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RESIDENT ASSESSMENT OF PUBLIC HOUSING

By

Juliette Robyn Mackin

A THESIS

Submitted to
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MASTER OF ARTS

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ABSTRACT

RESIDENT ASSESSMENT OF PUBLIC HOUSING

By

Juliette Robyn Mackin

This study assessed public housing from the residents'
perspective, with the following foci: availability of local
low-income housing, factors contributing to housing
satisfaction, the extent to which public housing is
satisfactory, and opinions on the adequacy of public housing
in comparison with other low-income housing options.
Residents of five public housing complexes were interviewed.
Overall, residents seemed satisfied with their current housing
and expected to remain there. They viewed public housing as
a good way to provide people with affordable housing. Levels
of satisfaction with their current housing varied due to
ethnic background, marital status, and age. Life satisfaction
and expectation for staying in public housing each correlated
significantly with overall housing satisfaction for the total
sample. The implications of these findings for future
research and policy development were discussed.

ACKNOWLEDGEMENTS

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INTRODUCTION

Low-income people have difficulty locating and
acquiring affordable housing. Multiple trends have
decreased the availability of low-cost housing in recent
decades, including factors which have increased the demand
and decreased the supply. Although the interaction of these
economic forces would be expected to increase production,
low-income consumers cannot pay enough for their housing to
provide a competitive return on the capital investment of
the producers (Yates, 1990). Consequently, the market has
not responded to the need for housing for this sector of the
population. The decline in Federal government interest in
and resources for low-income housing during the 1980s
represents another trend impacting on the affordable housing
shortage.

As the effects of these trends become more apparent,
mechanisms for providing low-income housing have become more
important. One of these programs, public housing, is the
focus of the present discussion and study. Public housing
has often been portrayed as a failure of government
assistance and a concentration of the evils of inner cities
and poverty, with the implication that this form of housing

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corrupts and degrades lives. The following discussion helps to refute these misconceptions and supports the continuation of the public housing program, due to its cost-effectiveness and high level of reported resident satisfaction.

This discussion presents the trends leading to the affordable housing shortage faced by the United States today. A review of the literature then describes research examining public housing's benefits and costs, and the relative lack of systematic information from residents. Following the literature review, the present study and its results are presented focusing on public housing resident opinions and perceptions.

The Public Housing Program

Housing in the United States constitutes more than the provision of shelter; it relates to the social lives of citizens and the economics of the nation. Housing plays a major role in urban issues, because it is inextricably tied to quality of life, neighborhoods, development, and planning. Governmental and market forces both affect the availability, quality, and affordability of housing. The government's role of assisting the needy leads to questions about its responsibility in helping to house the poor. This aid has taken many forms with varied levels of success and commitment.

Public Housing is a low-income housing assistance program offered by the Federal government through the

Department of Housing and Urban Development (HUD). It is
currently funded as "Public and Indian Housing," involving
13 different types of programs (United States Department of
Housing and Urban Development, 1992). Public Housing is
managed and operated by local Public Housing Authorities
(PHAs).

"Public Housing" specifically refers to housing built
and maintained through this federal program, although the
term is also used to refer more broadly to any governmental
housing assistance. Public housing is traditionally
developed in multi-unit complexes, which vary greatly in
size. "Scattered site" public housing refers to subsidized
units that are dispersed throughout a community, rather than
comprising a large complex. PHAs vary greatly in their
definitions of scattered site housing, although the general
idea and trend has been to deconcentrate low-income housing
(Pit & van Vliet--, 1988).

<div align="center">Focus of Present Review</div>

The present literature review aims to show the need for
low-income housing, describes the history of public housing,
and indicates the factors that influence the availability
and quality of low-cost housing. It also attempts to
establish the need for investigating satisfactory types of
affordable housing based on feedback from the residents
themselves. For the purpose of maintaining a relatively
current and consistent political and social climate, no

sources published prior to 1972 were considered for
inclusion, and most articles focus on the United States.

The investigation for relevant sources included
computer searches, reference indexes, and reference lists
from related articles. Reference lists from two doctoral
dissertations, Yeich (1992) and Solarz (1986), were
reviewed. The Low Income Housing Information Service also
provided many publications. Keywords (see Appendix A) were
used to locate lists of sources, and evaluation of their
relevance to the present study was determined by reading
titles and abstracts. Target information included
historical, social, and political aspects of low-income
housing, including -- when possible -- empirical support for
theoretical positions.

<u>Historical Review of Public Housing</u>

A public housing program was first drafted in 1933. It
included local control, graded rents based on tenant income,
combined state and local subsidies, and creation of required
low-rent housing during slum clearance (McGuire, Walker, &
Cooper, 1987). After years of political quarrelling, the
Wagner-Steagall Housing Act (the United States Housing Act
of 1937) was enacted, which initiated public housing as a
permanent national program. Its purpose was to provide
financial assistance to eliminate unsafe housing; to develop
adequate, safe, and sanitary housing for low-income
families; and to reduce unemployment and stimulate business

activity. Approval of public housing proposals was placed
at the local level, although local housing authorities
needed to be approved by the state government and apply to
the Federal government to participate (Fish, 1979).

By 1940, there were 450 Local Housing Authorities in 37
states (Nenno, 1979). The 1937 Act also initiated the
availability of federal loans for local housing authorities;
slum clearance; use of tenant income as an eligibility
criterion; federal subsidies to augment the tenant's rent to
cover the cost of the dwelling; tax exemptions as a subsidy
to low-income families; and local responsibility for
planning, building, and managing federally subsidized
housing (McGuire et al., 1987).

The Housing Act of 1949, promising "a decent home for
every American family," authorized the construction of
810,000 units of public housing over a 6 year period,
established a new slum clearance subsidy, changed the method
of limiting costs on public housing construction, allowed
war and veteran housing to be combined with public housing,
and authorized local authority bonds and notes to replace
federal loans. This Act illustrated a new governmental
commitment to housing (Fish, 1979). Though society began to
accept housing as a legitimate activity of the Federal
government, consolidated opposition continued. A
coordinated and extensive campaign to prevent communities

from accepting public housing emerged (Fish, 1979; McGuire et al., 1987).

The Housing Act of 1965 created the Federal Department of Housing and Urban Development (HUD) and a national goal of 6 million low- and moderate-income housing units (McGuire et al., 1987). The Housing Act of 1968, which provided rent subsidies and interest subsidies for homeownership, has been described as the "high water mark in government provision of housing for low income people" (Fish, 1979).

Richard Nixon opposed public housing and as president eliminated much of the funding for conventional public housing construction. As an alternative, he proposed the Housing Allowance Program, to provide rental certificates for existing housing rather than fund construction of new housing. The 1974 Housing Act authorized funding to evaluate methods for providing Housing Allowances (Coan, 1979). A housing voucher system, similar to the housing allowance model, was created in the 1980s and targeted assistance to very low-income families (McGuire et al., 1987).

The federal response of the late 1980s to the housing shortage was one of the most succinctly stated policies the government has made. "We're getting out of the housing business. Period," said a HUD official in 1985 (Kozol, 1988b, p.72). Political leaders at the federal level decided that the responsibility for the poor and homeless

belonged at the local level. Consequently, federal support for public housing decreased dramatically during this decade.

The Cranston-Gonzalez National Affordable Housing Act (NAHA), passed in 1990, represented years of work by housing advocates to return the Federal government to a primary position of responsibility. NAHA's objectives included 1) insuring that all residents have access to adequate shelter; 2) preventing all residents from becoming homeless; 3) increasing the supply of affordable housing; 4) improving housing opportunities -- especially for minorities; 5) making neighborhoods safe and livable; 6) expanding homeownership opportunities; 7) ensuring mortgage financing -- at low interest rates -- for every community; 8) increasing tenant empowerment; and 9) decreasing generational poverty in public housing.

Although NAHA provided a comprehensive set of housing programs and a significant increase in federal interest and responsibility, it did not provide long-term or sufficient funding or production commitments (Lazere, Leonard, Dolbeare, & Zigas, 1991). The National Affordable Housing Act of 1990 was an exceptionally comprehensive and useful piece of legislation, yet it codified historical impediments to attempts to provide government assistance to a constituency with little political power.

Despite continued resistance from the political arena and private interest groups, resulting in the creation of considerably fewer housing units than proposed, public housing has been a viable way to meet the needs of the poor who seem unreachable from other sectors. Traditional public housing projects still exist in many areas of the United States, and have begun to attract renewed attention as a solution to affordable housing needs.

These projects presently provide homes to about 3.5 million people and represent less than 1.5% of the nation's housing supply (Bratt, 1985). Much of the work regarding these multi-family dwellings involves assessing and identifying the needs of the residents, the factors that contribute to satisfaction of residents with their environment, and construction strategies which minimize costs and maximize satisfaction. The major challenge ahead involves how to make housing affordable and satisfactory to both the providers and the residents.

Public housing has weathered many political, societal, and housing policy changes over 50 years. Stegman (1990) argued it has survived because of its sound conception, fulfillment of continuing urgent need, and cost-effectiveness. He contrasted public housing's permanence and stability to "fashionable" housing efforts that have lacked this resilience. Hays (1985) stated that publicly owned and operated housing has proved to be the most

effective way to house those people with very low income. Of course, public housing must be viewed as one component to a package of subsidy types. A balanced set of options has more possibility for meeting society's low-income housing needs.

Statement of the Problem

Current Trends in Income and Housing Costs

Low-income individuals in the United States face an increasingly serious challenge in locating adequate, affordable housing for themselves and their families. Over the past 20 years, poor people have experienced an interaction of factors that have made the acquisition of housing more difficult for them. Housing prices and the number of people living in poverty have increased, while the supply of affordable housing has decreased (Michigan Housing Coalition & the National Coalition for the Homeless [MHC & NCH], 1988; Cupaiuolo, 1990). Though federal subsidies for the poor have provided many households with affordable residences, housing is not considered an entitlement, so many families that need support do not receive it. According to the National Low Income Housing Coalition, in 1990, HUD provided 4.3 million families with federal housing assistance. Seven million more families, however, were eligible for assistance and did not receive it.

Federal housing assistance has stringent eligibility requirements. It is not based on entitlement, but on

available funding. Recipients must have incomes below 50% of the area's median income and must still pay 30% of their income for rent. Of 7.5 million poverty-level households, 2.1 million (28%) receive some type of federal housing assistance. Cutbacks in this source of aid have increased the numbers of eligible but unsubsidized families. The total number of eligible families grew from 6 million in 1974 to 8 million in 1989 (Zigas & Dolbeare, 1989). The difficulty in obtaining affordable housing has resulted in greater homelessness, overcrowding into smaller living spaces, larger percentages of household incomes being spent on housing, and reliance on public assistance, when available. The hardships faced by low-income families have led to speculation about the best ways to provide housing, and the role of governmental support.

One of the most visible signs of the difficulty in finding affordable housing is the increase in the number and composition of the homeless population. "...(T)he nagging problem of homelessness is merely symptomatic of a much broader crisis of affordable housing," (Reamer, 1989, p.5). More families and children have become homeless. In Massachusetts, for example, three fourths of the homeless are parents and their children, as are 18,000 of the 28,000 sheltered homeless in New York City (Kozol, 1988a).

Over 10 million families in the United States are estimated to be living precariously close to homelessness,

because they either have to share housing with others or are spending half or more of their income on a place to live (Kozol, 1988a). As the distribution of income has become more polarized, members of the lower middle class have drifted to an unstable position regarding their ability to remain self-sufficient (Carlile, 1990; National Association of Housing and Redevelopment Officials & the American Public Welfare Association [NAHRO & APWA], 1989; National Coalition for the Homeless, 1990).

Over the last decade, housing prices have increased almost 3 times faster than incomes (Reamer, 1989). As an example of this disparity, single family homes in Westchester County, New York, in 1989, carried a median price tag of $296,000, while the county planning department estimated that a median-income household could afford a house at $120,000 (Cupaiuolo, 1990). Nationwide, median-priced rental units rose from $315 in 1975 to $365 in 1987, using 1986 dollars. This trend represents an increase of 14% in addition to inflation (Zigas & Dolbeare, 1989). During the same period of time, some groups' income has actually declined. Young married couples, for example, have faced a decrease in real income of 14% and single parent households have lost 34% (Zigas & Dolbeare, 1989).

Welfare payments also fail to ease the pressure of high housing costs. The rent needed for a two-bedroom unit is greater than the maximum grant provided by Aid for Families

with Dependent Children (AFDC) for a three person household in all but eight states, even though these payments are supposed to cover basic necessities, <u>including</u> shelter (Dolbeare, 1990). In Michigan, one of the more affordable states, the average fair market rent (figure determined by HUD based on the rents of comparable unit size and type in a given geographical area) for a two-bedroom unit was $480 in 1989, and the maximum AFDC grant given to a family of three was $543. These families spent 88.4% of their monthly income on housing (Dolbeare, 1990). The case of Mississippi illustrates this problem most dramatically. In 1989, the average fair market rent for a two-bedroom unit was $410, while the maximum AFDC grant for a family of three was $120 (Dolbeare, 1990).

HUD and the National Association of Housing and Redevelopment Officials have set the level of affordable housing cost at 30% of a household's income. Many poor households, however, spend much greater percentages. Based on data collected in the American Housing Survey in 1985, 45% of poor renters -- or about three million households -- spend 70% or more of their income on housing (including rent and utilities), while only fifteen percent spend under 30% of their income on these items. The median poor renter household in 1988 had an income of less than $5,500 and spent 65% on housing (Leonard, Dolbeare, & Lazere, 1989). This situation has created barriers to both home ownership

and renting (Berkshire, 1989; Joint Center for Housing
Studies at Harvard University, 1989).

