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The Limits of Cash: Guaranteed Income, Basic Income, and the Reproduction of the Precarious City

James C. Fraser[1] | Deirdre A. Oakley[2]

[1]Department of Sociology and Criminal Justice, Virginia State University, Petersburg, Virginia, USA | [2]Department of Sociology, Georgia State University, Atlanta, Georgia, USA

Correspondence: James C. Fraser (jfraser@vsu.edu)

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ABSTRACT

Guaranteed income pilots and COVID-era relief payments share a political form: they are time-limited. This paper asks what that form does in a racialized housing market undergoing restructuring. Drawing on a five-year participatory panel study of low-income, predominantly Black women in Preservation of Affordable Housing properties in Cincinnati's Over-the-Rhine, we find that a bounded infusion of unconditional cash left the distributive register unmoved while the relational one eroded around it. Within-person, neighborhood attachment declined significantly over the payment period and did not recover; social cohesion held through the infusion and then fell sharply after it ended; financial strain moved in neither direction. We read the pattern as normalization, a governing technology that holds precarity within a manageable range through statutory sunsets, tax-credit covenants, and a resumed eviction docket. The argument is not against cash but against the assumption that a distributive instrument can reach a relational injury.

1 | Introduction: What the Money Could Not Buy

In the spring of 2020, the federal government did something unusual. It sent money directly to people. The Coronavirus Aid, Relief, and Economic Security (CARES) Act arrived without the means tests, work requirements, and disciplinary surveillance that constitute the everyday machinery of American welfare, revealing what had always been a political choice rather than a fiscal necessity. The national poverty rate fell 1.5 percentage points in the first months, a decline attributable entirely to government transfers (Han et al. 2020). But the relief was engineered to expire. It lasted only until the $600 weekly unemployment supplement lapsed at the end of July, and the rollback that September was followed by mounting food insecurity and housing hardship (Meehan and Shanks 2024).

What the national figures record as an aggregate is not the same as what residents experienced in a neighborhood, and not all neighborhoods were equally exposed. Over-the-Rhine (OTR) had been targeted for revitalization well before the pandemic, which is what makes it legible: the structural production of precarity that the cash briefly masked was already far advanced. Between 2000 and 2020, the neighborhood's Black population fell from 5827 to 2840, while its white population rose 117%, inverting a community that had been 77% Black into one that was 47% white (US Census Bureau 2000, 2010, 2020; see Pearson 2022). Median gross rent climbed 192%, and by 2019 more than 85% of residents had arrived after 2010 (US Census Bureau 2019). The measured poverty rate fell from 56% to 35%, but that was the arithmetic of displacement, not deliverance.

Residents of POAH-managed properties holding Housing Choice Vouchers, the main federal rental subsidy in the United States, were shielded from the private market by their subsidy and exposed to everything else. The 2020 stimulus payments arrived in a neighborhood already emptying of people who looked like them, into households whose tenure depended not on market position but on the continued existence of federally

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subsidized housing. The money came without conditions, and then it stopped. What the receding tide exposed was the structure: a floor that had always been this low, and dispossession already under way.

Guaranteed income has become an urban policy formation, spreading through American cities since 2017 faster than any antipoverty instrument in a generation, underwritten by philanthropy, administered by municipalities, and validated by randomized evaluation. Peck and Theodore (2025) read that spread as the renewal of an urban politics of cash assistance left vacant by federal retreat. Its evaluations are conducted within the program and the household, measuring recipients' reports on income volatility, employment, food security, and anxiety while the payments are in effect. Those evaluations are careful, and their findings are not in dispute. What they cannot see is the register on which a neighborhood is made and unmade, and they cannot see it because the question is spatial and the instruments are not. No study we are aware of has followed a cash infusion out into the market that absorbs it. Our panel ran across the payments and out the far side of them, in a neighborhood being reorganized around the eventual absence of the people we were interviewing. That gap is where this paper sits.

The case concerns a time-limited, unconditional transfer within a financialized housing market, not a permanent basic income, which no American jurisdiction has administered, and none makes available for study. A pandemic grant that ended is not evidence that a guaranteed income must end. What the case does indict is the political form through which cash actually reaches low-income Americans: the bounded pilot and the emergency grant. Every pilot that has multiplied across American cities since 2017 is time-limited (Doussard 2024; Peck and Theodore 2025). That form is a policy regime with its own logic. Nor is the case a typical one, and we say so at the outset. The payments arrived during a pandemic, in a neighborhood two decades into a mixed-income redevelopment, alongside a nonprofit landlord's own relief and services, and no analysis of these data can assign the outcomes to any one of those causes. What a panel across the same residents can do is more modest: record which measures moved across the infusion and its withdrawal, and which did not.

We are not arguing against redistribution, and the disagreement has to be located precisely, because too much critical writing on basic income invents an opponent who does not exist. Redistribution matters. Unconditional cash is not paternalistic, and removing work requirements from the CARES payments broke with 60 years of American welfare discipline. Evidence from more than 150 local experiments shows that recipients spend on necessities, that full-time employment often rises rather than falls, that mental health improves, and that food security stabilizes (Bogle 2024; West et al. 2021). The meta-analytic record on spending runs the same way: transfers are, on average, negatively associated with alcohol and tobacco purchases (Evans and Popova 2017). The best critical scholarship already says much of what we would say about the limits: Klein et al. (2023), reading Australia's pandemic supplements as a basic-income-like measure, find real gains and conclude that basic income cannot stand alone and must come with a restructuring of economic relations. We agree. So does Torkelson (2021), whose South African grantees describe cash as necessary for survival and insufficient for repair, a formulation we would not improve on. Our quarrel is narrower: distributive instruments and relational-spatial dispossession operate on registers that are not substitutable, and the second is where a gentrifying neighborhood does its work.

