by policymakers when making siting decisions for LIHTC development. Second, qualitative and longitudinal studies could illuminate the lived experiences of families navigating these changing environments—how they perceive shifts in neighborhood safety, school quality, and opportunity structures over time (see, e.g., Reid 2019). Third, more comparative work across states or metropolitan areas could reveal how local governance, zoning, and housing finance regimes shape neighborhood trajectories differently under LIHTC. Fourth,

advancing the field requires developing dynamic models of neighborhood effects that account for temporal variation—how the same household’s exposure to opportunity changes as neighborhoods evolve, and whether the effect of neighborhood characteristics varies according to neighborhood trajectories. Fifth, further research should move beyond our focus on poverty composition to examine the racial/ethnic dynamics of neighborhoods and schools around LIHTC properties, as well as the relationship between city or metropolitan area racial/ethnic segregation trends and trends in neighborhood- and school-level poverty trajectories. Shifts in neighborhood and school composition are not independent processes. Shifts in racial/ethnic segregation, neighborhood poverty composition, school demographics, and public and private investment may each shape the others, underscoring the need for more integrated and dynamic frameworks for understanding neighborhood change and opportunity around LIHTC developments.

Finally, our finding that LIHTC neighborhoods often experience more dynamism in poverty than those without LIHTC development raises questions about the causes of poverty rate changes around LIHTC properties, which past research indicates is not entirely due to the LIHTC development itself. It also requires advancing our understanding of how much of an increase or decrease in neighborhood poverty matters for economic or educational outcomes. While LIHTC neighborhoods remained higher poverty than those without LIHTC properties, the shifts we observe are large, especially relative to recent causal evidence showing that households who move into LIHTC properties typically experience increases in neighborhood poverty exposure of somewhere between one to five percentage points (Kuai, 2024; Downes 2025). To what extent do such differences in poverty exposure meaningfully shape economic or educational outcomes, particularly when households may be trading modest increases in neighborhood poverty for gains in housing stability, affordability, and building quality?

The goal of this study is to foreground neighborhood change within the broader literature on affordable housing and neighborhood opportunity. The findings underscore the importance of viewing affordable housing policy through a temporal lens: LIHTC developments are embedded

in neighborhoods that are themselves evolving, and these changes shape the opportunities available to low-income children. Understanding these dynamics requires moving beyond static conceptions of neighborhood context to consider the ongoing interplay between housing policy, neighborhood transformation, and educational inequality. It also suggests that state policymakers should aim to create a balanced LIHTC portfolio that responds to shifting housing needs across a range of neighborhood types.

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Table 1: Descriptive Statistics: Neighborhood and School Poverty Rates at LIHTC Siting

	T1 Poverty Conditions for Projects Placed in Service in the 1990s				T1 Poverty Conditions for Projects Placed in Service in the 2000s			
	With LIHTC		No LIHTC		With LIHTC		No LIHTC	
	<i>Mean</i>	<i>StDev</i>	<i>Mean</i>	<i>StDev</i>	<i>Mean</i>	<i>StDev</i>	<i>Mean</i>	<i>StDev</i>
Tracts - Percent Poverty	18.9	15.0	10.7	10.6	18.7	13.5	10.8	10.3
Schools - Percent Free Lunch Eligible (FLE)	43.3	25.4	26.7	21.7	48.2	25.4	28.5	23.6

Source: US Census, 1990 and 2000, LISD 1991, 2000

Notes: Neighborhood characteristics at T1 are measured in 1990 for properties placed in service 1990-1999, and in 2000 for properties placed in service between 2000-2009. School characteristics at T1 are measured in 1991 for properties placed in service 1990-1999, and in 2000 for properties placed in service between 2000-2009. LIHTC non-proximate schools limited to those in metropolitan CBSAs.