Summary of Current Trends

Over the past several decades, housing prices and the
number of people in poverty have increased while the
quantity of affordable housing has decreased. Coupled with
decreased Federal housing assistance, these factors have
contributed to an affordable housing shortage.

Increasing Demand for Affordable Housing

The official government poverty line is adjusted using
the Consumer Price Index (a measure of change in the cost of
basic goods and services), and varies based on family size.
In 1979, the poverty line for a family of four was $7,412;
in 1991, it was $13,924. The proportion of United States
citizens living in poverty rose from 11.7% in 1979 to 14.2%
in 1991. In 1979, 26.1 million people lived below the
poverty line. By 1991, this number had risen to 35.7
million (United States Bureau of the Census, 1991).

The country has also seen a disproportional increase in
the number of households relative to population. This
increase appears to be due to divorce, postponement of
marriage for younger adults, and increased life span. These
trends have both slowed the rate of availability of housing
units and created a larger demand. Individuals living alone
comprised 11% of all households in 1980 and 24% by 1985
(Reamer, 1989). According to Census data, single-person

households constituted approximately 24.5% of all United States households in 1990 (United States Bureau of the Census, 1992). This trend has increased the demand for lower cost units.

Demand has also increased for public housing units. New York City alone has a list of 200,000 requests for space in its public housing projects, or an estimated waiting time of 18 years (Reamer, 1989; Kozol, 1988a). Many other cities in the United States (estimates include over two-thirds of them) face similarly great need and have simply closed their waiting lists (MHC & NCH, 1988).

Diminishing Supply of Affordable Housing

In addition to the problem of increasing demand for housing, many existing affordable housing units are disappearing. Low-income housing damaged by deterioration or accidents, such as fire or storms, is not being repaired. Low-cost housing eliminated by urban renewal projects is not being replaced. Federal contracts for subsidies are expiring, and government funding for housing has dramatically decreased (Center for Community Change, 1989; MHC & NCH, 1988; Squier, 1988; Reamer, 1989).

Urban development projects, aimed at improving the condition of decaying inner cities, have often carried out the destruction of low-rent dwellings without replacing them, or built office buildings and condominiums. In particular, residential hotels and other structures

providing housing in the form of single room occupancy (SRO) units have fallen, thereby displacing many poor people. During the 1970s, the nation lost almost 50% of its SRO housing (MHC & NCH, 1988).

While mortgage tax exemptions to middle and upper income homeowners have increased, funding for housing programs and rent subsidies for low-income households has decreased (MHC & NCH, 1988). Since 1981, the Federal government has reduced direct funding for housing from over $33 billion to under $8 billion (-76%) (Reamer, 1989). Further, most federal housing subsidies benefit higher income people. The lowest 20% of households, by income, receive 16% of available housing subsidies, while the top 27% of households receive 62% of the subsidies (Zigas & Dolbeare, 1989). Between 1986 and 1987, deductions for mortgage interest and property taxes cost the United States Treasury over $100 billion, yet the government spent only about $25 billion on low-income housing programs (National Low Income Housing Coalition, Women and Housing Task Force, 1990). The Low Income Housing Information Service estimates that a similar pattern of distribution of housing subsidies will continue for 1993, with the bottom income quintile receiving only 18% and the top income quintile receiving 61% of available funds (Low Income Housing Information Service, 1993).

Federal subsidy and contract programs supplement low-income households' rent and encourage developers to maintain low- and moderate-income units. One program provides direct rental subsidies for 15 years, with the possibility of two 5-year renewals, while another supplies below market interest rates in exchange for developers charging lower rents for a period of 20 years. After this time, rent restrictions no longer apply (Reamer, 1989).

As these federal contracts come to an end, many private owners are expected to convert their properties to market-rate housing or business developments (MHC & NCH, 1988). In addition, the Federal government has not funded new contracts. Out of 1,900,000 privately owned but federally subsidized housing units in 1989, an estimated 900,000 will have completed their contracts by 1995 (Reamer, 1989). The remaining 1,000,000 units are subject to loss in the 10 years following. Conversion of this housing source could result in a disappearance of affordable housing for approximately 5,000,000 people (MHC & NCH, 1988).

In 1974, the U.S. Census Bureau classified 8.9 million households as poor. Fourteen million low-rent housing units -- including public and subsidized housing -- existed to meet this demand (Reamer, 1989). Clay (cited in Reamer, 1989) estimated that by 1993, this ratio has changed to 14.3 million poor households competing for 10.6 million low-rent housing units (Reamer, 1989). The increasing demand for

low-cost housing combined with the decreasing supply have limited the ability of low-income households to find housing.

Effects of the Affordable Housing Shortage

The inability to afford housing leads to a variety of difficulties, including homelessness and crowding. Inadequate shelter causes further problems, including difficulty addressing other life issues (e.g., employment, child care, and interpersonal relationships), and trouble regaining and maintaining economic self-sufficiency (Reamer, 1989). Not surprisingly, homelessness often damages the physical and emotional health of individuals, especially children (Cupaiuolo, 1990; NAHRO & APWA, 1989).

Homeless children may have to contend with stereotypes and stigmas held by their peers and thus may not attend school. The Education Department estimates that 28% of the 274,000 homeless children in the United States do not attend school regularly. Advocacy groups estimate that there are 500,000 homeless children, with half not attending regularly (Kessler, 1990). Clearly these individuals face many disadvantages in attempting to create satisfactory lives for themselves.

The need for affordable housing requires investigation into possible methods of increasing the supply or decreasing the demand. These searches typically include housing experts and politicians, but rarely involve the prospective

consumers. Low-cost housing comes in various forms, provided by many different sources. Public Housing is one example.

Efficacy of Low Income Housing Approaches

Policy and research often pursue different goals. Although evidence for an affordable housing shortage is plentiful, efforts to solve this problem have been stifled by inadequate funding, inattention, and omission of consumer input into planning. Research in the housing literature relevant to the present discussion falls into the following two general, though related, categories: studies involved with the availability of low-cost housing, and studies on the quality of this housing. Methods of providing low-income housing can be conceptually differentiated by whether they follow a "supply" or "demand" orientation. Supply strategies focus on increasing the number of available housing units, usually by building more. Demand strategies focus on increasing a household's income to provide it with greater purchasing power for existing housing units. Research involving and comparing these two strategies is presented below. For the purpose of this review, quality is viewed as resident satisfaction and other benefits of housing, rather than the traditional definitions based on objective physical characteristics.

Improving the availability of affordable housing can be accomplished in two general ways: maintaining existing low-

cost housing and creating new units. The maintenance of existing housing can involve continuing federal contracts with the private sector, encouraging private investment in low-cost housing, and sharing housing. Creating new units may involve many approaches. Some of the suggestions found in the literature include public/private sector partnerships (Suchman, 1989; Berkshire, 1989), employer-supported housing (Curzan & Carney, 1989), multi-family public housing projects (Hubner, 1981), and single room occupancy hotels (Squier, 1988).

Supply and Demand Approaches

From the mid-1930s to the beginning of the 1980s, the government responded to the housing problems of the poor by increasing the supply of housing units. The demand orientation to solving the housing problem has also been pursued. In a demand approach, rather than providing housing specifically, general purchasing power is granted in the form of cash payments or housing allowances.

Supplemental income rental programs, in the demand category, are pursued with the premise that all consumers should have the opportunity to have some choice in where they live, regardless of their level of income. Theoretically, if low-income renters are provided with increased purchasing power, the market will respond by creating additional units at acceptable levels of quality to meet the increased demand. Extensive studies have produced

little evidence to support the hypothesized increase in construction of new housing or a decreased shortage of low-cost housing (Schwartz, Ferlauto, & Hoffman, 1988).

While the supply approach provides more housing, the demand system makes use of existing housing, costs less to administer -- though not necessarily less overall --, and is less restrictive. For example, on average, two households can be assisted by leasing existing units for the cost of creating a new unit for one household (Struyk, 1981).

The disagreement between these two styles led to the development of the Experimental Housing Allowance Program (EHAP) (Struyk, 1981. See also, Friedman & Weinberg, 1983), a large-scale social experiment intended to test whether differences exist between the supply and demand approaches to housing subsidies. The study included 30,000 lower-income households in 12 different sites in the United States, all of which received some type of housing allowance, that is, cash payment to use toward housing. This set of studies has historical significance in that it represents the only federally sponsored research of its scale.

The EHAP involved three components. The supply condition was intended to simulate a permanent housing allowance program. Lasting 10 years, it was designed to assess the reactions of suppliers of housing in terms of increases in quantity, quality, and price of housing. All

eligible household in the experimental counties were provided monthly cash payments to use toward housing meeting specified standards in the private market. The reactions of the community were assessed in terms of increases in demand for housing. The demand condition provided housing allowances to a small proportion of consumers and tried to determine the effects on participation, mobility, and consumption of housing (that is, the value of housing purchased). The intent of this study was to ascertain the impact of this strategy on the purchasing power of the assisted group. A third condition, called the administrative agency experiment, allocated housing allowances like the demand experiment, but administered them through existing state or local agencies.

The experimenters were interested in seeing patterns of housing consumption and development under the different systems and determining program costs and effectiveness. They measured "quantity" of housing purchased, that is, how much a household would spend for housing under the different systems, and what services their "purchases" included. They also measured the overall purchasing power given to the housing consumers. Additionally, the experimenters were interested in potential problems with the various systems, such as collusion among tenants and homeowners to increase rents and split the increased subsidy.

The experimenters found that housing allowances which lowered the price of housing increased consumption. In other words, if households had more money to spend for housing, they usually used it to purchase "more" housing. Whether the actual change in the consumption of housing was greater under price subsidy rather than cash supplements depended on the size of the income subsidy and on the rate of rent reductions. Housing allowances, however, were only moderately effective in increasing housing consumption; in many cases the allowance was used to reduce existing rent burdens (Isler, 1981).

Households purchased more housing under the price reduction program than under equal unconstrained income grants. Under price reduction, a household's purchasing power for housing increased; under unconstrained income grants, the purchasing power for all goods increased and the household tended to purchase cheaper housing and spend more on other goods. The cash supplement system provided the benefits of general assistance and the avoidance of extra administrative costs of a special housing allowance program (Isler, 1981). These findings imply that a household does equally well in terms of housing purchasing power with a smaller income supplement under a price reduction system than without price reduction (Cronin, 1981).

Another result that emerged from this study involved a distinction between the allowance program and the Demand

experiment's control group. Housing allowances appeared to be associated with a higher level of annual maintenance activity. If this result also occurs with landpersons and rental units, a group not included in these studies, the existing pool of housing units could avoid deterioration and even receive enhancement at a fairly moderate cost (Zais, 1981). The experimenters found no immediate evidence of increases in either market-wide rents or demand for housing (Isler, 1981). The administrative allowances experiment showed that local agencies could handle administration of the program. The findings also showed that improvement of physical housing standards may occur at reasonable costs.

The feasibility of subsidy programs was supported by the Experimental Housing Allowance Program. Overall, program benefits varied among the different markets, which implies that a national program needs to be flexible enough to provide different groups with the most appropriate system (Isler, 1981).

Another study compared three methods of providing housing assistance. The experimenters measured housing and nonhousing consumption increases between 1) public housing programs, in which housing is constructed; 2) housing allowance programs, in which eligible tenants receive income supplements if they live in housing that meets minimum standards; and 3) unrestricted cash grant systems (Rydell & Mulford, 1982).

These authors operationalized "housing consumption increases" as the difference between the market rent of the average housing unit in the program and the average nonprogram housing unit that the tenant would have consumed without the program. "Nonhousing consumption increase" was the amount of participant income freed due to the housing assistance (Rydell & Mulford, 1982).

The experimenters found that the housing allowance program increased housing consumption almost twice as much as public housing and unrestricted cash grants, or about 14.6% as compared to 8% and 7.1% respectively. Nonhousing consumption increases ranged from 81.1% with unrestricted cash grants to 31.7% for public housing, with an increase of 68% with housing allowances. Cash grant programs cost less to administer than the other programs, as they did not require enforcing minimum housing standards.

The authors concluded that the preference for either the housing allowance programs or the unrestricted cash grant system depends on one's priorities and goals. Housing policy-makers tend to weigh increased housing consumption more heavily than nonhousing consumption, and hold a goal of reducing occupied substandard housing. Therefore, they often prefer the allowance program, despite its higher administrative costs (Rydell & Mulford, 1982).

Cost-effectiveness of Housing Approaches

Four studies, reported in two sources, investigated the cost-effectiveness of various approaches to low-income housing, including leased housing (Morrall and Olsen, 1976), conventional public housing (Morrall and Olsen, 1976; Stegman, 1990), private development (Morrall and Olsen, 1976; Stegman, 1990), and direct and indirect subsidies (Stegman, 1990).

Morrall and Olsen (1976) defined cost-effectiveness as the ratio of the total cost of providing the housing unit to its market rent, that is, its desirability. Total cost included the rent paid to the owner, tenant-paid utilities, and estimated expenses of the local housing authority attributable to the unit. These researchers found little difference between the cost-effectiveness of private leased housing, conventional public housing, and private development. They concluded that using Federal Housing Administration (FHA) financing increased the cost of leased housing by about 18%, and that leasing single-family homes costs over 8% more than comparable units in a fully leased apartment building. They also found that it cost the LHA 4% more per unit to rent all units of a building than to rent only 20% of them. They attributed this cost increase to a loss of the market's control on rents when all apartments were subsidized.

These authors found no evidence that any other policy decisions, including the method for obtaining units or assigning families, or the responsibility for rent collection and repairs, affected cost-effectiveness.