The pattern in our data is consistent with that claim. Within-person, across residents interviewed in consecutive waves, the household financial strain index did not change significantly in either direction. Neighborhood attachment fell significantly between the pre-payment baseline and the wave that followed the payments and did not recover. Social cohesion held through the infusion and then fell steeply across the interval after it ended. Attrition, meanwhile, ran overwhelmingly among residents who moved out of the portfolio, and those who left were indistinguishable at baseline from those who stayed. The measure cash was built to move stayed where it was, and the measures it was never built to reach moved twice.

None of this is surprising if one knows what OTR has already been subjected to. For more than 20 years, the City of Cincinnati and the Cincinnati Center City Development Corporation (3CDC) have pursued the neighborhood's remaking into a mixed-income community, on the premise that low-income residents benefit from the development activity and class integration that restructuring brings. The mixed-income model and the guaranteed income pilot are the same kind of instrument aimed at the same population. That parallel is the paper's analytical spine.

2 | Normalization and the Two Registers of Dispossession

Two conceptual commitments precede the case, and each must specify what would count as evidence for it: normalization and the distinction between the privative and the relational registers of dispossession. Normalization is the technology; the two registers are what it acts on unevenly.

2.1 | Normalization as a Governing Technology

Normalization here is not Foucault's (1979) disciplinary imposition of norms on bodies through institutional enclosure but, as the later lectures describe, the management of populations through the calibration of environments. Neoliberal governmentality, as Foucault (2008) argues in *The Birth of Biopolitics*, governs not by prohibition but by structuring the field of possible action, because the environment itself issues the instruction. The concept extends across blight designation, quality-of-life policing, and revitalization as a discourse of displacement. Cash transfers sit squarely within that logic. They direct nothing; they furnish purchasing power and permit choice within a market, and nothing in their design reaches upstream of the purchase. The neighborhood gentrifies around them, the labor market remains precarious whether they work or not, and the housing stock stays subordinated to speculative capital. They are free to spend.

What makes normalization an argument is that the bandwidth of tolerable hardship has a calibration mechanism with

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named instruments, and in this case the instruments are visible. Appropriation cycles and statutory sunset dates set the duration of relief in advance of any evidence about its effects; the CARES supplement expired by design in July 2020, and the expanded Child Tax Credit, a monthly federal payment to families with children, ended at the end of 2021 (Parolin et al. 2023). The evaluation logic of the pilot requires an endpoint because a demonstration must conclude to be reported. Tax-credit and state housing-finance covenants require the underlying asset to perform over a compliance period, subordinating the tenant's conditions to the building's debt service. And the eviction docket resumes when the moratorium lapses. Each is a dated device operated by an identifiable body. Together, they set an upper bound on the amount of relief a precarious population may receive and a lower bound on how far conditions may deteriorate before the arrangement becomes politically unmanageable. That range is the bandwidth. Two limits on the concept should be stated. Bandwidth describes the material relief a population actually receives, not the range of what is politically sayable about cash, which basic income advocacy has plainly widened (Doussard 2024); the two can move in opposite directions, as the lapse of the expanded Child Tax Credit after a record reduction in child poverty shows. And the instruments named here are American. The bandwidth we describe is a feature of the US conjuncture, calibrated through its budget cycles, its tax-credit financing of affordable housing, and its eviction courts, and we make no claim that the same devices operate elsewhere.

Doussard (2024) makes the inverse case from within urban geography. Basic income pilots, he argues, outlast their end dates by building individual and institutional constituencies for unconditional cash, seeding child tax credits and stipend programs well past the trial that produced them. Welfare states have historically grown by ratchet: programs begin as emergency or local measures and become entitlements through normalization and extension. On that reading, experiments normalize cash transfers and de-normalize poverty, and pilots are the mechanism by which universalism arrives. The pattern is real. Our claim is conjunctural rather than transhistorical: the ratchet is not operating here. Pilots have terminated on schedule rather than being extended. Several states have enacted preemption statutes that bar localities from running guaranteed income programs at all (Bogle 2024). The expanded Child Tax Credit, which cut child poverty to the lowest rate on record, lapsed after a single year. Independent evidence from that episode shows the same infusion-and-reversion shape we document: Pignatti and Parolin (2024) find that the mental health gains from the expanded credit materialize after the third monthly payment and disappear when the benefit is withdrawn.

Because the claim is conjunctural, it is falsifiable, and we state the condition. If a substantial share of the current pilots convert into permanent, non-means-tested entitlements, if preemption statutes are repealed rather than expanded, and if the terminated programs are replaced by more generous ones rather than by nothing, then the ratchet reading is correct, and ours is wrong. One qualification is owed to Doussard (2024). The constituencies he identifies are administrators, funders, and advocates, and our panel cannot speak to whether they include residents because the instruments never asked.