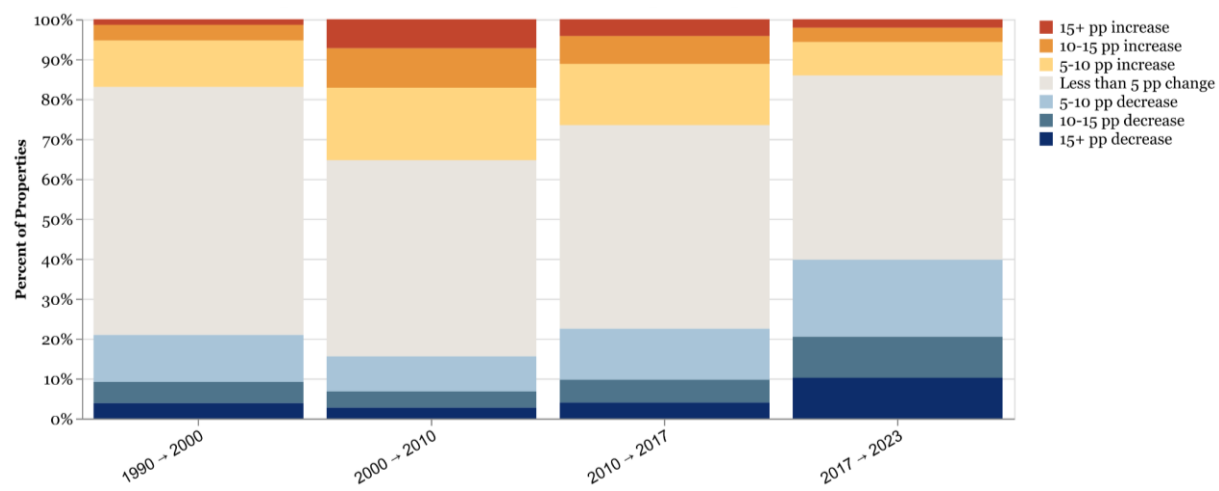
Table 2. Regression Coefficients Predicting Changes in LIHTC-Proximate Schools' Free Lunch Rates from Changes in LIHTC Neighborhoods' Poverty Rates

	1990-2000	2000-2010	2010-2017	2017-2023
Change in Neighborhood Poverty	0.298*** (0.016)	0.281*** (0.008)	0.079*** (0.008)	0.063*** (0.006)
Constant	0.045	0.053	0.075	-0.039
Adjusted R2	0.025	0.038	0.004	0.003
N LIHTC Properties	12,988	28,070	28,135	28,138

Source: LISD, 1991, 2000, 2008, 2015, and 2021 (year refers to fall of school year); 1990, 2000 Decennial Census, 2010, 2017 and 2023 5-year American Community Survey (ACS year refers to last year of survey; ACS and LISD are matched on ACS midpoint year and 1990 Census is matched to 1991 LISD)

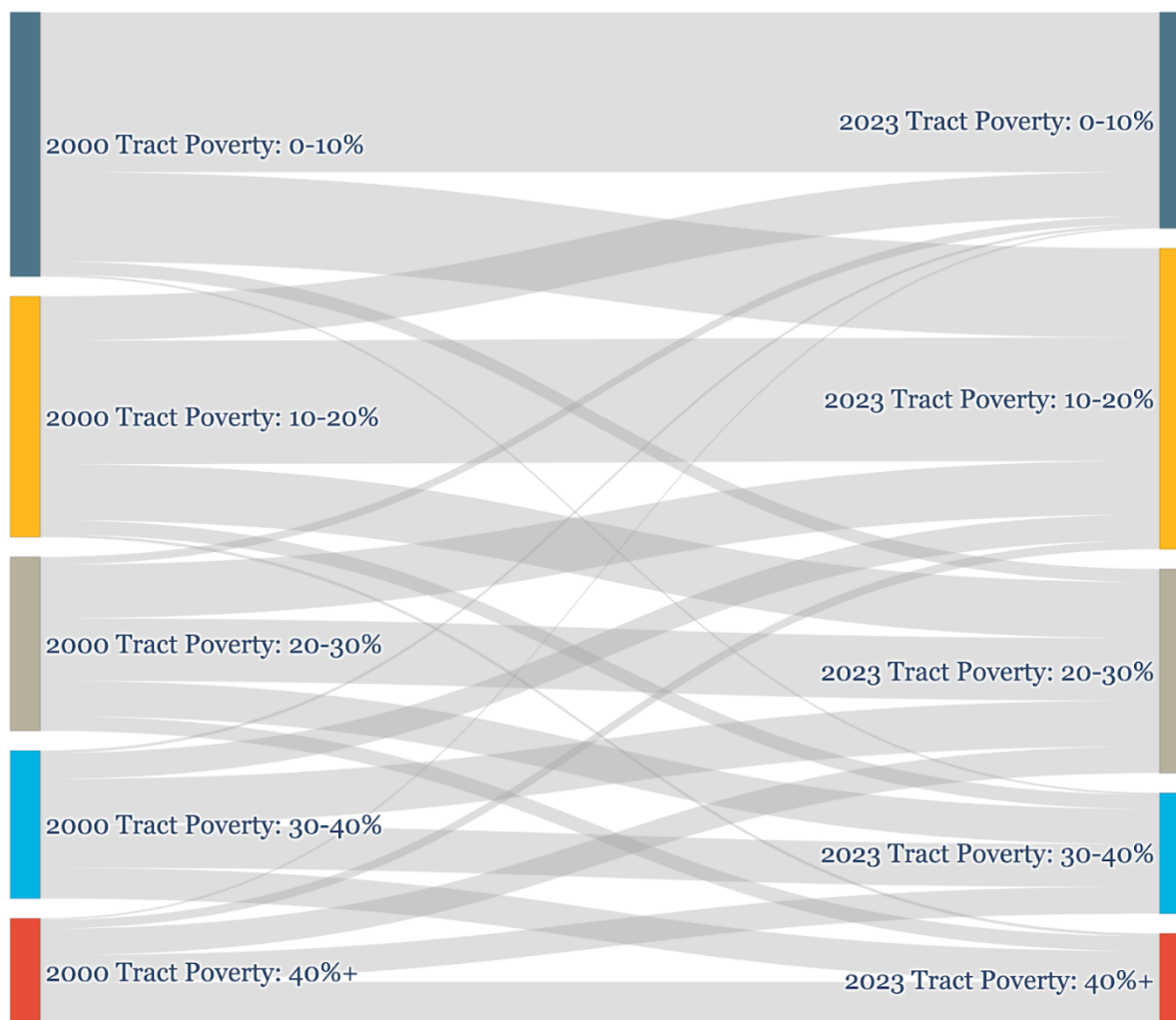
Note: Sample for 1991 to 2000 is limited to properties placed in service in the 1990s. LIHTC proximate schools are the three closest schools to a LIHTC property. N fluctuates due to inability to match some LIHTC properties to schools.