Stegman (1990) reported results from three cost-effectiveness studies. The first study found public housing to be more cost-effective than other federal low-income housing programs, considering both direct and indirect subsidies. This study did not include the costs of operating or modernizing public housing, or the residual value of owning the buildings and continuing to house people after their mortgages are paid. In 1979, the Congressional Budget Office also found public housing to be the most cost-effective way to create affordable housing, though it was less efficient than the federal housing allowance program.

The third study reported by Stegman (1990) showed 46% higher costs to construct public housing than new construction of other low-income housing. Though the researchers were unable to specify the cause of the increased costs, they proposed the problem included poor management controls. Stegman (1990) suggested that higher development costs could also result from litigation, site security, and other expenses associated with efforts to overcome neighborhood resistance to public housing. Since no other program evaluated in this study included tenants as poor as those in public housing, the increased charges,

Stegman argued, could have reflected true costs of housing very low income families.

<u>Resident Perceptions of Public Housing</u>

A study undertaken in Belgium provides information about resident perceptions of public housing. De Borger (1986) developed a list of housing attributes (space, structural quality, sanitary quality, apartment type, and all other characteristics) and used them to estimate the demand for and benefits of public housing. He then used the housing attributes and household characteristics to measure benefits to actual residents and compared the outcomes of having a public housing program, not having a program, and replacing the program with a direct cash transfer system.

De Borger found that family size, education, professional status, and income affected demand for and consumption of housing attributes. The results were used to estimate the benefits and consumptions effects in terms of a monetary quantity. Using a utility function, De Borger predicted that households consumed 22% more housing under the housing program, in terms of the above attributes, such as sanitary quality, and 5% more of other goods, than they would have consumed without it. They consumed 15% less space with the program than expected, but consumed more "quality" than predicted. Using their utility functions to predict consumption, the experimenters expected that households would consume slightly more other goods and

slightly less housing if given cash instead of a housing subsidy. This finding concurred with the results of Francescato, Weidemann, Anderson, and Chenoweth (1977) and Isler (1981), which also indicated a tendency to consume more of other goods and less housing under a cash transfer system.

Summary of Research on Supply and Demand Approaches

The results of these studies lack conclusive evidence of the superiority of any low-income housing approach, either in types of consumption or in cost-effectiveness. They do, however, show that subsidy programs can work and that program benefits vary across different markets. These studies support the continuation of public housing as one method of ensuring the availability of low-cost housing, especially for very low income households.

The findings from these studies provide predictions for outcomes under different approaches to public assistance regarding housing. A public housing program appears to provide households with the most quality in housing for the money, yet the cash system results indicate that people will purchase less housing even though they gain an equivalent amount of purchasing power. The objectives of the administrators will determine which approach is taken. These studies also illustrate very different outcomes depending on the demographic characteristics of the resident population at hand. Family size and type, education level,

and other factors affect the needs and satisfaction of the
residents. This area of research, however, has consistently
failed to incorporate the interests, preferences, or
suggestions of the residents. The following studies address
this issue.

Quality Assessments

Regardless of the approach used in dealing with the
affordable housing crisis, possible solutions must
accommodate the needs of a very heterogeneous population of
poor and homeless or potentially homeless people. The
demographics of these groups continue to change and the
diversity presents a challenge to policy-makers and
developers to create solutions that both the providers and
the consumers find acceptable.

Resident Satisfaction

Evaluations of public housing projects have revealed
that, despite expectations to the contrary (De Borger,
1986), most residents are satisfied with their living
arrangements (Bratt, 1985; Francescato et al., 1977; Morris
& Winter, 1978). The factors that people use to assess
their satisfaction, however, have varied considerably due to
demographic differences (Anthony, Weidemann, & Chin, 1990;
Francescato et al., 1977).

Residential satisfaction with housing is infrequently
assessed, though it may influence the attitudes and
behaviors of the residents, and, in turn, the housing's

success. Lord and Rent (1987) suggested that residents who
were satisfied with their housing may treat the property
more respectfully, be more likely to pay their rent on time,
and move less frequently. Housing reflects a person's sense
of self and status, and ties a resident to services and
personal relationships. In non-public housing, age and
income have a positive relationship to satisfaction, while
the number of children has a negative relationship.
Previous housing experience, degree of participation,
location of friends and relatives, and aspects of the
dwelling and the neighborhood have also been related to
levels of satisfaction (Lord & Rent, 1987; Hogan & Lengyel,
1985).

Aggregate Levels of Satisfaction.

Housing satisfaction was investigated by Hogan and
Lengyel (1985), who interviewed 157 adult heads of
household, first time residents of scattered site public
housing in Seattle, Washington. These authors defined
"scattered site" as not greater than 15 units per location,
with an average density of 2.4 units per site. Their
results, though not directly comparable to studies of larger
public housing complexes, provided information about the
perceptions of residents in subsidized housing.

Ninety-two percent of respondents were satisfied with
their neighborhoods, 82% felt at home, and 87% planned to
stay the following year. All of the residents surveyed had

lived in their current residence a minimum of 6 months, and most had lived previously in dense subsidized projects. When asked about the personal impact of the move to scattered site housing, residents reported becoming more optimistic about themselves and their alternatives.

Lord and Rent (1987) interviewed 160 residents of eight public housing sites in Charlotte, North Carolina. The residents were primarily black, single mothers, with a mean age of 33.6 years. For many of these residents, the move to their site had involved relocation to middle/upper-middle income, predominantly white areas. Ninety-seven percent of respondents were "satisfied" or "very satisfied" with the size of the projects, which contained between 30 and 50 units each. The neighborhood was rated as satisfactory or very satisfactory by 86.2% of participants.

Two thirds of respondents felt the neighborhood to be "home," a variable significantly related to satisfaction. Aggregate satisfaction generally decreased over time, and two thirds of residents wanted to move as soon as possible. The authors attributed this result to residents' perceptions of their upward mobility, and consequent vision of a hopeful future, and decreased tendency to be critical if viewing the current residence as transitional.

Francescato et al. (1977) developed a measure to assess resident satisfaction and questioned tenants in 37 housing developments, all of which received public assistance. They

found that 66% of the residents were satisfied with their HUD-Assisted public housing situation. When properly designed and managed (for example, including recreation and laundering facilities and reasonably prompt responses to maintenance requests), this type of housing was more satisfactory than housing in the open market. No differences in resident satisfaction were found between varied types of assistance programs, though in other studies, cooperatives have appeared somewhat more successful than other types (Francescato et al., 1977).

Predictors of Housing Satisfaction.

Lord and Rent (1987) used eight items to measure resident satisfaction with access to various facilities and services, including shopping, transportation, schools, and jobs. Nine additional items assessed satisfaction with characteristics of the project or neighborhood, including recreational facilities, police protection, neighbors, and cleanliness of public areas. Of the component items measuring resident satisfaction, size of the project, neighbors, and access to schools produced the highest ratings, while access to public transportation, jobs, and adult recreational facilities comprised the least satisfactory aspects.

Social participation was not related to satisfaction, nor were demographic variables, including age, education, occupation, marital status, income, work status, number of

children in the household, or access to an automobile.
Residents in this study tended to be more satisfied if they
were living in more prestigious areas of the city and less
satisfied if living in the most racially impacted areas.
Respondents' residential satisfaction was significantly
related to general life satisfaction. The authors noted
that the causal direction of this relationship was unclear.

Anthony et al. (1990) examined the perceptions of low-
income parents, and found that different sets of issues
correlated with one another, and different indices predicted
residential satisfaction for different groups of parents.
The most salient factors over all groups related to personal
safety, structural issues, and location of the project. The
researchers found that satisfaction with different factors
depended on marital status and prior family background.

Heady (1972) surveyed residents who were relocated from
the city of Glasgow, Scotland, to the nearby neighborhood of
Castlemilk. He wanted to discover the main sources of
satisfaction and dissatisfaction with housing conditions,
with the hope that this knowledge would lead to greater
customer satisfaction and help in developing social
indicators relevant to public policy. The residents were
predominantly of the working class and lived in a variety of
housing structural types. Smaller families lived in high
rise buildings, while larger families lived in tenements and
terraced homes.

The key questions he asked involved the "main things the residents liked" and disliked about the area in which they lived, and a list of items that they rank ordered from greatest to smallest concern. The list included topics such as rent and rates, nearness to friends and relatives, shopping facilities and prices, and facilities for children, in addition to others.

Heady (1972) found that people liked their community better than the city, even though they had been rehoused from the city. He also found that satisfaction varied by type of accommodation, with high rise residents being the least satisfied and tenement residents being the most satisfied, as measured by the number of positive comments people made, aspects they liked, numbers of grievances they had, and percentages who desired to move.

The study found that residents rated "rent" as the most important factor to them. "Facilities of the house" was rated as the second most important factor, and "shopping facilities and prices" rated third. Residents were least concerned about "welfare services" and were surprisingly unconcerned about "nearness to relatives and friends."

The author concluded that since ratings differed so greatly, except for that of "rent," policy decisions would be difficult to create to please everyone. He also noted that residents tended to have a generally satisfied or

dissatisfied attitude about the community, which also affected their perceptions about objective conditions.

Francescato et al. (1987) found that satisfaction with other residents, a pleasant appearance of the complex, and economic value accounted for 74% of the variance in their study. These authors, and later Anthony et al. (1990), found that residents were a very heterogeneous population and that different participant variables correlated differentially with satisfaction. In both studies, personal safety emerged as an important predictor for some groups. No differences were found due to density, low- versus high-rise structures, or type of site layout.

Francescato et al. (1977) concluded that housing authorities and developers need to place greater emphasis on the perceptions and desires of the project residents and on tenant-oriented management practices. It was suggested that assistance programs should be continued and strengthened, that completely new projects are unlikely to increase satisfaction dramatically -- since residents are already fairly satisfied with their arrangements, that programs should include required consultation with residents, and that housing policies should reflect the results found in research in this area. No uniformly applicable set of rules can be developed that would ensure success in every location, but certain factors can be taken into

consideration based on the particular location and resident population of the project.

The Need for Consumer Input.

Morris and Winter (1978) attended specifically to "residential dissatisfaction," describing an "interactional approach" to the process of becoming either satisfied or dissatisfied with housing. Interactions between family members develop the housing norms and preferences of the family and clarify constraints faced by the family. The process of determining satisfaction occurs in three steps. Current housing is compared with norms, constraints preventing change are assessed, and preferences for possible improved housing are developed.

The authors' research suggested that "satisfaction with current housing is less related to the *presence* of specific features than it is to *improvements* or *increases* in those features." That is, "satisfaction is produced by the *removal* of deficits rather than by their absence" (p. 152). These results imply that residents of a particular public housing complex may rate their housing satisfaction similarly if the features of their residences are the same.

According to Morris and Winter, low-income families tend to tolerate more housing deficits than do middle-income families. Low income constrains the possibilities for improved housing, and therefore lowers expectations.

Housing deficits, then, contribute less strongly to evaluations of satisfaction.

Morris and Winter's evaluation of the literature indicated that studies focus on satisfaction as the result of comparisons between characteristics of the present housing and the family's expectations or between characteristics of the present housing and an idealization of possible housing. Studies either focus on norms or the fulfillment of preferences. These authors suggested that dissonance theory helps explain a family's response to dissatisfaction. Expectations are lowered or the perception of the deficit is altered. If the deficit is greater than can be accommodated to reduce dissonance, the family must either change its housing or change its norms.

Survey respondents have tended to express satisfaction with their housing, even when outside observers would expect dissatisfaction. This result could be in part a reflection of the mediating effect of constraints on expectations, as described earlier. Morris and Winter hypothesized that "people who are apathetic and feel powerless may have a reduced sensitivity to deficits and therefore a reduced tendency to *be* dissatisfied" (p. 155). They would also be less likely to report their dissatisfaction.

These authors reviewed the research literature to develop a causal model of residential satisfaction. "Stages of the family life cycle" and "Income" were the only

demographic characteristics with substantiated independent relationships to housing satisfaction. Greater age of the head of household and higher income were associated with increased satisfaction. The findings regarding age were explained by the authors as a mixture of the general improvement of housing as age increases and a tendency to have an increased tolerance of housing deficits over time. Number of children has been found to be negatively related to satisfaction, which can be explained as combining the impacts of space and income. Large families may have to give up some quality to obtain space. Education, occupation, and family structure were not found to impact either satisfaction or housing deficits.

All five of the authors' hypothesized housing characteristics impacted housing satisfaction, including "tenure" (ownership or rental), "structure type," "space," "quality and expenditure," and "neighborhood." The only predictor of "space" satisfaction was "family bedroom deficit." Families who had fewer bedrooms than they needed were more likely to be dissatisfied with the dwelling's space. The authors noted that some of the demographic variables did show an impact on satisfaction until housing characteristics were added. For example, they believed the category of housing quality absorbed any effects that would have been identified due to differences in income. "Neighborhood satisfaction," impacted by "neighborhood"

characteristics, was the strongest influence on housing satisfaction. Variables related to neighborhood satisfaction included noise level, privacy, outdoor play space, and liking the neighbors.

Duration of residence, a variable used often in research to assess the "propensity to move" and "mobility," has been found to be causally influenced by satisfaction, rather than being an indicator of satisfaction. Very short durations of residency, though, are often accompanied by high satisfaction, as recent movers have often experienced an improvement in housing quality (Morris & Winter, 1978).

The authors noted that all of the studies they reviewed on satisfaction involved the relationships between satisfaction and characteristics of the housing or neighborhood, not improvements or increases in these characteristics. Morris and Winter (1978) expected that if improvements or increases were evaluated, they would have an even more noticeable impact on satisfaction.