If normalization can be invoked to discredit any incremental gain, it discredits the alternative we develop below as well. Why would a community land trust or a resident-governed shelter not face the same limits, be allowed to grow a little, and then be held to those limits? The answer lies in the structure of the two interventions rather than in their politics. A cash transfer is a flow within a circuit that keeps running: money enters a housing market organized around the rent gap, and that gap pulls capital in and pushes residents out. Decommodified collective ownership removes the asset from that circuit. Housing held outside the speculative market has no rent gap to close; a shelter that has operated for 44 years as a commons cannot be flipped. Cash is vulnerable to the annual appropriation cycle. Collective ownership is vulnerable to expropriation, which requires a political act for which someone has to answer.

2.2 | Two Registers of Dispossession

Butler and Athanasiou's (2013) *Dispossession: The Performative in the Political* names what a distributive frame cannot see. Dispossession carries two valences. The privative is the deprivation of shelter and the means of subsistence, the register that cash transfers are designed to address. The relational is the corporeal openness through which a subject is made by others, the register on which kinship and neighborhood are sustained or destroyed. The two are bound, and the privative can render the relational impossible (Butler and Athanasiou 2013, 9). A body that spends its waking hours managing rent, food, and silence about hazardous conditions has less of itself available for the work that makes a neighborhood a place. Butler and Athanasiou (2013, 30) tie this to "the normalization of poverty and precarity in contexts of capitalist crisis-management." The bandwidth manages the privative register at a tolerable threshold. It does not return the body to itself.

Stated that way, the distinction is untestable, so we specify it. On the distributive side, the evidence is movement in a household's material position that tracks the arrival and withdrawal of income: financial strain, food sufficiency, arrears. On the relational-spatial side, it is movement in a resident's relation to the place and the people around her that does not: attachment, cohesion, the everyday sites where relations are conducted. The two are non-substitutable if and only if the second fails to follow the first, and the panel tests exactly that.

2.3 | Money, Commodity, Capital

One more discipline is needed because the terms slide. Money is not the commodity form; the commodity form is not capitalism; and market exchange is not the wage relation. Diverse economies scholarship has spent two decades showing that much economic practice involving money and markets is not capitalist and that reading every monetary transaction as capital in motion forecloses the alternatives it should help us see (Gibson-Graham 2006). Market socialism makes the point from another direction. We follow that point and name, at each step, which relation is doing the work.

In this case, it is the landlord-tenant relationship and the commodification of housing, not market exchange as such. Cash

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spent at a grocery store is market exchange, and nothing follows from it for our argument. Cash that enters a rent roll enters a relation in which the resident occupies housing she does not own, is subject to eviction she cannot afford to contest, and in which the building's revenue must service debt held by investors who require the asset to appreciate. Changing who holds title does not, by itself, exit that land market, as the evidence below confirms.

Lawhon and McCreary (2020) present the strongest counterargument from within geography. Framed properly, they argue, universal basic income could reconfigure the terms on which labor and livelihood are conjoined, opening a politics beyond the wage: detach income from employment, and the compulsion that makes wage labor non-negotiable weakens, freeing the time and security that political and ecological alternatives require. We take the argument seriously and think it is right about the mechanism. Our disagreement concerns a condition their account leaves unspecified. Detaching income from labor loosens the market's grip only where the recipient's necessities are not themselves financialized assets. Where housing is such an asset, a recurring unconditional transfer is exposed to capture upstream, as rent, as debt service, and as margin on inflated necessities, before it can underwrite any alternative; to the extent that it is what makes the rent payable, it deepens the dependence it was meant to relax. The point concerns the order in which two reforms must be implemented; it is not an objection to their proposal. Clarke (2023) reaches the same sequencing conclusion from within basic income scholarship rather than against it: a basic income reaches the income side of housing affordability and must be coupled with social housing at scale and with rent regulation, or cost and supply absorb it. What follows is a neighborhood in which that sequence was never in place.

3 | OTR, POAH, and the Mixed-Income Precedent

OTR sits immediately north of downtown Cincinnati. Once marked by disinvestment and a predominantly Black population, it has been the site of a twenty-year initiative by the city and 3CDC to produce a mixed-income neighborhood through large-scale real estate investment. The model has produced a bifurcation between low-income households and much more affluent newcomers. This is Neil Smith's (1996) rent gap in operation, and the differential it captures is racially produced. The gap is opened by coding a Black, low-income neighborhood as uninhabitable, a designation that licenses reinvestment as rescue and makes redevelopment a racial project rather than a merely economic one (Addie and Fraser 2019).

Here the parallel with guaranteed income becomes a mechanism. The mixed-income model conflates spatial proximity with structural inclusion and works only where the institutional architecture is designed to redistribute resources and power across income lines, a condition market-driven development does not produce. Mixed-income redevelopment and the guaranteed income pilot share three features. First, both deliver a benefit whose value must be realized in a market the beneficiary does not control. Proximity to wealth is worth something only if the surrounding market admits you to it, and a transfer is worth what it buys after the landlord and the retailer have set their prices. Second, both are evaluated on individual outcomes while the structural conditions are held constant by the design of the evaluation. Third, both are financed through instruments that require the underlying asset to appreciate. A benefit realized in an uncontrolled market, evaluated at the individual level, and financed through appreciation cannot meet the conditions that made it necessary. The two programs fail for the same structural reason, a spatial one.

POAH, a national nonprofit owner of more than 11,000 affordable apartments, acquired roughly 1000 in and near OTR in 2018, paired with a Community Impact initiative offering wellness programming, financial coaching, and senior support. It characterized OTR as a neighborhood where sharp rent increases were pushing affordable housing toward market-rate conversion (POAH 2018). What the institutional form normalizes is a settlement: a mission-driven nonprofit administering a tolerable threshold of stability within a market the same growth coalition is transforming.