Figure 1: Changes in Metropolitan Neighborhood Poverty Levels, LIHTC Properties, 1990 - 2023



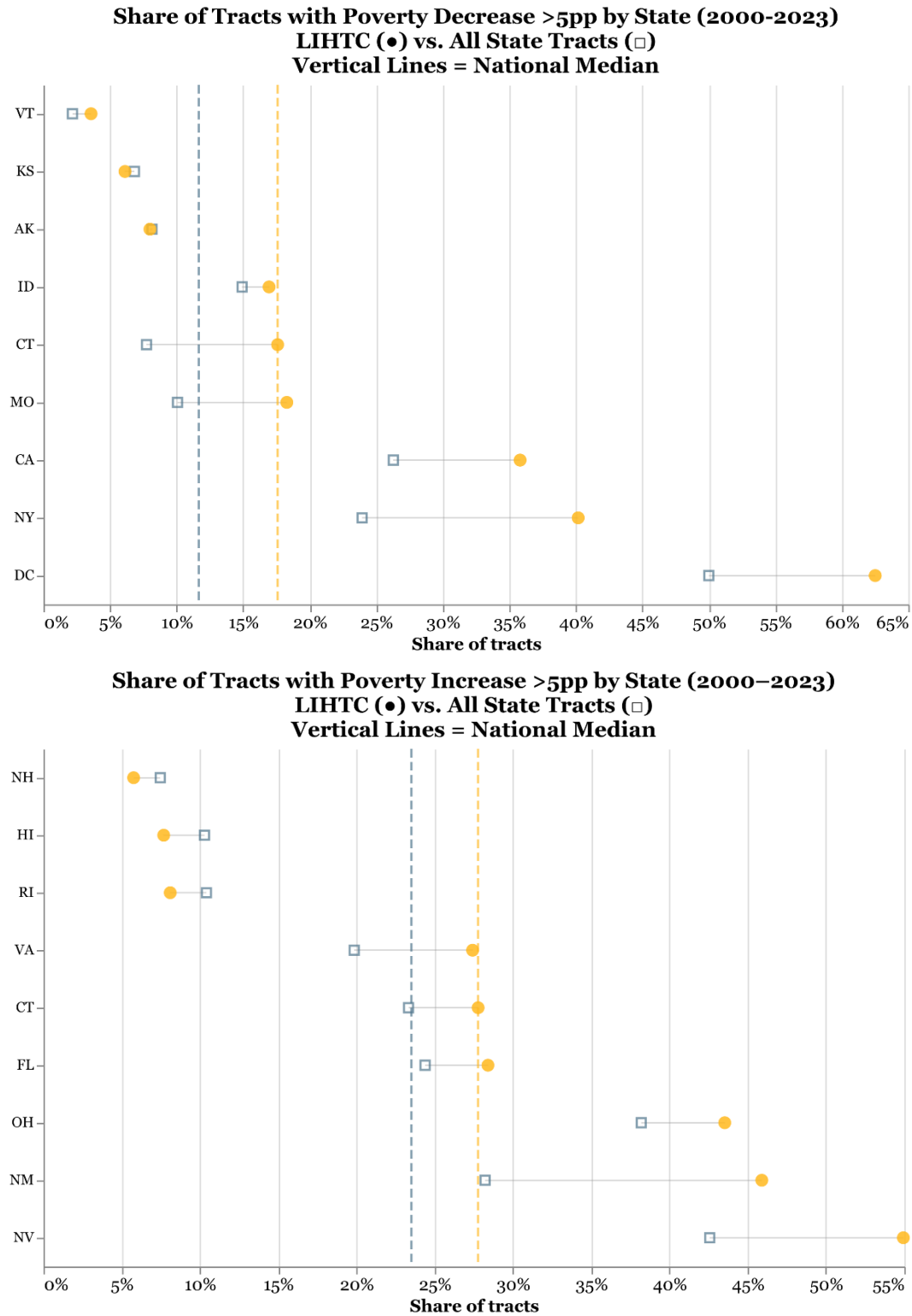
Source: 1990, 2000 Decennial Census, 2010, 2017 and 2023 5-year American Community Survey