Summary of Resident Satisfaction Studies.

These studies show that most people report satisfaction with their residences, including low-income people living in public housing. The authors proposed various explanations for this finding, including dissonance theory, disempowerment, and deficit removal. The factors determining satisfaction vary across location and groups of residents, though cost, safety, general life satisfaction,

and neighborhood aspects have emerged as issues related to resident satisfaction in multiple studies.

This research suggests that each community must assess the preferences of its own residents in order to maximize satisfaction. Residents are in the best position to evaluate their housing, since they experience it daily. People living in public housing, therefore, are the experts in determining whether or not this method of assistance adequately meets the housing needs of low-income individuals and families.

Research in the area of low-income housing has primarily involved comparisons between rent subsidies and cash supplements and evaluations of factors contributing to resident satisfaction. Although public housing is HUD's oldest program, and has been assisting very low income individuals and families to fulfill their housing needs for over 50 years, most of the information about its benefits and deficiencies involves its cost-effectiveness. Rarely are residents included in speculations regarding approaches to providing affordable housing to the poor.

The theoretical side of the adequate housing issue must also be approached. The question of which type of housing assistance to pursue becomes irrelevant when the underlying issue is whether to view housing as a privilege or as a right. Governments at the federal and state levels wish to withdraw from responsibility on the issue, yet expect people

to find affordable and satisfactory housing independently. Problems at the societal level cannot be attributed to individual faults. Structural deficits need system-wide solutions. Although many people have recognized the need for new and creative answers, few researchers combine the concerns of present and potential consumers of low-cost housing with their innovations (Heady, 1972). An often untapped resource, residents in low-income housing know the problems they face better than anyone else. Solutions will not be beneficial unless they are acceptable to their target.

Inclusion of residents in problem-solving and decision-making processes may also increase their awareness of issues and limitations and allow them to clarify their own concerns. On the one hand, as people become more involved and better informed, they begin to "own" the issues and recognize where efforts are being made, even when progress has not. Residents may realize that services exist of which they were unaware, or that the potential for programs only needs some commitment before it is realized. On the other hand, managers and directors will get a more accurate picture of the true concerns of the constituency. The two groups should work together, yet traditionally residents have had the softer voice, if they had one at all. This project was an attempt to narrow the gap, by providing an avenue for discussion and improvements.

This research explored public housing from the residents' point of view, with three main objectives. Undertaken using a survey in interview format, this study investigated 1) residents' perceptions of the need for low-cost housing in the local area, 2) the factors contributing to satisfaction with housing in general and the extent to which public housing has been satisfactory to them, and 3) suggestions for improving public housing and the system of assisting low-income households with housing needs overall. The survey assessed low-income residents' housing needs and collected their ideas for how they could be best assisted.

Research questions

1. Do residents of these public housing complexes feel there is enough affordable or low-cost housing in their city for those individuals and families who need it? From the residents' perspective, is affordable housing available?

2. What aspects of housing are most and least important to residents?

3. With which aspect of their current housing are residents most and least satisfied?

4. How do ethnic background, gender, marital status, presence of children in the household, age of the respondent, and single parent status affect the aspects of housing residents consider to be important?

5. How do ethnic background, gender, marital status, number of children in the household, and single parent status affect residents' level of housing satisfaction? Which of these factors are associated with high or low housing satisfaction?

6. Do residents feel that public housing is a good housing option for low-income people in general, and for themselves in particular?

7. Which of the following aspects of housing correlate with housing satisfaction for these residents: how long the resident has lived in public housing, the complex in which the resident lives, how involved the resident is with the community, the length of time the resident plans to remain in public housing, the resident's rent to income ratio, and general life satisfaction? Of the components with significant relationships to housing satisfaction, which aspects predict housing satisfaction for these residents?

METHOD

Setting

This study was conducted at five federally-subsidized public housing complexes in a medium-sized midwestern city. Public housing in this city was constructed between 1965 and 1972. It is managed by a local Public Housing Authority and is funded entirely by the United States Department of Housing and Urban Development (HUD).

The largest of the five complexes contains 140 housing units. Two sites have 100 units each. Two of the sites are located in close proximity to one another and have only 28 and 24 units, respectively, so in many of the analyses they are treated as one site. Of these 392 total units, 80 units are reserved for seniors and the remaining 312 serve families ranging in size from three to nine individuals. These developments house approximately 1,400 people, 65% of whom are under 18. Eighty-five percent of the residents are members of ethnic minorities.

Research Participants

Forty-three of the 392 units were vacant during the interview period, at the time an interviewer covered a given vicinity. Most of the vacancies were due to renovations occurring at the largest site. Units vacant earlier in the data collection were not visited again later, even though some of them may have become occupied. All of the remaining 349 units were contacted to include in the study.

The researcher requested an interview with one resident from each of the 349 households. One hundred seventy-eight adult residents agreed to participate. Of the non-participating households, approximately 50% refused to be interviewed and 50% were repeatedly not found at home. Not all log sheets were returned by the interviewers, however at least 70 households refused to participate, at least 70 households were contacted repeatedly without success, and at least 6 households needed translators that could not be located. At least 2 additional households declined to be interviewed because they were moving out or being evicted.

The respondent from each residence was either the person considered "head-of-household" or another member of the household who was at least 18 years of age. The respondent needed to know information about the household, including total income and rent paid.

Demographic Characteristics

Demographic characteristics regarding the research participants are provided in Table 1. The study includes interviews with 71 residents from the largest site, 46 and 42 residents from the medium-sized sites, and 19 residents total from the two small sites. Approximately 70% of respondents were female (females: n = 112, males: n = 42). Age of participants ranged from 18 to 82 years, with a mean age of 40 and a median age of 36. Age was collapsed into four groups, respondents under age 30 (n = 47), 30 to 39

Table 1

Demographics of Research Participants

	N	%
COMPLEX		
Site 1	71	39.9
Site 2	46	25.8
Site 3	42	23.6
Site 4	8	4.5
Site 5	11	6.2
GENDER		
Male	55	30.9
Female	123	69.1

AGE
Range: 18-82 years
Mean: 39.74 years
Median: 36.00 years

RACE/ETHNICITY	N	%
White	36	20.2
Black	55	30.9
Hmong	29	16.3
Vietnamese	8	4.5
Laotian	11	6.2
Other Asian	5	2.8
Hispanic	24	13.5
Other or missing	10	5.6

NUMBER OF CHILDREN UNDER 18 IN THE HOUSEHOLD	N	%
None	56	31.5
One	20	11.2
Two	30	16.9
Three	24	13.5
Four	16	9.0
Five	9	5.1
Six	10	5.6
Seven	4	2.2
Eight	1	.6
Nine	2	1.1

Table 1 (cont'd)

	N	%
NUMBER OF ADULTS IN HOUSEHOLD		
One	72	40.4
Two	77	43.3
Three	15	8.4
Four	9	5.1
Five	2	1.1
Six	1	.6
MARITAL STATUS		
Single (Never married)	39	21.9
Married	72	40.4
Residing with significant other	6	3.4
Separated	9	5.1
Divorced	33	18.5
Widowed	14	7.9
HOUSEHOLD INCOME SOURCES		
Full time employment	26	14.6
Part time employment	29	16.3
Self-employed	14	7.9
Supplemental Security Income (SSI)	38	21.3
Aid to Families with Dependent Children (AFDC)	87	48.9
General Assistance*	22	12.4
Unemployment Compensation	9	5.1
Social Security	40	22.5

*See explanation in text

years of age (n = 45), 40 to 49 years of age (n = 29), and age 50 or older (n = 31).

Ethnic background was collected as an open-ended item, to allow participants to supply their own terminology. Responses were then collapsed into the following four categories: White (n = 30, 20%), Black (n = 48, 31%), Asian [primarily Hmong, Vietnamese, and Laotian] (n = 48, 30%), and Hispanic (n = 21, 13.5%). Data from 1989, provided by the Housing Commission (R. Yalamanchi, personal communication, July 7, 1993), indicated the ethnic balance of the five sites as follows: White -- 15%, Black -- 52%, Asian -- 20%, and Hispanic -- 13%. In 1993, these proportions have changed somewhat, with decreased numbers of Blacks and increased numbers of Asians. Thus, the sample acquired in this study approximately reflects the true proportions.

Sixty-five percent of the respondents had children under age 18 living in their household. Of these households, the mean number of children was slightly greater than three. Approximately 40% of the households had only one adult resident over age 18. Slightly over 43% of the households had two adults, and the remaining households had three to six adults. Almost 16% of respondents had one or more adult children living in the home.

Twenty-two percent of respondents were single, 43.8% were married or living with a significant other, 23.6% were separated or divorced, and 7.9% were widowed.

Full time employment contributed to household income for 14.6% of respondents, and part time employment contributed to 16.3% of households. Approximately 8% of participants reported earning income through self-employment. Close to half of all respondents (48.9%) received Aid to Families with Dependent Children (AFDC). Households received income through various other public assistance programs, including Supplemental Security Income (21.3%), General Assistance (12.4%), Unemployment Compensation (5.1%), and Social Security (22.5%). At the beginning of the data collection period, the State of Michigan made drastic cuts to the General Assistance Program. The numbers of respondents indicating this source, therefore, is somewhat unreliable, since some participants recently or subsequently ceased to receive this benefit.

Design

This cross-sectional study involved interviews of residents to gather descriptive information about the sample and to determine the residents' perceptions of their current housing. The interviews were conducted over a period of nine months, from October, 1991, to July, 1992. Data was collected by the researcher and 10 interviewers. Residents completed interviews voluntarily and without compensation.

Procedure

Interviewers

The interviewers were this author and undergraduate students at Michigan State University who received course credit in Psychology for their participation. Students' involvement with the study varied in duration from one to seven months.

During the first week, the author trained the interviewers. Training included an explanation of the purpose of the study; distribution and discussion of interview materials; and instruction in interviewing requirements, procedures, and record keeping. Also discussed were the topics of safety, standardization, translators, and transportation. Their first surveys were completed with the author or another experienced interviewer.

The flyer and the interview instructions and items were standardized, to maximize reliability. Interviewers were trained regarding how to answer questions. These standards were relaxed for interviews completed in languages other than English, due to the difficulty of translating various concepts and the impossibility of verifying the translators' performance.

Fourteen (8%) of the interviews took place with two interviewers, to attain a measure of interrater reliability. These interviews were conducted throughout the data

collection period. Twenty items out of 2,660 possible entries did not match exactly, resulting in agreement between raters of over 99%. Of these mismatches, nine occurred in one interview where the supplementary rater left items blank, due to distraction from the participant's children.

The interviewers were responsible for contacting all housing units in a designated area, including scheduling, follow-up, and survey administration. The researcher and interviewers met weekly to discuss progress and problems.

Process

All households at the five sites received a flyer introducing the experimenter and the study. The flyer included approximate dates when interviewers would be in the neighborhood, and the phone numbers and names of the researcher and three additional contact people. The flyer was printed in the four most common languages of residents, English, Spanish, Vietnamese, and Hmong. The primary language of each household was acquired in advance from the complex manager. This procedure allowed the interviewer to be accompanied by a translator if necessary. Each contact person listed on the flyer was conversant in English and one of the other predominant languages listed above. These individuals were all knowledgeable of the study and available to act as translators. The flyer suggested that residents call if they would prefer not to be contacted, if

they wished to participate at a different time or location,
if they had additional questions or concerns, and/or if they
wished to have the interviewer be fluent in their primary
language.

The interviewers distributed flyers and several days
later approached the homes in person to request
participation. Over the course of data collection, the
interviewers went door-to-door in the complexes during the
time period indicated on the flyer, requesting residents to
be interviewed or to set up appointments for a later date.
The researcher obtained vacancy data from the complex
manager before beginning interviews at each site. Each
occupied unit was contacted in person. If no one was found
at home, the interviewer left a written notice with the
date, the name and phone number of the interviewer, the
purpose of the visit, and a date he or she planned to
return. Each home was attempted a minimum of three times,
at different times of day and on different days of the week,
and over a period of at least two weeks. A notice was left
at each attempt. If no personal contacts had been made
after these efforts, the interviewer considered the
household uninterested in participating in the study.

When interviews did take place, the survey
administrators briefly described the study and read a
consent form to the participant. Consent forms were
available in all four languages, though the copy signed by

the resident was in English. Interviewers read the survey instructions and questions in an informal interview format. All of the interviews took place in the residents' homes. The survey was written with the intention of comparing demographic self-report information with archival data from the Housing Commission. Surprisingly, a majority of respondents, 83.1%, gave their signed permission for the researcher to view Housing Commission records. The researcher, however, decided not to undertake this comparison. After collecting the interview data, it seemed unlikely that the archival data would provide additional insights into the topics of interest.

Translators

People able and willing to translate into and from the various languages, with a strong command of English as well, were recruited from the local community. Three individuals translated the flyer and consent form into Spanish, Vietnamese, and Hmong. These people also served as the contact people on the flyer and were willing to serve as interviewers. Of the three community resource people, only the Spanish translator served as an interviewer. Hmong, Laotian, and Vietnamese residents served as interviewers for their family members or neighbors when translators were needed. All translators were paid $10 per interview. The resident translators provided invaluable access to non-English speaking households.

Measures

Much of the information in this study was collected for the purpose of descriptive research and assessment of residents' needs and suggestions regarding their current housing. For most questions, this description entailed frequency counts and percentages for each response option. Percentages of responses were also used to compare items across different demographic categories. Scales were created for two major themes, "Satisfaction" and "Importance."