4 | Data and Methods

We write as urban scholars committed to the proposition that knowledge about communities at the margins of capital should be produced with, not on, the people whose lives the analysis claims to make legible. The lead author has worked since the mid-2000s with a local housing-justice and community-engagement organization in OTR. That relationship shaped a design in which Black women living in POAH properties were central not as objects of inquiry but as analytical contributors. Resident-researchers helped build the instruments, conducted interviews, contributed field notes, and read the data alongside us. Their insights redirected the study toward concerns the original instruments did not capture: deteriorating housing conditions and food access after the neighborhood Kroger supermarket closed and was replaced by a larger, upscale store outside the neighborhood.

The study is a longitudinal panel of residents in POAH's OTR and West End scattered-site portfolio, designed to track the same residents over time regardless of where they later moved. The team combined POAH administrative data with local and federal datasets and conducted resident-to-resident interviews covering household and neighborhood attributes, health and wellness, financial strain and mobility, and engagement with POAH's services. From a power sample of 300 drawn at random from POAH's administrative records and sized to absorb expected attrition, the baseline wave (summer 2019) produced 215 completed cases, the second (autumn 2020) 99, and the third (late 2023) 60. The first and third rounds were conducted in person; mask mandates moved the second to the telephone. Because POAH wellness calls and the federal payments arrived nearly simultaneously before the second wave, the team treated the combined infusion as a single, temporally bounded intervention. The protocol was approved by the Georgia State University Institutional Review Board on 28 May 2019 (Project ID H19648), and participants gave informed consent.

The panel resembles the population in Versey and Russell's (2023) study of COVID-era housing insecurity among lower-income

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Black women, who faced landlord stress, deception, and harassment, found pandemic housing programs essential but slow to pay, and, when they moved during the pandemic, often landed somewhere less stable.

Verification against POAH records established that attrition was driven overwhelmingly by residents moving out of the portfolio, making it a signal rather than neutral noise. 53 of the 60 third-wave respondents can be matched to a baseline record. Compared with the other 162 baseline respondents, the 155 who left the panel and the seven whose baseline records could not be linked to their third-wave interviews differ on nothing the study measured. Financial strain 1.29 against 1.51 ($p = 0.20$); neighborhood attachment 20.77 against 20.62 ($p = 0.86$); social cohesion 14.21 against 14.46 ($p = 0.96$); social inclusion 9.68 against 10.17 ($p = 0.26$); perceived safety 9.83 against 9.69 ($p = 0.67$); perceived crime problems 13.62 against 12.57 ($p = 0.27$); the anxiety and depression index 6.64 against 6.78 ($p = 0.77$). Annual household income \$10,634 against \$10,253 ($p = 0.79$); tenure at the property 62.2 months against 57.5 ($p = 0.50$); age 44.5 years against 45.4 ($p = 0.71$); children in the household 1.40 against 1.00 ($p = 0.11$); adults 0.23 against 0.26 ($p = 0.63$). 93% of those retained and 91% of those who exited were Black, and employment status, education, and tenure category do not differ. 13 measures, no significant difference on any, and no standardized effect above 0.29.

The third-wave pattern is therefore not an artifact of a panel selected based on attachment, income, tenure, or any other variable the study recorded. Whatever separated the 155 from the 60 operated after baseline, and it did so through housing rather than through disposition. Two readings remain open. A panel undifferentiated by the measures collected may still differ in ways the study did not capture, and those who left may have realized larger relative gains from the infusion and carried some of them out of the portfolio. The design was built to follow residents wherever they moved, and it could not follow those who did because POAH did not maintain relocation records over time, which limited our ability to locate them.

The instrument sets the boundary of what follows. The baseline encounters were audio-recorded administrations of a closed survey; across 104 recordings, a single open-ended prompt appears. Nothing in the protocol asked where the money went, so the paper makes no claim on that point. The initial study began well before COVID set in and was not designed to address questions about the unanticipated funds residents received during that period, except for focus group material and some resident comments during the third wave of the interviews. Other studies find that low-income people consistently favor extending cash transfers, and question framing shapes the answers such instruments produce (Klein and Fouksman 2022). Philips et al. (2025), for example, pooling qualitative material from eight guaranteed income experiments, show recipients renegotiating what they are said to deserve, which a closed protocol cannot record. Nor can our analysis separate the federal payments from POAH's wellness calls or from the CARES Act rent relief the organization administered directly to arrears, which is why the combined infusion is treated throughout as a single bounded intervention. No design could have separated them; the entanglement is structural.

Measurement determines how much weight each result carries. The neighborhood indices are well constructed: attachment (6 items) returns a Cronbach's alpha of 0.921, with a single factor explaining 71.6% of the variance; and cohesion (5 items) returns an alpha of 0.804, with a single factor. Financial strain does not meet that standard, with an alpha of 0.60 at baseline, falling to 0.40 at the second wave, three latent constructs rather than one, and item composition changing between rounds. It is reported and carries no argument. Analysis proceeds on the untransformed indices and tests within-person variation among residents interviewed in consecutive waves, which is the appropriate comparison for a panel and the more conservative one.