Figure 2: The Dynamic Nature of Poverty in LIHTC Neighborhoods, 2000 - 2023



Source: 2000 Decennial Census, 2023 5-year American Community Survey

Figure 3a and 3b: Comparing Poverty Change in LIHTC v. Non-LIHTC Neighborhoods

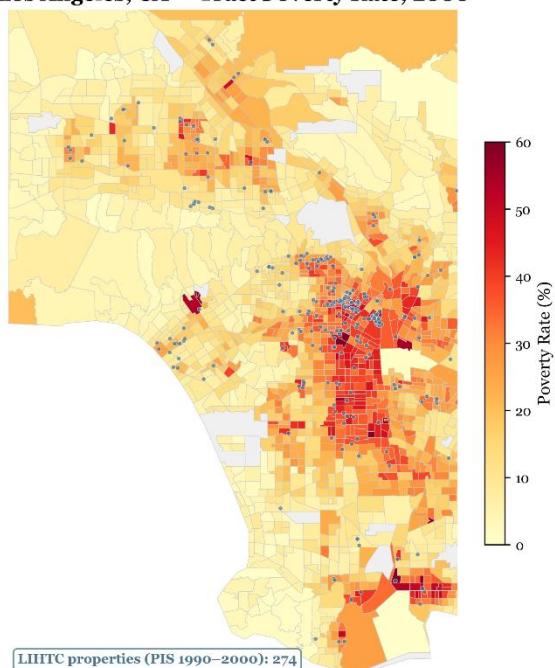


Source: 2000 Decennial Census, 2023 5-year American Community Survey

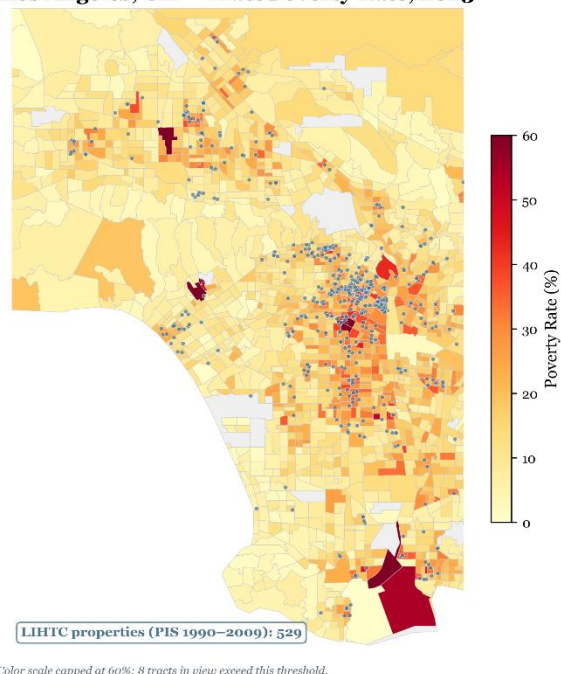
Figure 4: Neighborhood Poverty Change in LIHTC Neighborhoods, Los Angeles and St. Louis, 2000 - 2023

