

“Persistent Poverty in Rural America: Identifying the Nexus Between Land Tenure, Homeownership, and Long-Term Poverty”

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Lance George is the director of research and information at the Housing Assistance Council (HAC). Prior to becoming the HAC’s research director, he served as the organization’s senior research associate for 10 years. Previously, George worked for Frontier Housing Inc., a nonprofit organization that builds affordable homes for low-income families in Appalachian Eastern Kentucky. His research and policy analysis at HAC encompass a wide array of issues and topics related to rural housing, including manufactured housing, poverty and high need rural areas, rural definitions and classifications, mortgage access and finance, and general demography, mapping, and data analysis of rural people and their housing conditions.

Summary and Findings: While poverty is on the rise nationally, several predominately rural regions and communities have experienced persistently high poverty rates for long periods of time. Often forgotten or hidden from mainstream America, these areas are almost exclusively rural, isolated geographically, lack economic opportunities, and suffer from decades of disinvestment and double-digit poverty rates. Persistent poverty regions have many shared indices of economic distress, yet also differ in terms of demographic and cultural composition, geography, and underlying economies. Another “shared difference” is the prevalence of unique land tenure issues such as contract for deeds, absentee ownership, mineral rights, heirs’ property, tribal trust lands, and leased land for manufactured homes. Such land-home arrangements often complicate homeownership, wealth accumulation, and the provision of affordable housing. HAC investigates the nexus between land tenure, low-income homeownership, and persistent poverty communities.

Implications for Policy and Practice: The policy goal of this research is to provide a better understanding of long-term and persistent poverty in rural communities, especially as it intersects the provision of housing. Often obscure land-related impediments frequently inhibit economic improvement and development in the poorest areas of our nation. Identifying and remedying land-tenure obstacles has implications on how low- and poverty-income households can build assets across rural America. This research is not solely focused on advocating for increased or extended homeownership. Rather, it is to better understand land tenure obstacles and develop potential remedies and policies so that economically marginalized rural homeowners can maximize their current assets. The study addresses core topics of housing markets and neighborhood stabilization, asset building and community resilience, poverty and inequality, and rural communities and minority communities.