5 | Findings: What the Cash Reached and What It Did Not

We begin with financial strain, the outcome the intervention was intended to affect. Across all respondents interviewed at each wave, the applied report finds that mean strain fell from 2.90 to 2.50 on a five-point scale during the infusion, then rose to 3.14 afterward; both changes were significant at the 0.05 level in difference-of-means *t*-tests (Fraser et al. 2024). That result describes a portfolio whose resident population changed as people left. Among residents interviewed in consecutive waves, however, the index moved only slightly, and neither change is statistically detectable. Because this paper examines how the same households responded over time, it relies on these paired results. The discussion below therefore focuses on outcomes for which the panel showed meaningful change.

Neighborhood attachment, the study's best-measured construct, yields a result that our analysis and the applied report agree on. Within-person, attachment fell from 21.36 to 19.44 on the six-item index between the baseline and the second wave ($n = 86$, $p = 0.005$). The report reaches the same conclusion by its own route, finding the first- to second-wave change significant and the second-to-third change not, and, using a linear model, estimating that attachment declined by about three-quarters of a point per year over the study period (Fraser et al. 2024, 24). Our within-person figures match that shape exactly: flat between the second and third waves, 19.41 to 18.92 ($n = 37$, $p = 0.53$). The decline spans the interval in which the payments arrived. Over the same interval, with federal money entering these households on a scale they had never seen before, their sense of connection to the place they lived declined, then remained low. The index carries the analysis because it is the study's best-measured construct, and the applied report finds the same movement by an independent route.

Social cohesion completes the pattern by moving downward after the COVID relief benefits were withdrawn. It held steady during the infusion, 14.59 to 14.37 ($n = 87$, $p = 0.62$), and then fell between the second and third waves, 14.17 to 11.56 ($n = 36$, $p < 0.001$), a standardized change of −0.84 and the largest effect in the study. Perceived safety follows it down after withdrawal (10.51 to 9.74, $n = 39$, $p = 0.022$), and across the full five years, the anxiety and depression index rises significantly (6.57 to 7.63, $n = 46$, $p = 0.031$). Social inclusion does not change at any point.

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We are careful about what the cohesion result can bear. The interval between the second and third waves is three years long and encompasses far more than the end of a transfer program: it includes the rest of the pandemic; the lapse of the eviction moratoria; continued construction and turnover of these blocks; and the closure of the neighborhood's grocery store where residents said they shopped. Withdrawal of cash is one event within that interval and cannot be isolated from the others. What the data establish is narrower, and the argument rests on no more than this: the register that moved, at both transitions and downward each time, was the relational one, and the register that did not move detectably was the distributive one, the one the cash was aimed at.

Table 1 reports these trajectories as measured, providing the untransformed indices with their ranges and the number of matched respondents for each comparison, so that every figure in the table can be recovered from the data.

The open-ended responses register what Berlant (2011) calls cruel optimism, the structure through which a desire for a good life becomes an attachment the arrangement will not sustain, and what Appadurai (2003) calls the illusion of permanence, an attachment to place and situation the underlying instability cannot support. Second-wave residents described hope tied to the payments while they lasted; by the third wave, they described "going back to a harder time with fewer benefits." The phrase records the collapse of an optimistic attachment that had been structurally betrayed, the same mechanism the promise of social mix generates in gentrifying neighborhoods (Addie and Fraser 2019).

The second-wave instrument was administered by telephone during mask mandates, and its open-ended responses are correspondingly terse. Asked what harms they saw coming from redevelopment, residents answered in fragments. "Gentrification pushing blacks out by high rents." "Black people move." "Economic separation." One, asked whether redevelopment had brought benefits, replied: "Not a harm but not a benefit to the original peoples of the community." In a neighborhood whose Black population had halved in 20 years, that is a precise description from someone living inside it.

The attachment index fell over the interval during which the money arrived, and the baseline interviews show what was lost. 44 of the 2019 interviews were transcribed in full by the research team, with nonverbal reactions and emphasis marked. Asked about belonging, one long-tenured resident stopped answering the scale and instead argued with an absent daughter: "I don't live in no ghetto, think about where you come from. You ain't always had this money and this job and stuff. So stop tellin' me I live in a ghetto. I live in Over-the-Rhine." That is a claim about place made against a description of place, and McKittrick's (2006, 2011) work on Black women's geographies teaches us to hear it as knowledge rather than sentiment. Black communities produce spatial knowledge that dominant cartography refuses to recognize as knowledge at all, and a Black sense of place is a relation to land, neighborhood, and home that the racial-colonial geographic syntax was built to disavow. Redevelopment renders such claims unintelligible, because the discourse that governs it sees the same blocks as concentrated poverty requiring deconcentration.

Others in the same wave were already describing a relationship coming apart. A mother of a three-year-old, asked whether she felt attached to her neighborhood, gave the survey an answer it could not hold: "Well, it's ours, it's our apartment. You want to feel safe. But I won't let him go outside and play, even though there's a park right there. But then I'm keeping him in the house, so we need to leave and go somewhere else." Attachment survives as possession of a unit and dies as a relation to the space around it, and the index records only the second. Another put it flatly: "I don't feel like it's my home. It's just a place to stay, cause I don't feel comfortable." A third, nine years in a two-bedroom with three boys and a fourth on the way, said, "to be honest with you I hate my home," and then, four questions later, that the place held a great deal of meaning to her: "Strongly agree, my kids. Like on the wall, my son was two, now he's 11." Both answers are true, and the scale can carry one of them.

TABLE 1 | Change in resident outcomes across three panel waves, 2019–2023.