A. Los Angeles, California

Los Angeles, CA — Tract Poverty Rate, 2000

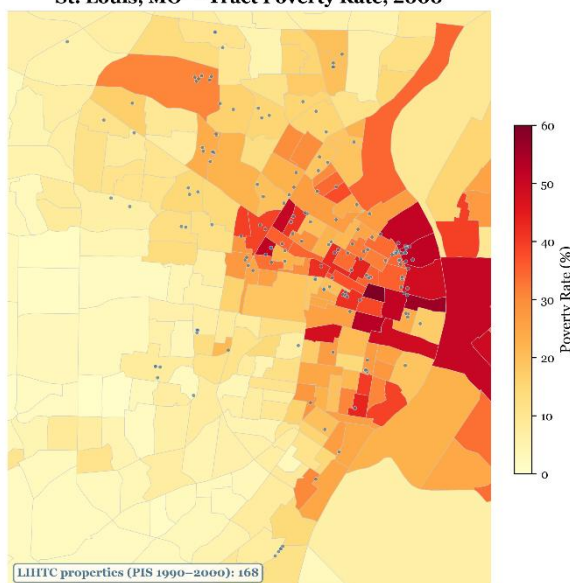


Los Angeles, CA — Tract Poverty Rate, 2023



B. St. Louis, Missouri

St. Louis, MO — Tract Poverty Rate, 2000



St. Louis, MO — Tract Poverty Rate, 2023

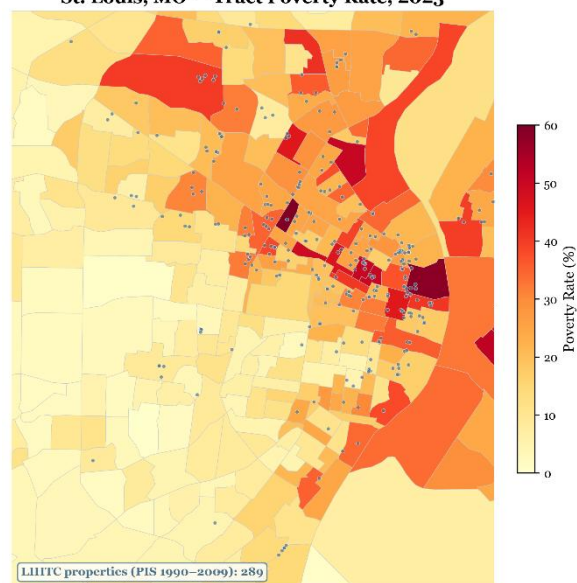


Figure 5a. Change in School % Free Lunch for LIHTC Neighborhoods that Experienced Increase in Tract Poverty Rate over 5 Percentage Points