Survey Components

For the complete interview form, please refer to Appendix B. The survey includes demographic information and close-ended responses. It covers the following areas: Housing Background and Experiences, Programs and Activities, General Life Satisfaction, and Background/Personal Information. The Programs and Activities items were included in the survey upon request of, and to provide information for, the Housing Commission. These data will not be described for the purposes of this thesis.

Suggestions made by residents throughout and at the end of the survey, regarding questions the survey should have included, provided some indication of areas that failed to achieve content validity, by allowing the respondents to assess the completeness of the measures. Sources of income was the only area in which content validity, as evaluated

through this method, was identified as lacking. The researcher failed to include "Food Stamps" in the list of possible income sources, and it appeared that many residents received this benefit. Several other items did not contain adequate options for any one respondent, though these situations occurred infrequently.

<center>Decision Rules</center>

Many of the items in the survey, in the section regarding Housing Background and Experiences, had little variance. Though interesting descriptively, these items had minimal value as relational variables. Items lacked variance if 80% or more of the participants selected one of the response options (Table 2).

Original scales were created by summing the responses to each item. A case was eliminated if the number of missing values exceeded 20% of the items being scaled. For both the "Importance" and "Satisfaction" scales, if a case was missing values for five or more items it was removed from the analysis. None of the cases had to be eliminated due to this requirement.

In assessing scales, corrected item-total correlations were generated from reliability analyses. These correlations needed to meet or exceed .15, the value at which correlations become significant with an $\underline{N}$ of 178, in order for the item to be included in the final scale. A maximum range of .30 between the highest and lowest

Table 2

Items With Consistent Responses*

Item name	Item number	Response	%

(Please indicate how important each of the following factors is for **why** you live in public housing.)

Item name	Item number	Response	%
Grew up here	8	Not important	84.8
Rent is more affordable than other rentals	9	Very important	88.8

(Please indicate if you have ever received any of the following types of housing assistance.)

Item name	Item number	Response	%
Section 8 vouchers	12	No	96.1
Help from other agencies or individuals in finding a home you could afford	14	No	82.6
Cash payments to use toward housing	15	No	84.3
Mortgage subsidies, below market rate down-payments or interest rates	17	No	95.5

(For the following list of housing possibilities, indicate how **likely** each situation would be for you if you were unable to live in your current residence.)

Item name	Item number	Response	%
Military housing	27	Not likely	90.4
No permanent shelter	28	Not likely	84.8
Hotel	30	Not likely	82.0

(Please indicate how **desirable** each of the following types and locations of housing is to you.)

Item name	Item number	Response	%
A home that you owned	32	Very desirable	79.8
A public shelter	36	Very undesirable	80.3
No permanent shelter	38	Very undesirable	93.3

Table 2 (cont'd)

Item name	Item number	Response	%

(Please indicate how **important** each of the following items [regarding housing] is to you.)

Convenient location	44	Very important	79.8
Pleasant appearance of the **outside** of your home	53	Very important	83.1
Feeling of personal safety	54	Very important	92.7
Reasonable cost	55	Very important	93.3
Pleasant/helpful management	56	Very important	86.5
Good maintenance of the **inside** of your home	57	Very important	92.1
Living space	62	Very important	84.3
Cleanliness of residence	65	Very important	89.3

(For each item in the following list, how helpful do you think it is for getting people housing they can afford?)

Low-cost public housing	93	Very helpful	94.4
More available jobs	98	Very helpful	92.1
Availability of mortgages with low down-payments, interest rates, and monthly payments	101	Very helpful	79.8

*Phrases in parentheses indicate lead question for subsequent response options.

corrected item-total correlations was used as a guideline, to ensure adequate internal consistency.

In analyses where levels of significance were needed, $p < .05$ was used.

Importance Scale

Items 44 through 67 asked participants to indicate how important various aspects of housing were to them in general. They were instructed not to rate their current housing, but to consider what they would like to have in housing, regardless of whether the aspect was presently available to them. Items were rated from 1 ("very important") to 3 ("not important"). It was expected that differences in importance ratings would be helpful in utilizing information about satisfaction, described later. For example, if several aspects of housing were rated as unsatisfactory by residents, ratings of the importance of these aspects could provide a method for prioritizing goals for rectifying these problems (Morris & Winter, 1978). Differences in importance ratings between subgroups of residents could provide suggestions for which aspects of housing to provide or improve, based on consideration of the demographics of a particular site.

When the 24 "importance" items were combined, the scale had an alpha coefficient of .76 (Table 3). Three of these items, "feeling of personal safety," "reasonable cost," and "cleanliness of residence," were dropped due to failure to

Table 3

Psychometric Properties of Importance Scale

Scale items	Item Means	Item SDs	Corrected Item-Total Correlations
1. Convenient location	1.24	.51	.28
2. Quiet location	1.28	.52	.33
3. Close to work	1.47	.86	.35
4. Laundry facilities at the site or within walking distance	1.60	.83	.38
5. Daycare facilities at the site or within walking distance	1.84	1.01	.31
6. Privacy	1.26	.59	.35
7. Recreational opportunities	1.62	.77	.40
8. Storage space	1.45	.71	.40
9. Parking	1.34	.67	.30
10. Pleasant appearance of the **outside** of your home	1.16	.44	.17
11. Feeling of personal safety*	1.08	.29	(.14)
12. Reasonable cost*	1.08	.31	(.15)
13. Pleasant/helpful management	1.12	.35	.29
14. Good maintenance of the **inside** of your home	1.08	.27	.19
15. Friendly neighbors	1.42	.68	.35

Table 3 (cont'd)

Scale Items	Item Means	Item SDs	Corrected Item-Total Correlations
16. Neighbors who keep to themselves	1.52	.67	.20
17. Neighbors who are willing to help you	1.51	.70	.41
18. Yard space	1.39	.61	.50
19. Living space	1.17	.42	.34
20. Having others nearby from similar age group	1.95	.83	.39
21. Having others nearby from similar ethnic background	2.11	.86	.29
22. Cleanliness of residence*	1.12	.38	(.07)
23. Comfort of residence	1.28	.56	.21
24. Access to public transportation	1.38	.66	.35

Alpha = .77   Scale $\underline{M}$ = 30.19   Scale $\underline{SD}$ = 5.88

*Indicates items deleted from revised scale. Corrected item-total correlations for these items indicate values from original scale.

Note: Response options: 1 = Very important
                         2 = Somewhat important
                         3 = Not important

meet corrected item-total correlations of .15. All three items had little response variability. In the revised scale, no corrected item-total correlation was lower than .17, and the range between the highest and lowest correlations was .30. The alpha coefficient of the revised "Importance" scale was .77. Dropping any additional items would have served to decrease the alpha coefficient. The highest interitem correlation (.61) occurred between "having others nearby from similar age group" and "having others nearby from similar ethnic background."

Development of Importance subscales was attempted. The importance items were broken into three conceptually distinct subscales; the importance of external or geographical issues (7 items); the importance of internal or complex-specific issues (13 items); and the importance of programs, activities, and services (4 items). The alpha coefficients for the subscales were .46, .66, and .50, respectively. The researcher decided to keep the importance items as one scale, since the items in the revised scale fit together well. This result was unexpected and somewhat surprising, although these items were chosen to reflect aspects that would be important to many residents. Including items believe to be rated low in importance may have helped to differentiate dimensions. It is possible, however, that these data reflect a response bias.

Satisfaction Scale

Items 68 through 92 assessed the residents' level of satisfaction with various aspects of their current housing. The first 24 items mirrored the aspects for which residents rated "importance," and the final item was an "overall satisfaction with your current housing" question. Items were rated from 1 ("very satisfied") to 4 ("very dissatisfied"). Assessing resident satisfaction was the main conceptual goal of this study. Based on the theoretical assumption that residents themselves are the experts in evaluating their housing, and that they are infrequently included in decision-making processes, this section of the survey was intended to give them a voice (Francescato et al., 1977). It was also included to provide support for the continuation of public housing as a method of providing affordable housing for low-income people (Bratt, 1985).

When the 25 "satisfaction" items were combined, the scale had an alpha coefficient of .89 (Table 4). The corrected item-total correlations ranged from .30 ("laundry facilities at the site or within walking distance") to .64 ("privacy"), for a range of .34. In keeping with the decision rule guideline for range, items with lower than a .34 corrected item-total correlation should have been considered for elimination. Three items fell into this category, "close to work," "laundry facilities at the site

Table 4

Psychometric Properties of Satisfaction Scale

Scale Items	Item Means	Item SDs	Corrected Item-Total Correlations
1. Convenient location	1.59	.79	.34
2. Quiet location	1.89	.96	.55
3. Close to work	1.53	1.19	.31
4. Laundry facilities at the site or within walking distance	1.83	1.16	.30
5. Daycare facilities at the site or within walking distance	1.75	1.43	.38
6. Privacy	2.03	1.12	.64
7. Recreational opportunities	2.18	1.12	.46
8. Storage space	1.90	1.08	.46
9. Parking	1.75	1.00	.45
10. Pleasant appearance of the **outside** of your home	2.04	1.05	.61
11. Feeling of personal safety	1.92	.99	.56
12. Reasonable cost	1.25	.58	.32
13. Pleasant/helpful management	1.73	.87	.50
14. Good maintenance of the **inside** of your home	1.72	.96	.41
15. Friendly neighbors	1.73	.92	.55

Table 4 (cont'd)

Scale Items	Item Means	Item SDs	Corrected Item-Total Correlations
16. Neighbors who keep to themselves	1.90	1.02	.51
17. Neighbors who are willing to help you	1.73	.90	.52
18. Yard space	1.97	1.09	.51
19. Living space	1.56	.87	.40
20. Having others nearby from similar age group	1.70	.83	.53
21. Having others nearby from similar ethnic background	1.66	.86	.34
22. Cleanliness of residence	1.95	.98	.55
23. Comfort of residence	1.66	.87	.62
24. Access to public transportation	1.40	.75	.34
25. Overall satisfaction with your current housing	1.78	.72	.64

Alpha = .89   Scale $\underline{M}$ = 44.15   Scale $\underline{SD}$ = 12.78

Note: Response options: 1 = Very satisfied
                         2 = Somewhat satisfied
                         3 = Somewhat dissatisfied
                         4 = Very dissatisfied

or within walking distance," and "reasonable cost."
Elimination of any of these items would have served to
decrease the alpha coefficient, so the scale was maintained
in its original form. The highest interitem correlation
occurred between "friendly neighbors" and "neighbors who are
willing to help you," with a value of .61.

Involvement Scale

An Involvement scale was created to use as the
"Involvement in the community" component. It included items
measuring the frequency of participation in local programs
and activities and reasons for not participating in local
programs and activities (Table 5). Responses to the
frequency of participation items ranged from 1 ("very often
or very likely") to 3 ("not often/never or not likely").
Responses to items indicating reasons for not participating
also ranged from 1 ("very likely") to 3 ("not likely"). The
final scale had 13 items with corrected item-total
correlations that ranged from .36 to .70. Its alpha
coefficient equalled .88.

Neighbors Scale

A scale was also created for the neighbors component of
housing satisfaction. This scale was comprised of three
items from the satisfaction scale, friendly neighbors (M =
1.73, SD = .92), neighbors who keep to themselves (M = 1.90,
SD = 1.02), and neighbors who are willing to help you (M =
1.73, SD = .90). Participants rated these items from 1

Table 5

Psychometric Properties of Involvement Scale

Scale items	Item Means	Item SDs	Corrected Item-Total Correlations
1. Literacy programs	2.17	.89	.60
2. ESL (English as a Second Language) classes	2.22	.95	.54
3. Tutoring program for children	1.86	.99	.68
4. Computer Learning Center for children	1.79	.96	.62
5. Daycare facilities	2.06	.99	.57
6. Computer training for adults	1.76	.87	.64
7. Employment training or guidance	1.81	.89	.70
8. Neighborhood parties/ picnics/get-togethers	1.97	.82	.36
9. Assistance with financial planning	1.99	.89	.68
10. Neighborhood watch program	1.43	.75	.46
11. [CITY] Housing Commission Scholarship Fund or work study program	1.77	.96	.69
12. Program scheduled at an inconvenient time	1.69	.87	.44
13. Can't get someone to watch my children	2.03	1.04	.38

Alpha = .88   Scale M = 24.57   Scale SD = 7.66

Table 5 (cont'd)

Scale items	Item Means	Item SDs	Corrected Item-Total Correlations
*14. Like the community atmosphere	2.05	.82	.12
*15. Friendly neighbors (importance item)	1.42	.68	.03
*16. Friendly neighbors (satisfaction item)	1.73	.92	-.04
*17. Not interested in the particular program	2.07	.89	.13
*18. Don't find out about it or know where it is	1.97	.92	.26
*19. Have other commitments/ responsibilities	1.59	.81	.41
*20. Would feel uncomfortable attending	2.44	.87	.26
*21. Just wouldn't go	2.24	.87	.02
*22. How often have you seen or come into contact with (the community police officers) [item 134]	2.78	1.40	-.14
*23. Involvement with the Computer Learning Center [item 139]	2.38	1.39	.27

*Indicates items deleted from revised scale. Corrected item-total correlations for these items indicate values from original scale. Items listed here as numbers 18, 19, 20, and 23 were not removed until the second revision.

("very satisfied") to 4 ("very dissatisfied"). The corrected item-total correlations were .66, .56, and .62, respectively. The scale mean equalled 5.36 ($\underline{SD}$ = 2.36) with an alpha coefficient of .78.