Measure (index range)	Wave I to Wave II	Wave II to Wave III	Wave I to Wave III
Financial strain (0–5)	1.27 to 1.09 ($n = 75$, $p = 0.18$)	1.15 to 1.18 ($n = 34$, $p = 0.86$)	1.11 to 1.36 ($n = 44$, $p = 0.09$)
Neighborhood attachment (6–30)	21.36 to 19.44 ($n = 86$, $p = 0.005$)	19.41 to 18.92 ($n = 37$, $p = 0.53$)	20.77 to 19.06 ($n = 53$, $p = 0.06$)
Social cohesion (5–25)	14.59 to 14.37 ($n = 87$, $p = 0.62$)	14.17 to 11.56 ($n = 36$, $p < 0.001$)	14.19 to 11.81 ($n = 52$, $p = 0.001$)
Social inclusion (3–15)	10.24 to 9.97 ($n = 90$, $p = 0.33$)	9.81 to 9.62 ($n = 37$, $p = 0.67$)	9.71 to 9.51 ($n = 51$, $p = 0.64$)
Perceived safety (3–12)	9.99 to 10.37 ($n = 90$, $p = 0.16$)	10.51 to 9.74 ($n = 39$, $p = 0.022$)	9.98 to 9.59 ($n = 51$, $p = 0.28$)
Anxiety and depression (3–15)	7.03 to 7.16 ($n = 73$, $p = 0.79$)	8.36 to 7.48 ($n = 33$, $p = 0.18$)	6.57 to 7.63 ($n = 46$, $p = 0.031$)

Note: Entries are within-person means for residents present in both waves of each comparison, on the study's untransformed indices; the range of each index follows its name. Two-tailed paired t-tests. Perceived crime problems are omitted because item nonresponse leaves too few matched cases.
Source: POAH resident panel study, Waves I–III.

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Food access ran on the same relational register. Residents in the third-wave focus groups reported days without adequate food, hidden from institutional view and undocumented in POAH's administrative data, and tied this to both income and changes in where food was bought. The small neighborhood Kroger, street-level and frequented mostly by Black residents, with its parking lot an everyday place to gather and talk, closed along with other stores that had served low-income households. In its place came boutique retail and a larger, upscale grocery relocated away from the neighborhood, entered by escalator rather than from the street. Residents had seen it coming four years earlier. One, in 2019, refused the survey's category: "I would not lump restaurants and grocery stores together because that is not one and the same. We don't have a lack of restaurants, but we do have a lack of grocery stores." Another described what the surviving store had already become: "That Kroger's is a corner store." A third asked the question the literature usually asks on residents' behalf: "Why we gotta walk in this neighborhood to get to where we need to be?" The loss registered at once as a problem of food access and as the erasure of a place of relation, and the two were inseparable in residents' accounts.

A long tradition in Black feminist political economy holds that the labor of feeding, caring for, and holding kin networks together is both the condition of possibility for the formal economy and the register in which capital's violence is most reliably absorbed and least reliably counted (Collins 2000; Hunter 2018). The work of stretching a household's money and of absorbing hunger and its shame when money runs short falls disproportionately on women and on Black single mothers above all. Our own instrument repeated that blindness before the focus groups corrected it. Asked in sequence about savings, missed meals, and emergency food, one respondent pushed back: "I mean it seems like they are asking some personal, I thought this was about the apartment?" The interviewer moved to the next item. Asked earlier how much she had saved in 12 months, the same woman had answered, "about 60 dollars," and then, "Are they serious? Ain't nobody saving that much money."

Summers' (2019) account of Black aesthetic emplacement names the rest. The spatial production of value extracts cultural Blackness while displacing Black bodies, and the neighborhood is sold on the residue of the population whose dispossession opened the rent gap: the corner store gone, newcomers who do not see existing residents, and the lengthening wait for repairs (Inwood 2021; Mayorga 2023). Reading outward from Black place-making rather than the reverse (Bonds 2019; Hawthorne 2019) is what the resident-researcher design sought to honor. What happened in OTR is racialized gentrification.

The same boundary runs through the labor market, and one resident mapped it precisely. When asked whether she had trouble finding work, she rejected the question's generality and offered the geography instead: "If you're talking about the local businesses downtown, then yeah. They don't just hire us like that. I've never been able to get hired at anything downtown. The minute I look outside of downtown, I don't have no problems. I've applied to the Eagle, I've applied to City Bird, I've applied to Bakersfield and to the Krogers on Vine." The revitalized economy is built on her block and is occupationally closed to her; she finds work reliably everywhere else. On prices, she was equally exact: "We in subsidized housing. Everybody can't afford to pay $12 for some nachos." Proximity to investment is not access to it, which is the premise the mixed-income model was built on and has spent two decades falsifying.

For the most part, POAH residents were not physically displaced during the study period. They faced displaceability, a chronic precarity in which ostensibly inclusive interventions embed exclusion within progressive policy (Gao and Hu 2026). The declining attachment trajectory, the loss of networks, the closure of affordable retail, and the arrival of residents indifferent to the existing community describe that condition exactly. What the POAH data add is the temporal dimension: displaceability deepened wave by wave, and a cash intervention arriving mid-panel did not interrupt it.