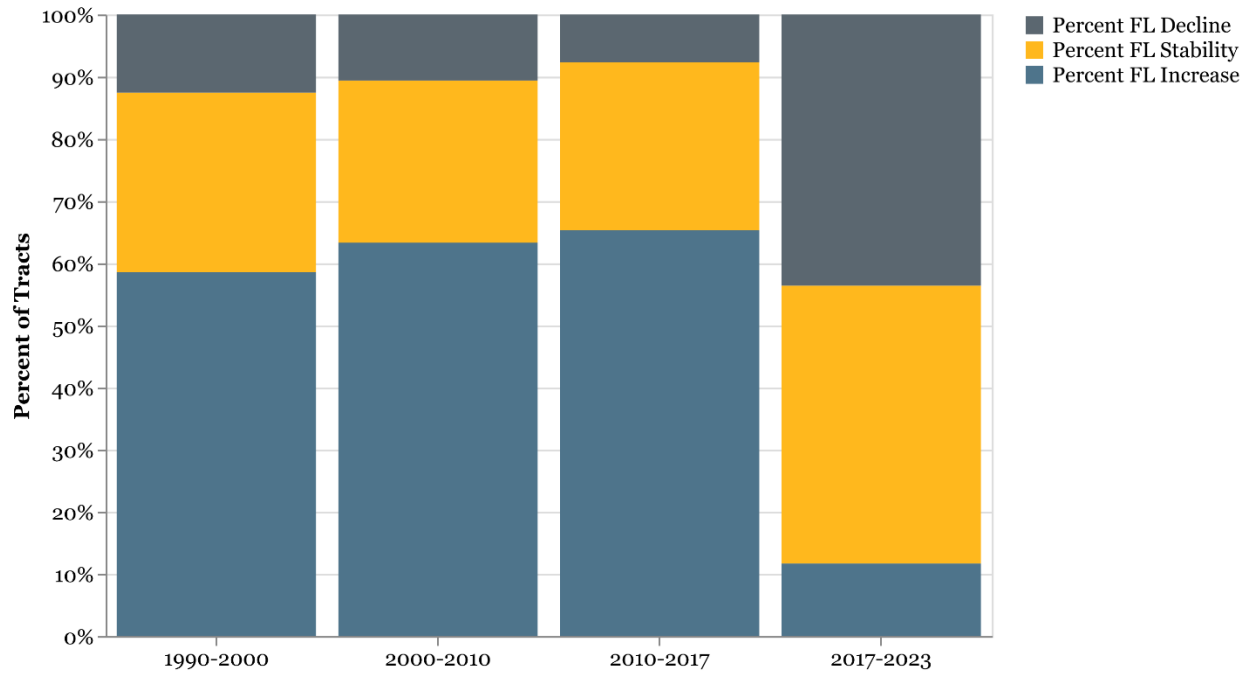
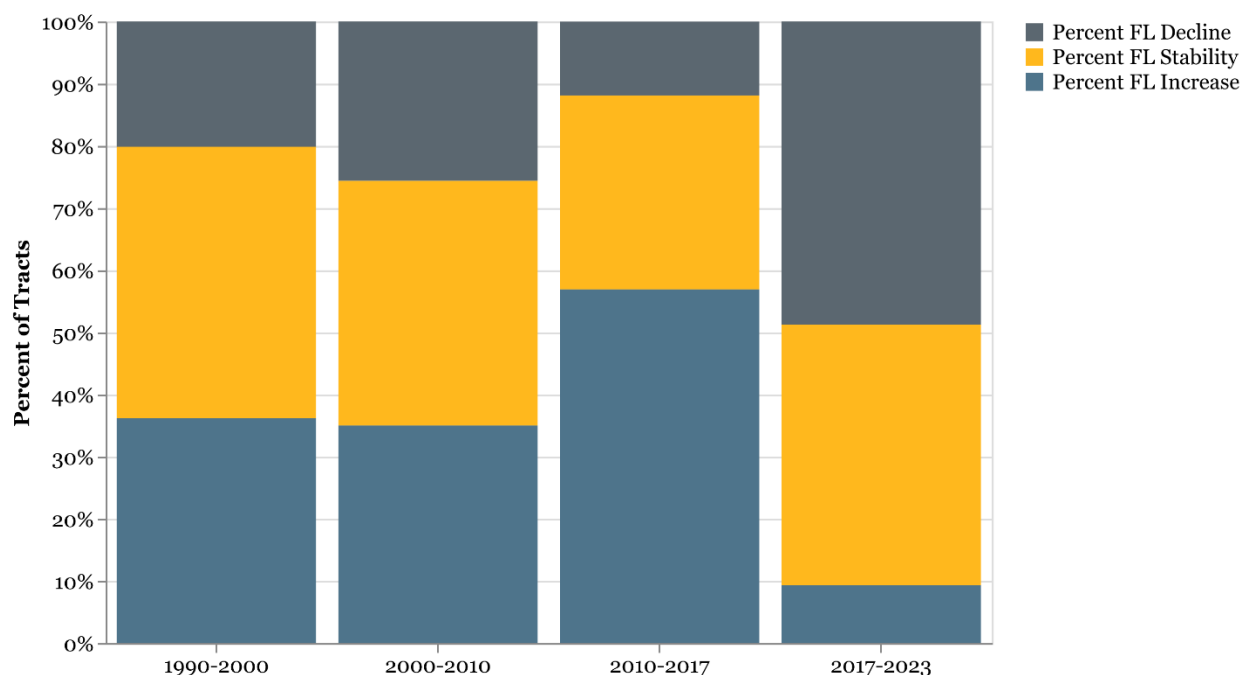