General Life Satisfaction Scale

The component called general life satisfaction was included due to the potential for this variable to influence ratings of particular aspects of life. The 10 items in this section were coded 0 to 6, from "Delighted" to "Terrible," respectively. Items addressed aspects of life, including work, health, and family, as well as an overall satisfaction with "life as a whole" item.

These 10 items were combined to form a General Life Satisfaction scale (Table 6). This scale had acceptable internal consistency and none of the items experienced low variance. Before recoding missing data, the alpha coefficient was .74 ($\underline{n}$ = 146). The corrected item-total correlations had a range of .23, with the lowest value being .32. After missing values had been recoded, by replacing them with the modes of the respective items, the alpha coefficient for the 10 item scale was .75. Corrected item-total correlations ranged from .30 to .55, a maximum difference of .25.

Components of Housing Satisfaction

The literature suggests many components that may contribute to housing satisfaction. In addition to the

Table 6

Psychometric Properties of General Life Satisfaction Scale

Scale items	Item Means	Item SDs	Corrected Item-Total Correlations
(How do you feel about...)			
1. the amount of fun and enjoyment you have	1.87	1.34	.40
2. what you are accomplishing in your life	1.91	1.24	.47
3. your work	1.71	1.38	.30
4. your health and physical condition	1.90	1.52	.34
5. your emotional and psychological well-being	1.65	1.11	.52
6. the income you have	3.08	1.53	.34
7. the amount of pressure you are under	2.98	1.55	.52
8. how others treat you	2.17	1.52	.35
9. your family	1.05	1.11	.37
10. your life as a whole	1.60	1.09	.55

Alpha = .76   Scale M = 19.92   Scale SD = 7.46

Note: Response options: 0 = Delighted
                           1 = Pleased
                           2 = Mostly satisfied
                           3 = Mixed
                           4 = Mostly dissatisfied
                           5 = Unhappy
                           6 = Terrible

aspects comprising the Satisfaction scale, the researcher tested the significance of relationships between various components and housing satisfaction. Length of time spent in public housing, complex, involvement in the community (Involvement scale), time expected to remain in public housing, rent to income ratio, and general life satisfaction were assessed.

Housing satisfaction was measured by the 25 item Satisfaction scale. Time expecting to remain in public housing and general life satisfaction were the only additional components with significant relationships to housing satisfaction.

RESULTS

This study explored public housing from the residents'
point of view. It investigated the residents' perceptions
of the need for low-cost housing in the local area, the
factors contributing to satisfaction with housing, and how
satisfactory public housing has been for them.

Availability of Affordable Housing

Item 102 asked, "Do you think there is enough
affordable or low-cost housing in [CITY] for those who need
it?" All participants answered this item, with 80.9%
choosing option "No, too little." Another 14.6% chose "Yes,
just the right amount," and the remaining 4.5% answered
"Yes, but too much." This result illustrates a perception,
by a majority of residents, of an affordable housing
shortage in this city.

Important Aspects of Housing

Response options for the importance items ranged from a
1, indicating "very important," to a 3, indicating "not
important." "Reasonable cost" was rated as "very important"
by 93.3% of respondents, the most widely indicated issue of
importance. "Feeling of personal safety" and "good
maintenance of the inside of your home" were also rated as
"very important" by a majority of participants, that is, by
92.7% and 92.1%, respectively. These items also had the
lowest means of the importance items, indicating the highest

level of importance by this group of residents as a whole.

"Having others nearby from similar ethnic background" was rated as "not important" by 42.7% of respondents, the largest group of residents choosing this response option. "Daycare facilities at the site or within walking distance" received a "not important" rating by 38.2% of participants, and "having others nearby from similar age group" received "not important" ratings from 31.5% of the respondents.

The issues viewed broadly as most important had means close to 1, or a rating of "very important." The items with the lowest overall importance to these residents had means close to 2, or a mean rating of "somewhat important" over all participants. These results provide information about the priorities of residents, for example, they indicate safety and unit maintenance to be of greater importance than daycare facilities.

Satisfactory Aspects of Housing

Satisfaction items had response options ranging from 1, "very satisfied," to 4, "very dissatisfied." Residents were most widely "very satisfied" with the "reasonable cost" of their current housing (78.7%). Respondents were also "very satisfied" with "access to public transportation" (66.9%) and "living space" (62.9%). These three items also had the lowest means, indicating aggregate ratings of high satisfaction.

Items with which respondents were most widely "very dissatisfied" included "recreational opportunities" (19.7%), "daycare facilities at the site or within walking distance" (17.4%), and "privacy" (17.4%). Even for these items, however, the frequencies of "very satisfied" ratings exceeded the "very dissatisfied" ratings. The item with the highest mean, indicating the lowest aggregate satisfaction rating, was "daycare facilities at the site or within walking distance" ($\underline{M}$ = 2.23). This mean rating can be interpreted as "somewhat satisfied." "Recreational opportunities," "pleasant appearance of the **outside** of your home," and "privacy" also had relatively high means.

These results provide information about the aspects of their housing which need or do not need attention. For example, access to public transportation and living space do not raise concerns for these residents, but recreational opportunities could be improved.

Demographic Differences in Importance Ratings

The Importance scale was analyzed by ethnic background, gender, marital status, presence of children in the household, age of the respondent, and single parent status, using analysis of variance. None of these analyses produced significant effects.

Predictors of Satisfaction

Analysis of variance was used to compare demographic groups on the Satisfaction scale. Differences in housing

satisfaction were investigated by gender, age of the respondent, single parent status, presence of children under 18 in the household, marital status, and ethnic background. There were no significant effects due to gender, single parent status, or presence of children under 18 in the household. Housing satisfaction was also compared across housing complex, length of time in public housing, and projected future duration of stay in public housing. There were no significant differences in overall housing satisfaction due to the complex in which the respondents resided or due to the length of time respondents had previously lived in public housing.

Age, Marital Status, and Ethnic Background

Analyses using age, marital status, and ethnic background indicated significant differences in overall housing satisfaction. Age was analyzed using the four group format (Table 7), marital status was analyzed in both the six group and collapsed three group formats (Table 8), and ethnic background used the four group format (Table 9).

Younger respondents tended to be less satisfied overall with their housing. Single residents were less satisfied with their housing than either the partnered or no longer partnered groups. Hispanics as a group were less satisfied with their housing than other ethnic groups.

Table 7

Age Differences in Housing Satisfaction

Group	Mean	SD	ω^2
Under 30	50.61	10.52	.14
30-39	45.60	13.54	
40-49	39.06	12.51	
50+	39.14	11.31	

Analysis of Variance

	SS	DF	MS	F	Sig of F
Within Cells	24308.53	170	142.99		
Constant	320637.43	1	320637.43	2242.36	.00
AGE	4158.27	3	1386.09	9.69	.00

Note: Response options: 1 = Very satisfied
                       2 = Somewhat satisfied
                       3 = Somewhat dissatisfied
                       4 = Very dissatisfied

Table 8

Marital Group Differences in Housing Satisfaction

Item	Group	Mean	SD	ω^2
Marital status (6 groups)	Single	50.14	11.57	.07
	Married	44.01	13.34	
	Residing with significant other	45.00	12.49	
	Separated	39.11	9.73	
	Divorced	40.24	12.85	
	Widowed	41.29	10.72	

Analysis of Variance

	SS	DF	MS	F	Sig of F
Within Cells	26043.87	167	155.95		
Constant	161081.96	1	161081.96	1032.90	.00
MARITAL STATUS	2257.41	5	451.48	2.90	.02

Item	Group	Mean	SD	ω^2
Marital status (3 groups)	Single	50.15	11.57	.07
	Partnered	44.09	13.21	
	No longer partnered	40.32	11.72	

Analysis of Variance

	SS	DF	MS	F	Sig of F
Within Cells	26075.66	170	153.39		
Constant	321522.87	1	321522.87	2096.16	.00
MARITAL STATUS	2225.62	2	1112.81	7.25	.00

Note: Response options: 1 = Very satisfied
                        2 = Somewhat satisfied
                        3 = Somewhat dissatisfied
                        4 = Very dissatisfied

Table 9

Ethnic Group Differences in Housing Satisfaction

Group	Mean	SD	ω^2
White	43.58	12.49	.04
Black	43.87	11.51	
Asian	41.49	11.48	
Hispanic	50.29	16.33	

Analysis of Variance

	SS	DF	MS	F	Sig of F
Within Cells	25599.06	164	156.09		
Constant	301672.48	1	301672.48	1932.66	.00
ETHNICITY	1290.84	3	430.28	2.76	.04

Note: Response options: 1 = Very satisfied
                        2 = Somewhat satisfied
                        3 = Somewhat dissatisfied
                        4 = Very dissatisfied

Future Time in Public Housing

Residents' projection of the length of time they planned to remain in public housing was written into the interview with five categories. "Less than one month" (n = 5), "less than one year" (n = 9), "one to three years" (n = 38), "three to ten years" (n = 52), and "over ten years" (n = 67), were the response options for this item. The frequency of responses indicates a heavily weighted expectation of public housing as a long-term residence.

Residents' projection about future time in public housing was significantly related to their overall housing satisfaction ($F_{(4,166)}$ = 4.32, p < .05; ω^2 = .09). Residents who planned to stay longer reported greater satisfaction. Residents who planned to stay less than one month had a mean rating of 60.80 (SD = 9.42) and residents who planned to stay over 10 years had a mean rating of 40.76 (SD = 11.25). Interim means were 46.33, 47.50, and 44.52, respectively, for groups 2, 3, and 4.

Summary of Predictors of Satisfaction

Age, marital status, ethnic background, and time expecting to remain in public housing were related to overall satisfaction ratings. Younger, single, or Hispanic residents tended to be less satisfied than other groups. Residents who planned to stay longer reported greater satisfaction.

Public Housing as a Low-Cost Housing Option

One of the most important issues investigated in this study involved the residents' perceptions of the usefulness of public housing for themselves and for other low-income people. Maintaining the existing public housing supply has considerable benefits if residents find it an acceptable solution to their need for low-cost housing.

Respondents overwhelmingly rated public housing as "very helpful" (94.4%) in getting people housing they can afford. The remainder of respondents rated public housing as "somewhat helpful" (5.1%) and "not helpful" (.6%). The mean helpful rating for public housing was 1.06, on a scale of 1, "very helpful," to 3 "not helpful." Compared to other possibilities, residents believed public housing was a good way to provide people with affordable housing (97.2%).

Residents varied in desirability ratings of their current housing, with 34.8% considering it "very desirable," 47.2% "somewhat desirable," 12.4% "somewhat undesirable," and 5.6% "very undesirable." Other forms of housing, such as owning a home, had greater desirability, though some forms of housing, including public or no shelter, were rated as much less desirable.

Ratings of desirability of another public housing complex were slightly lower than the ratings of current housing. The paired measures t-test comparing desirability of current housing with desirability of a different public

housing complex was significant ($t_{(176)}$ = -4.26, p < .05, ω^2 = .05). A different public housing complex was rated as "very desirable" by 27.1% of respondents, "somewhat desirable" by 36.2%, "somewhat undesirable" by 16.9%, and "very undesirable" by 19.8%.

These respondents affirmed the value in public housing as a low-income housing resource that should be continued, though it does not fulfill the housing ideals of many residents. As an anecdote, several residents mentioned that the stigma of public assistance and public housing, and resulting reactions it draws out of others, decreased their desire to remain there.

Components of Housing Satisfaction

The literature suggests many components of housing that may contribute to housing satisfaction. Though satisfaction has local influences, some components appear to have generalizable effects. In this study, the researcher tested the significance of relationships between various components and housing satisfaction. Overall housing satisfaction was assessed by a Satisfaction scale of 25 items. The components with significant relationships to housing satisfaction were then included in a multiple regression. The order of entry for the independent variables was not specified.

The components of housing with significant correlations to housing satisfaction in this study were time expected to

stay in public housing (r = -.28, p < .05) and general life
satisfaction (r = .42, p < .05). Both of these factors have
emerged as significant components of housing satisfaction in
other research (Lord & Rent, 1987). These aspects of
housing may transcend location and population to impact
resident satisfaction. How long residents had lived in
public housing, involvement in the community, and the ratio
of rent to income did not correlate significantly with
housing satisfaction. The complex in which residents
currently live did not have a significant relationship to
housing satisfaction, as tested with analysis of variance.

In related analyses, rent to income ratio and
satisfaction with cost were uncorrelated. How long
residents had lived in public housing during their lifetimes
and how long they had lived in public housing in this city
were significantly correlated (r = .96).

Summary of Results

Residents affirmed the perception of an affordable
housing shortage for low-income individuals and families in
this city, a trend that housing advocates have noticed
throughout the nation. Residents also verified the value of
public housing, by asserting its helpfulness in providing
low-cost housing, even compared to other housing options.

Respondents identified location and population specific
characteristics of their housing which they felt to be
particularly important and satisfactory. Cost, safety, and

maintenance of the inside of their home emerged as the most important housing characteristics, and having nearby people of similar ethnic background and age, and daycare facilities were rated as least important. Residents were very satisfied with cost, access to public transportation, and living space, and most often dissatisfied with the availability of recreational opportunities, daycare facilities, and privacy.

Time expecting to remain in public housing and general life satisfaction correlated with overall housing satisfaction. Overall housing satisfaction increased with increases in the length of time the respondent expected to remain in public housing. As general life satisfaction increased, overall housing satisfaction increased.