The applied report accompanying this study concludes that the movement in financial strain "is likely one of the most important findings of this study" and that "benefits matter to the wellness and livelihoods of low-income families." It recommends that POAH "engage in public policy debate around the benefits of providing low-income families with additional financial assistance" (Fraser et al. 2024, 27, 32). Those recommendations hold within an applied framework. The more conservative specification used here finds the study's strongest movement instead in the two measures the same report validates most strongly, and on either reading, the evidence points beyond distributive logic.

6 | The Circuit: Property, Debt, and the Nonprofit Housing Form

Engels' (1987) critique of the Proudhonists in *The Housing Question* is the structural precedent. Against the Proudhonists' plan to make workers homeowners through restructured credit, Engels argued that the housing shortage was a symptom of accumulation, and that reform leaving the wage relation intact would reproduce the scarcity it claimed to address. Harvey's (1973) spatial fix extends the argument into the urban register: capital reinvests in disinvested land to capture the rent gap. Within that frame, a time-limited transfer can operate as a subsidy for the transition, lowering the political cost of restructuring without changing its direction.

Across the survey measures, the transfers left precarity unaltered. Reproduction, the stronger term in our title, belongs to the circuit, and the part of the infusion that can be traced into it is the CARES Act rent relief POAH applied directly to tenant arrears: money that went, by design, to servicing the relation that generated the need for it.

The conditions that later reached the press were reported to this study six years earlier. In 2019, a resident described an apartment "full of mold, he paint over the mold, but it came back through," with floors and walls coming apart and 55 steps to climb to a unit that should have been accessible. Another: "First of all, I have mice, and second of all, when you walk in, it smells like mold. It just isn't in living condition to me personally." A third had a bedroom window that had fallen on her head more than once, and she had reported it to maintenance. The cash arrived in the middle of that interval and did not alter it. In

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July 2025, the WCPO 9 I-Team documented conditions across POAH's Cincinnati portfolio: rat infestations and raw sewage outside multifamily buildings, broken locks, inoperable stoves, mold, and long periods without hot water. A resident of a POAH building on Vine Street said it was well-maintained when she moved in and had deteriorated since, with maintenance requests unaddressed for months; reporters shielded her identity because she feared eviction for speaking publicly (WCPO 2025a). Two months later, the I-Team reported that the City had awarded POAH a $1 million grant to renovate 81 units despite the complaints, the City Manager calling conditions "dire" and "unacceptable" and then conditioning the grant on compliance rather than withholding it (WCPO 2025b).

These contradictions come with the nonprofit affordable-housing model. They set POAH's mission against the structural position it occupies, whatever its intentions. A nonprofit that acquires roughly 1000 units of aging stock, finances the acquisition through Ohio Housing Finance Agency notes, Low Income Housing Tax Credit equity, the federal subsidy through which most affordable housing in the United States is financed by private investors in exchange for tax credits, and Housing Development Assistance Program funds, and must demonstrate financial performance to investors and lenders, operates under constraints not fundamentally different from those faced by for-profit landlords. Penny's (2022) analysis of London's local housing companies completes the circuit: ostensibly progressive vehicles that promise well-designed housing lean into a political economy of financialization and rentierism, with investors interested not in the houses but in the inflation-indexed revenue stream that state subsidy guarantees, what the property trade calls an income strip. A guaranteed income has the same form. Where the necessity it pays for is a financialized asset, the recurring flow it installs at the household scale can secure the revenue of the market it passes through before it secures anything durable for the person who receives it (Fields 2018). Doussard (2025) names the governance pattern this belongs to: cities that inflate housing costs and then manage the resulting crisis of social reproduction through short-term aid, a humanitarian turn that widens what is politically sayable about intervention while leaving the cost structure generating the emergency untouched. Normalization is that settlement as it lands in a single household.

The tenant's fear of eviction for speaking to reporters reveals a power relation that cash transfers leave intact. Guaranteed income neither changes the landlord-tenant relationship nor gives residents ownership, control over lease terms, or affordable means to contest eviction. This enforcement apparatus remains active: since POAH acquired the properties in 2018, its management entity has filed more than 400 municipal civil actions in Hamilton County, predominantly evictions. Filings plunged during the moratoria, rebounded sharply after they expired, and peaked in 2024.[1] Rent supports debt service, reserve accounts, and investor returns, thereby sustaining the nonprofit's financial structure. CARES Act relief paid directly toward arrears did not eliminate this debt relation; it serviced it temporarily, and the obligation returned when the relief ended (Lazzarato 2012). Although a nonprofit lease may change organizational culture, it does not alter the underlying structural logic. When a building deteriorates, a tenant still faces the same choice: complain and risk retaliation or remain silent and endure.

McDowell (2023) reads the momentum behind basic income through a Gramscian lens: GMI is among the few proposals in mainstream discourse that improve social welfare while remaining consistent with the inner logic of neoliberalism, thereby stabilizing demand and legitimacy at once. Harris (2023) sharpens this point since a cash benefit expands the commodity form, and Van Parijs and Vanderborght (2017, 12) are explicit that a basic income must be paid in cash. Money is not capitalism, as we said. The narrower claim stands: where the necessity is a financialized asset, paying for it in cash deepens the asset's revenue and the recipient's dependence at once. The housing question is not resolved by changing the landlord's character, and the income question is not resolved by changing the source of the cash.