Figure 5b. Change in School % Free Lunch for LIHTC Neighborhoods that Experienced Decline in Tract Poverty Rate over 5 Percentage Points



Source: LISD, 1991, 2000, 2010, 2015, and 2021 (year refers to fall of school year); 1990, 2000 Decennial Census, 2010, 2017 and 2023 5-year American Community Survey (ACS year refers to last year of survey; ACS and LISD are matched on ACS midpoint year and 1990 Census is matched to 1991 LISD)

Note: Sample for 1991 to 2000 is limited to properties placed in service in the 1990s. LIHTC proximate schools are the three closest schools to a LIHTC property. % FL Increase = increase in school free lunch rate of at least 5 percentage points; % FL Stability = increase or decline of less than 5 percentage points in school free lunch rate; % FL Decline = decline in school free lunch rate of at least 5 percentage points.

Appendix Table 1

	Percent of Neighborhoods with > 5 Percentage Point Decrease in Poverty, 2000 - 2023		Percent of Neighborhoods with a > 5 Percentage Point Increase in Poverty, 2000 - 2023	
	LIHTC Neighborhoods	All Metropolitan Neighborhoods	LIHTC Neighborhoods	All Metropolitan Neighborhoods
AK	8.0%	8.2%	24.0%	11.2%
AL	20.8%	17.4%	31.0%	29.9%
AR	16.3%	13.7%	30.2%	29.4%
AZ	28.8%	19.5%	22.6%	23.5%
CA	35.8%	26.3%	14.4%	13.2%
CO	20.3%	9.8%	29.5%	20.9%
CT	17.6%	7.7%	27.8%	23.3%
DC	62.5%	50.0%	10.7%	10.7%
DE	8.1%	7.5%	40.5%	32.9%
FL	24.4%	14.9%	28.4%	24.4%
GA	23.6%	13.8%	34.3%	30.8%
HI	23.1%	17.2%	7.7%	10.3%
IA	8.8%	5.9%	35.2%	30.7%
ID	16.9%	14.9%	13.6%	16.0%
IL	23.1%	12.7%	30.1%	28.2%
IN	12.5%	6.5%	37.5%	35.5%
KS	6.1%	6.8%	33.3%	30.8%
KY	15.8%	10.4%	30.7%	29.6%
LA	30.0%	24.5%	34.3%	32.2%
MA	20.5%	11.9%	20.8%	16.0%
MD	19.9%	9.7%	23.3%	22.0%
ME	12.5%	12.2%	14.1%	15.4%
MI	11.9%	6.7%	40.6%	35.5%
MN	13.7%	7.3%	23.4%	20.4%
MO	18.3%	10.1%	33.8%	25.4%
MS	14.4%	16.2%	42.3%	33.5%
MT	33.3%	22.8%	19.0%	12.7%
NC	15.3%	11.7%	32.4%	28.9%
ND	10.3%	10.7%	13.8%	22.7%
NE	12.1%	5.4%	28.6%	24.2%
NH	9.6%	6.3%	5.8%	7.5%
NJ	20.6%	10.2%	24.5%	18.6%
NM	13.1%	16.6%	45.9%	28.2%
NV	14.3%	7.0%	54.9%	42.6%
NY	40.2%	23.9%	16.7%	17.7%

OH	13.1%	6.7%	43.5%	38.2%
OK	15.5%	11.8%	31.9%	33.3%
OR	20.9%	13.2%	21.5%	16.1%
PA	21.7%	11.5%	25.3%	23.8%
RI	28.4%	18.3%	8.1%	10.4%
SC	22.2%	15.4%	29.9%	28.3%
SD	9.5%	9.1%	19.0%	14.8%
TN	22.7%	13.6%	30.5%	25.1%
TX	25.2%	19.8%	30.1%	25.0%
UT	19.2%	10.7%	15.8%	13.8%
VA	15.8%	10.2%	27.4%	19.9%
VT	3.6%	2.2%	17.9%	13.0%
WA	26.5%	15.4%	16.5%	13.6%
WI	8.6%	6.6%	29.0%	26.3%
WV	21.5%	21.7%	25.3%	20.2%
WY	11.1%	10.5%	11.1%	10.5%

Source: 2000 Decennial Census, 2023 5-year American Community Survey