DISCUSSION

Availability of Affordable Housing

A majority of respondents in this study (80.9%) feel there is not enough low-cost housing in this city for those who need it. As consumers of low-cost housing, most of the residents in this survey have probably experienced this shortage first-hand. Close to 80% of respondents indicated that they had been on a waiting list before acquiring their present housing. Data from the Low Income Housing Information Service (Dolbeare, 1990) estimates that 38% of renter households in this community are unable to afford a one-bedroom unit, and 44% are unable to afford a two-bedroom unit. One third of respondents in this study reported having doubled up with another household at some time during their adulthood, and over 60% indicated economic necessity as the reason for their shared housing arrangement. Though these residents have succeeded in finding affordable housing, they express a recognition that there is not enough affordable housing in their community.

Important Aspects of Housing

Reasonable cost, feeling of personal safety, and good maintenance of the inside of the home were the three most important housing aspects to these respondents. All three items had means close to 1 on a scale of 1 ("very important") to 3 ("not important"). None of these items had significant intergroup differences on importance ratings.

These aspects of housing have also been identified as having high importance in other studies (Anthony et al., 1990, Heady, 1972).

Having others nearby from a similar ethnic background, having daycare facilities at the site or within walking distance, and having others nearby from a similar age group were seen as least important to these respondents. The mean ratings for these items were close to 2, an approximation of "somewhat important."

Satisfactory Aspects of Housing

The three areas with which respondents felt most satisfied were cost, access to public transportation, and living space, with means that ranged from 1.26 to 1.56 on a scale from 1 ("very satisfied") to 4 ("very dissatisfied"). Residents were least satisfied with the availability of recreational opportunities, daycare facilities, and privacy. They also tended to be dissatisfied with the appearance of the outside of the home. Means for these items ranged from 2.04 to 2.29, which indicates an aggregate rating close to "somewhat satisfied."

Demographic Differences in Importance Ratings

Importance was viewed as one factor across the demographic groups examined. No differences emerged due to gender, the presence of children under age 18 in the household, age, single parent status, marital status, or ethnic background.

Predictors of Satisfaction

As seen in the literature, aspects of housing are often rated differently across demographic groups (Anthony et al., 1990, Francescato et al., 1977, and Heady, 1972). Satisfaction ratings in this study (from 1 ["very satisfied"] to 4 ["very dissatisfied"]) differed significantly due to ethnic background, marital status, and age. Heady (1972) found that ratings differ greatly, creating difficulty in trying to please everyone. He suggested that residents tended to be generally satisfied or dissatisfied, a hypothesis that was confirmed by this study's finding that general life satisfaction predicted housing satisfaction. Francescato et al. (1977) found that residents tend to be fairly satisfied with their housing and that there is no uniform set of rules for all locations. These authors supported the need to emphasize the perceptions and desires of the residents. Since subsidized housing will unlikely ever fulfill all of the needs of its residents, information about features of importance to tenants helps prioritize improvements.

In this study, there were no differential effects on overall housing satisfaction by gender, single parent status, presence of children in the household, complex, or length of time spent living in public housing. The results did indicate, however, that younger people tended to be less satisfied than older people, single people tended to be less

satisfied than other marital status groups, and Hispanics tended to be less satisfied than other ethnic groups. Morris and Winter (1978) found that satisfaction tended to increase with age, and they explained this result as increased tolerance to deficits and a tendency to obtain improved housing over time. Their research did not deal exclusively with a low-income population. Apgar (1987) stated that low-income and elderly respondents tend to underreport defects in their housing units, and higher income and younger headed households tend to be critical of their dwellings. Though the impact of income on variables related to housing is unclear, there was not a significant relationship between income (per household member) and the housing satisfaction scale for this sample (r = .04).

Public Housing as a Low-Cost Housing Option

A huge proportion of respondents (94.4%) believe public housing is very helpful in getting people housing they can afford. The mean rating of the helpfulness of public housing was 1.06 on a scale of 1 ("very helpful") to 3 ("not helpful"). Compared to other possibilities, public housing was seen as a good way to provide people with affordable housing by 97.2% of respondents. These low-income individuals articulate a need for affordable housing and the value of public housing as a community resource. By asking residents directly, this research refutes some negative misconceptions about public housing.

Residents' current housing received a mean desirability rating of 1.89 on a scale of 1 ("very desirable") to 4 ("very undesirable"), which corresponds approximately to a rating of "somewhat desirable." Current housing was rated as "very desirable" by 34.8% of respondents and "somewhat desirable" by 47.2%. Desirability of a public housing residence at a different site was significantly less than for the current residence, with a mean rating of 2.29. A different complex was rated as "very desirable" by 27.1% of respondents and "somewhat desirable" by 36.2%.

Popular beliefs often suggest that public housing is a shelter of last resort and an undesirable consequence of having very low income (Schwartz et al., 1988). Instead, these results indicate residents view public housing as an adequate solution to their housing needs. Though not fulfilling their ideals, this housing method, for most respondents, is seen as more desirable than other possibilities. These results are important because they provide support for investing in the maintenance of the nation's public housing supply.

Components of Housing Satisfaction

The amount of time a resident expected to remain in public housing had a positive relationship to satisfaction. This result contradicts Lord & Rent's (1987) finding that criticalness, or reports of dissatisfaction, decreased if the housing was viewed as transitional. On the other hand,

Morris and Winter (1978) conjectured that people who feel powerless may be, or report that they are, less dissatisfied. This phenomenon could occur for public housing residents. These authors explained that expectations may have mediating effects on satisfaction. In this current example, residents who have no expectation about leaving public housing may be resigned to viewing it as satisfactory.

The frequencies of responses to the question about future time in public housing also indicate an expectation, in most respondents, of public housing as a long-term residence. The most frequently chosen response (37.6%) was "over ten years;" 66.8% of respondents indicated they expected to live in public housing three years or longer.

General life satisfaction also significantly correlated with overall housing satisfaction. This finding was expected, since housing is an important aspect of life. It is likely that both of these concepts influence each other.

Overall, residents seem satisfied with their current housing and plan to remain there in the future. Though not assessed formally, many residents communicated a lack of attention to their housing due to other predominant concerns in their lives. Housing had ceased to be a problem for them, which allowed them to focus on other issues. Because of its anecdotal nature, it is unknown how widespread this

situation was for this group of residents, though clearly people who are poor face many daily challenges.

Methodological limitations

This study involved a convenience sample of public housing residents in one city. Though the choice of sample limited the generalizability of the research findings, the literature suggests that much of the data on housing satisfaction may already be constrained by the location and population of interest. In an effort to include local and prospective residents in decision-making, it is advisable to assess the needs and preferences of particular groups.

The survey results included only those residents who were found at home and willing to participate. Interviewers made a great effort to reach households at varied times of day and days of the week, in order to minimize sample bias toward residents who spent more time at home. Self selection of participants is a problem in most voluntary studies. Because this research involved a personal interview in the home, residents had to expend little effort to participate. It is hoped that this procedure increased the proportion, and broadened the range, of residents who agreed to be interviewed.

The use of self-report data alone has the potential to involve response bias. The interview, however, included few sensitive issues and was completed in the residents' familiar and private surroundings. Ecological psychology

emphasizes the importance of using research participants as experts, so the value of self-report data helps balance the risk of response bias. In addition, the primary purpose of the study was to collect the opinions and perceptions of the respondents, data that cannot easily be confirmed by other methods. Other family members, for example, could have been interviewed, although this procedure would have been too time and energy intensive for this study. Also, in some cases residents lived alone, and in others the only additional household members were young children.

Many of the items in the survey, such as the importance items, were written with few response options in order to simplify the interview for respondents. Though the conceptual range of responses was covered, the limited range of numerical responses may have restricted the ability to draw inferences from the data. Problems with lack of variance may have been alleviated by the availability of more response options.

The cross-sectional design of this study allowed the collection of housing satisfaction at one time point, but did not provide information about the stability of satisfaction ratings over time or the impact of changes in the aspects measured. Morris and Winter's (1978) suggestion that residential satisfaction may be more impacted by changes in housing features than simply by the presence of

the features implies that future research should look at longitudinal data.

The methodological limitations described above should be considered in designing future research, though they probably have not negated the descriptive value of the present study. Information gathered in these interviews will provide insight and feedback to local decision-makers about the perspectives and preferences of these public housing residents.

Implications for Future Research

This study provides evidence, from first-hand experience, for the existence of a shortage of low-income housing and the need to maintain the nation's public housing supply. Opponents to governmental assistance in housing often refute the claims of housing advocates, so the voice of residents helps to strengthen the argument and personalize the issue. Additionally, this investigation gathered descriptive data for the use of the local Housing Commission in planning services and improvements.

Several research areas can grow from the current literature review and study. An effort to pursue longitudinal research on housing satisfaction and its antecedents would shed light on the causal mechanisms involved in creating a satisfactory housing environment. For example, this survey shows that people who are generally more satisfied with their lives are also more satisfied with

their housing, but a causal relationship is unclear. Longitudinal research that documented changes in levels of or perceptions of safety, available community resources, or neighborhood characteristics, would provide information about the impact these and other components have on housing satisfaction. Also, every community will have different strengths and weaknesses. Aggregate level research may be less useful to local policy-makers than needs assessments of particular communities. With limited resources, the more critical components of housing satisfaction, and those areas needing attention in a given region, could be addressed and improved first.

Since study of well-housed individuals has yielded the tentative conclusion that people are generally satisfied with their housing, this line of research could be followed with populations that are less adequately housed. Many respondents to this survey considered their housing concerns less important than other challenges they faced. They no longer worried about having an affordable place to live, and instead focussed on other issues of need. Empirical evidence that "decent, safe, affordable shelter is a prerequisite for self-sufficiency" (Schwartz et al., 1988), by comparing groups of people with and without adequate housing, would provide support for national policy to make housing an entitlement.

Housing research, however, is useless without a simultaneous emphasis on practice. Pit and van Vliet-- (1988) claimed that the major problem for public housing in the United States is its lack of a local constituency to make it a politically significant issue. The critical questions, they stated, need to be addressed in the political and economic arena, not in an academic forum. The authors believed the primary need is a financial and ideological commitment in the nation's housing policies to low-income households. Individual communities and the nation as a whole need to recognize that people cannot contribute to society if their basic need for shelter is not met. Ensuring all residents have their basic needs met may reduce long-run costs to society, such as crime, emergency medical treatment, and welfare support.

Housing must be viewed as an entitlement, with a collective responsibility to provide it to all people. Questions such as where to build public housing and who will pay for it include all levels of government and many realms of the economy. There are a multitude of evaluations of public housing and its problems. Many of these problems, such as crime, while often viewed as a product of public housing itself, arise from the deeper and broader issues of poverty and unequal distribution of resources.

Research, then, must include analyses of expenditures and cost savings involved in housing the poor. Many cities,

for example, are beginning to realize the financial
nightmare resulting from the problems of homelessness and
housing abandonment. Fiscal realities help draw the
attention of policy-makers and are more immediately
convincing politically than appeals to values or equity.

Policy development regarding housing and housing
satisfaction must be comprehensive, and include consumers,
neighborhoods, developers, multiple levels of government,
private businesses, and social service agencies. Because
needs and preferences vary, diversity of methods --
including public housing -- will help ensure the success of
a national housing program. Neighborhood amenities and
local public services are important in influencing a
household's satisfaction with a particular dwelling (Apgar,
1987). These features should, therefore, be included in the
United States Department of Housing and Urban Development
(HUD), Office of Management and Budget, and Congressional
Budget Office indexes of housing conditions, which currently
assess only structural conditions.

Research, policy formation, and program development
must involve the affected residents. Inclusionary practices
will help the households living in housing units and
communities feel ownership over the success of the projects
and satisfaction with their role in the decision-making
process. Building partnerships allows the utilization of
the resources of all parties.

Public housing should be a part of any national housing policy. It is, according to the National Housing Task Force (1988), "the nation's most valuable low income housing resource." Based on tenant satisfaction, management, cost effectiveness, and accessibility of public services and facilities, Bratt (1985) concludes that public housing fulfills the housing needs of millions of low-income people. Given the evidence from this and other studies, public housing also has the potential to be very satisfactory to its residents.

Conclusions

The problem of the lack of adequate, affordable housing in many areas of the country needs to be addressed before the social costs become even greater. Though most people in this country obtain their housing from the private market, the housing market alone cannot provide enough low-cost housing to fulfill the needs of the poor. The market responds to the value of housing as an investment and caters to prospective consumers; it is unable to receive a competitive return on an investment in low-income housing without assistance from other sources.

Partnerships between the government and the private sector at different levels provide a compromise of responsibility for providing housing. They allow the concurrence of the funding and law-making capability of the Federal government, oversight of operations and funding

disbursal by the state governments, and program management
and coordination at the local level (Appelbaum, 1989). It
is also becoming evident that many different solutions can
be beneficial depending on situational variables and the
needs of the subpopulation at hand.

Support for the creation or maintenance of permanent
affordable housing has come from many areas. The existence
of satisfactory long-term housing options leads to decreased
homelessness (Barnes, 1989; Cupaiuolo, 1990; Squier, 1988),
increased ability to maintain employment (Carlile, 1990),
decreased incidence of crime (Carlile, 1990), increased
family cohesion (NAHRO & APWA, 1989), increased continuity
of schooling for children (NAHRO & APWA, 1989), decreased
welfare dependency (Carlile, 1990), increased rent
collections (Carlile, 1990), and decreased overall long-term
costs (Reamer, 1989; Squier, 1988). As stated by Barry
Zigas (Zigas & Dolbeare, 1990), Executive Secretary of the
Low Income Housing Information Service,

> Cost is not the real issue because the cost of
> housing the poor is well within the range of other
> costs this society takes on. It is also a cost
> that may well pay for itself in benefits that we
> can measure. (p. 37)

Another important issue is the need to focus on long-
term solutions that address the causes of the problems.
Traditional reactive responses, such as homeless shelters
and welfare hotels, make no positive long-term changes in
these individuals' situations, especially if the housing

they need is simply unavailable (Barnes, 1989; Cupaiuolo, 1990; Kozol, 1988a; Lang, 1989). Homelessness prevention programs, such as intervention with short-term assistance prior to eviction, and maintenance of housing costs below 30% of the household's income, comprise a more viable approach to maintaining self-sufficiency and minimizing the need for costly emergency measures. Other solutions include creating more affordable housing units and building community pride. Project development should include the suggestions of the people who are in need of adequate, affordable housing, to ensure that the program(s) will be acceptable to them (Francescato et al., 1977).