7 | What Cash Cannot Produce

Dinerstein (2014), drawing on the Argentine Piquetero movement, argues that the capitalist state is the political form of capitalist social relations rather than a neutral instrument of redistribution, and that state-managed cash transfers "suffocate, rather than rely on, the development of alternative practices" that contest capitalism from the grassroots (Dinerstein 2014, 1050). In OTR, the suffocation was indifferent rather than hostile. Residents anchored to place through dense relations with neighbors who shared their economic and racial position sustained mutual support and informal economies of care, of the kind the Kroger parking lot hosted, that neither market participation nor state programs generate. The federal transfers bypassed all of it, routing support through individual purchasing power rather than the collective infrastructure residents had spent years building. The money arrived as individual checks. The need was collective.

A politics adequate to that would not begin with cash alone. It would begin with what gentrification dismantled, and OTR contains a five-decade history of exactly such an alternative. The OTR People's Movement, an intergenerational coalition predating the 3CDC era by three decades, built the institutional infrastructure of decommodified locality: nonprofit owners that acquired and rehabilitated units outside the speculative market, a homeless shelter run for 44 years as a public gathering place, a neighborhood center built around community-controlled schools, and a dense web of mutual aid (Mussman 2022; Neumeier 2013; Skirtz 2012). The Movement defended the techniques through which a neighborhood is produced and maintained for the people already in it, treating OTR as a fabric of relations. None of this is utopian. All of it existed in OTR, and all of it has been thinned, building by building, across two decades. We do not offer the Movement as a proven answer. Its institutions faced the same growth coalition, with public financing and the power to rezone behind it, and they did not stop the neighborhood's remaking. What would have to be overcome for decommodified ownership to hold at scale, and whether that is more achievable than a permanent basic income generous enough to let residents exit the rental relation on their own terms, is a comparison of political strategies this paper cannot settle. What it can show is that the two strategies fail on different registers.

Decommodified ownership answers the objection raised earlier because it is not a flow adjusted within the circuit; it takes

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housing out of the market in which the rent gap is realized. The claim is for the asset, not for the people in it. Residents of a land trust still need income, still meet the wage relation, and still live in a city that can rezone, condemn, or defund. What removal from the market changes is narrower and more specific: the landlord-tenant relation, the debt service that subordinates repair to investor return, and the eviction that enforces both, none of which a transfer touches. Cash would then arrive in a household whose rent no longer rises to meet it, which is the condition under which Lawhon and McCreary's (2020) mechanism can work. The OTR People's Movement also worked on the relational register Butler and Athanasiou name, organizing for 50 years to defend the relations that make a neighborhood a place. Individual purchasing power is the wrong instrument for a relational good. The Movement produced what cash on its own cannot.

8 | Conclusion

Cash transfers are not useless, and this paper is not against them. Whatever the infusion did for these households was bounded and left no durable trace in the measures the panel collected, because it did not alter the conditions that produced the need. When the cash stopped, those conditions were where they had been. No better design of a bounded transfer would have changed that. That is what we would expect of a distributive instrument when the injury is also relational and spatial, and it is what this case, with all its particularity, shows.

Two things follow for how guaranteed and basic income should be studied. The first concerns instruments. Within-program evaluation cannot see the register on which a neighborhood is lost, and adding a spatial measure to a pilot is neither expensive nor difficult; attachment, cohesion, and retention in place would have changed what the POAH study could say. The second concerns sequence. Where a necessity has been financialized, an unconditional transfer is captured before it can underwrite an alternative, thereby making the de-commodification of that necessity a precondition for basic income rather than a demand alongside it. We offer that to Lawhon and McCreary and to Clarke as a friendly amendment, not a refutation. Nor are the two strategies exclusive. A recurring transfer arriving where housing has already been taken out of the market could underwrite collective acquisition rather than rent, and residents with secure income might choose exactly that; the question the case raises is one of sequence, not of choosing between cash and decommodification.

What remains is the neighborhood. Property relations continue to subordinate housing to speculative capital, and redevelopment continues to dismantle the place-making practices, the Black sense of place McKittrick (2011) names, through which low-income Black residents construct belonging, binding them to what Appadurai (2003) calls the illusion of permanence. Absent a change in those relations, a time-limited guaranteed income is likely to do in the next neighborhood under the same pressures what the COVID-era payments did in this one: hold precarity within a tolerable range, generate the optimism that keeps people enduring, and then withdraw. The tenant is still afraid to speak.

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Ethics Statement

The study protocol was approved by the Georgia State University Institutional Review Board on May 28, 2019 (Project ID H19648). All research team members, including the resident-interviewers, completed CITI human-subjects certification, and all participants provided informed consent.

Conflicts of Interest

POAH Communities commissioned and funded the study; the authors retained full independence in analyzing and interpreting the data and declare no competing financial or personal interests.

Data Availability Statement

The data supporting the findings of this study include information that could compromise the privacy of research participants and are therefore not publicly available. De-identified data may be available from the corresponding author upon reasonable request, subject to participant-protection requirements and the terms of the study agreement with POAH Communities.

Endnotes

[1] Authors' analysis of Hamilton County Clerk of Courts online case records (party-name search for POAH entities, January 2018–June 2026; Hamilton County Clerk of Courts 2026). POAH-named entities appear as the filing party in 435 records, 423 of which are in Municipal Civil court, the venue for forcible-entry-and-detainer actions, overwhelmingly under POAH Communities LLC. Annual counts fall sharply in 2020–2021, coinciding with federal and local eviction moratoria, and rebound thereafter, peaking in 2024. Because this docket also carries money-only claims, the figures represent municipal-civil filings, predominantly evictions, not a verified eviction count.

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