Reaching the goal of affordable housing for all citizens will come from strong advocacy and an inevitable increase in political and economic pressure due to the escalation of related social problems. Comprehensive governmental planning and a changing of public attitudes needs to occur. Evidence of successful public housing, such as the St. Louis (Boyte, 1989) and Boston projects (Hubner, 1981) are becoming more prevalent, and expected negative outcomes, such as decreased neighborhood property value, are not emerging. These trends should decrease political skepticism and cautiousness and allow for an increase in these types of housing programs. Of course, continued monitoring and evaluation of the projects are necessary to

ensure dissemination of effective programs and a higher probability of positive results (Nientied & Schevz, 1988).

The nation needs to focus on long-term mechanisms for providing and maintaining low-income housing. Many governmental interventions have attempted to solve these problems, either by increasing the supply of or the demand for housing. Public housing has survived despite some intense opposition and diverse political philosophies of national and local leadership. Though it should not be relied on as the sole source of low-income housing, it is an important national resource that should be restored and revitalized (National Housing Task Force, 1988).

In keeping with an ecological perspective, any solutions to perceived social problems must be accepted by and developed with the assistance of the participants of the program. In the housing arena, it is critical to include both current and prospective residents in the decision-making process (Francescato et al., 1977). Housing is an important part of life, and involves not only the shelter provided by a residence, but also the resources and social interactions of the local community.

APPENDIX A

APPENDIX A

Keywords Used in Literature Review*

<u>Infotrac System</u> (152 sources)

low income housing
low income housing tax credit -- yielded articles
        oriented toward development and accounting

public housing
        achievements and awards
        addresses, essays, lectures
        analysis
        appropriations and expenditures
        conservation and restoration
        costs
        design and construction
        designs and plans
        evaluation
        federal aid
        government policy
        history
        innovations
        management
        moral and ethical aspects
        New York (City)
        political aspects
        public opinion
        social aspects
        sociological aspects
        supply and demand
        surveys
        public housing: current trends and future developments

<u>MAGIC System</u>

public housing (250 sources)

low income housing (53 sources)

satisfaction, housing (9 sources)

<u>Psychological Abstracts</u>
<u>Urban Affairs Abstracts</u>
<u>Sage Urban Studies Abstracts</u>
<u>PAIS Bulletin</u> (<u>Public Affairs Information Service, Inc.</u>)

poverty

poor

housing

homeless

low-income

Combinations of the above words were also tried when lists
became that specific. These materials provided only a few
relevant sources.

* Keywords in bold indicate those attempted. Other phrases
indicate resulting categories.

APPENDIX B

APPENDIX B

Interview Materials

Flyer
Research Consent Form
Interview Form
Note Left When No One Home

<u>Flyer</u>   INTERVIEWS REQUESTED

WE WANT TO HEAR <u>YOUR</u> IDEAS AND CONCERNS

<u>Who am I?</u> A student at Michigan State University who would like to hear about your housing experiences.

<u>Who will be interviewed?</u> The head of household or another adult resident of your apartment (age 18 or older).

<u>When?</u> Between _____ and _____.

<u>Where?</u> In front of your apartment, unless you request a different location.

<u>How long will it take?</u> About an hour.

<u>What language?</u> English, unless you request a different language (see contact people below).

<u>What is the interview about?</u> Your housing experiences, how important different aspects of housing are to you, and general information about your household.

<u>What is the information for?</u> This survey is a school project. The information from <u>all</u> of the interviews together will be given to the [XXXX] Housing Commission, but no one there, or at any other agency, will see individual answers, or find out who answered the survey. No household or individual surveyed will be identified. Your answers are **completely confidential**.

<u>What if I don't want to be interviewed?</u> If no adult member of the household is willing to be interviewed, simply call one of the numbers listed below, or tell the person who comes to your door. Interviews are completely **voluntary**.

<u>What if I'm not home?</u> The interviewers will leave a note if they come to your home and you're not there. Feel free to call us if you would like to schedule a time that is convenient for you.

YOUR INPUT IS NEEDED AND GREATLY APPRECIATED

QUESTIONS? Juliette Mackin XXX-XXXX or XXX-XXXX (or leave a message with a phone number where you can be reached, and your name or apartment number).

Spanish -	*******************	(XXX-XXXX)
Hmong -	*******************	(XXX-XXXX)
Vietnamese -	*******************	(XXX-XXXX)

RESEARCH CONSENT FORM

1. I have freely consented to take part in a study being conducted by Juliette R. Mackin, a graduate student at Michigan State University
Under the supervision of: William Davidson
Academic Title: Professor of Psychology

   This research involves me being interviewed and asked questions about my housing experience, how important different aspects of housing are to me, and general information about my household.

   Participation in this study usually takes approximately forty-five minutes to one hour.

2. The study has been explained to me and I understand the explanation that has been given and what my participation will involve.

3. I understand that I am free to refuse to participate and to discontinue my participation in the study at any time, and to choose NOT to answer any or all of the questions, without any penalty.

4. I understand that all details about my participation in the study, including answers I give to questions and questions I choose not to answer, are confidential. I understand that in any report of the research findings, information from all surveys will be included together, and that I will remain anonymous. Results of the study will be made available to me at my request.

5. I have been given the name and phone number of a contact person, in case I have any questions or concerns after participating in the study.

Signed:_____

Dated:_____

HOUSING BACKGROUND AND EXPERIENCES

1. How long have you lived at (NAME OF COMPLEX)?
_____ years
_____ months
        _____ less than one month

2. Were you on a waiting list to get your present
      housing?
_____ (Y=Yes or N=No) [No:skip to question 5]

If **Yes**:
3. How long were you on the waiting list?
_____ years
_____ months

4. Which of the following categories best describes the
      type of housing you lived in while waiting for
      your present housing?
_____
      a) House/mobile home/condominium that you owned
      b) House/mobile home/apartment that you rented
          (unsubsidized)
      c) Publicly-assisted or subsidized housing (public
          housing)
      d) Public shelter
      e) Military housing
      f) No permanent shelter
      g) Stayed with friends or family
      h) Hotel

5. How many years (or months) have you lived in public
      housing during your lifetime (including all
      locations)?
_____ years
_____ months

6. How much of this time was spent in [CITY]?
_____ years
_____ months

7. How long do you think you will continue to live in
      public housing?
_____
      a) Less than one month
      b) Less than one year
      c) One to three years
      d) Three to ten years
      e) Over ten years

Please indicate how important each of the following factors is for **why** you live in public housing.

   1: Very important
   2: Somewhat important
   3: Not important

_____ 8. Grew up here

_____ 9. Rent is more affordable than other rentals

_____ 10. Like the community atmosphere

_____ 11. Friends/family live here or nearby

* * * * *

Please indicate if you have ever received any of the following types of housing assistance. If you are unfamiliar with the assistance, answer "No."

   Y: Yes
   N: No

_____ 12. Section 8 vouchers

_____ 13. Information from the Housing Resource Center

_____ 14. Help from other agencies or individuals in finding
            a home you could afford

_____ 15. Cash payments to use toward housing

_____ 16. Vendored housing

_____ 17. Mortgage subsidies, below market rate down-
            payments or interest rates

* * * * *

Which of the following categories best describes the type of housing that your family lived in when you were growing up (until you were 18)? If you lived in more than one of the following types, choose the one that you lived in for the longest time that you remember.

_____ 18. a) House/mobile home/condominium that your family
              owned
           b) House/mobile home/apartment that your family
              rented (unsubsidized)
           c) Publicly-assisted or subsidized housing (public
              housing)
           d) Public shelter
           e) Military housing
           f) No permanent shelter
           g) With friends or relatives
           h) Hotel

* * * * *

Have you ever lived (for over one month) doubled up with another family or individual?

_____19. When you were growing up (until age 18)?
       (Y=Yes or N=No)

_____20. Since you have been an adult (age 18 or older)?
       (Y=Yes or N=No)

       If "No" for both questions 19 and 20, go to question 23.

       If "Yes" (for either question 19 or 20), what was the **main** reason for you or your family to double up?

_____21. a) Because of economic necessity for you or your
             family (couldn't afford to buy or rent own
             home, etc.)
          b) To be closer to friends or family
          c) To hide/escape from a person who might harm you
             (or harm a member of your family)
          d) To be closer to schools, work, or services
          e) The other family moved in with you or your
             family
          f) So you wouldn't be alone
          g) To help the other family or individual make
             ends meet

       If yes for question 19 or 20, who did you double up with?

_____22. a) With a brother or sister
          b) With your parents
          c) With members of your extended family
             (aunts/uncles, grandparents, cousins, etc.)
          d) With friends
          e) With another person or family who you did not
             know well

* * * * *

For the following list of housing possibilities, indicate how **likely** each situation would be for you if you were unable to live in your current residence.

       1: **Very likely**
       2: **Somewhat likely**
       3: **Not likely**

_____23. House/mobile home/condominium that you owned

_____24. House/mobile home/apartment that you rented
          (unsubsidized)

_____25. Publicly-assisted or subsidized housing (public housing)

_____26. Public shelter

_____27. Military housing

_____28. No permanent shelter

_____29. Family member or friend's home

_____30. Hotel

* * * * *

Please indicate how **desirable** each of the following types and locations of housing is to you.

    1: Very desirable
    2: Somewhat desirable
    3: Somewhat undesirable
    4: Very undesirable

_____31. Where you currently live

_____32. A home (house/mobile home/condominium) that you owned

_____33. A home (house/mobile home/apartment) that you rented (unsubsidized)

_____34. A different public housing complex

_____35. Another type of subsidized housing

_____36. A public shelter

_____37. Military housing

_____38. No permanent shelter

_____39. Family member or friend's home

_____40. Hotel

_____41. In the same city

_____42. In a different city in [STATE]

_____43. In a different state

* * * * *

Please indicate how **important** each of the following items is to you. Do **not** rate your present housing, but think about what things are important to you, and what things you would like to have, whether or not you have them now.

     1: Very important
     2: Somewhat important
     3: Not important

_____44. Convenient location (e.g., close to shopping, schools, etc.)

_____45. Quiet location (i.e., away from traffic, etc.)

_____46. Close to work

_____47. Laundry facilities at the site or within walking distance

_____48. Daycare facilities at the site or within walking distance

_____49. Privacy (i.e., having an area in your housing unit where you can be alone or not be bothered)

_____50. Recreational opportunities

_____51. Storage space

_____52. Parking

_____53. Pleasant appearance (including maintenance) of the **outside** of your home, including the outside of the building(s) and grounds (or yard)

_____54. Feeling of personal safety

_____55. Reasonable cost

_____56. Pleasant/helpful management

_____57. Good maintenance of the **inside** of your home, including the housing structure and fixtures (i.e., repairs made)

_____58. Friendly neighbors

_____59. Neighbors who keep to themselves

_____60. Neighbors who are willing to help you

_____61. Yard space

_____62. Living space (having enough room to live so that you don't feel cramped or crowded)

_____63. Having others nearby from similar age group

_____64. Having others nearby from similar ethnic background

_____65. Cleanliness of residence

_____66. Comfort of residence, including the potential for it to feel homey and how much you are allowed to change the inside to make it feel more comfortable

_____67. Access to public transportation

* * * * *

Please indicate how **satisfied** you are with each of the following aspects of your present housing.

1: **Very satisfied**
2: **Somewhat satisfied**
3: **Somewhat dissatisfied**
4: **Very dissatisfied**

_____68. Convenient location (e.g., close to shopping, schools, etc.)

_____69. Quiet location (i.e., away from traffic, etc.)

_____70. Close to work

_____71. Laundry facilities at the site or within walking distance

_____72. Daycare facilities at the site or within walking distance

_____73. Privacy (i.e., having an area in your housing unit where you can be alone or not be bothered)

_____74. Recreational opportunities

_____75. Storage space

_____76. Parking

_____77. Pleasant appearance (including maintenance) of the **outside** of your home, including the outside of the building(s) and grounds (or yard)

_____78. Feeling of personal safety

_____79. Reasonable cost

_____80. Pleasant/helpful management

_____81. Good maintenance of the **inside** of your home, including the housing structure and fixtures (i.e., repairs made)

_____82. Friendly neighbors

_____83. Neighbors who keep to themselves

_____84. Neighbors who are willing to help you

_____85. Yard space

_____86. Living space (having enough room to live so that you don't feel cramped or crowded)

_____87. Having others nearby from similar age group

_____88. Having others nearby from similar ethnic background

_____89. Cleanliness of residence

_____90. Comfort of residence, including the potential for it to feel homey and how much you are allowed to change the interior to make it feel more comfortable

_____91. Access to public transportation

_____92. Overall satisfaction with your current housing

* * * * *

For each item in the following list, how helpful do you think it is for getting people housing they can afford? For any item that you think does not exist, rate how helpful you think it <u>would</u> be.

    1: **Very helpful**
    2: **Somewhat helpful**
    3: **Not helpful**

_____93. Low-cost public housing

_____94. Income supplements (cash)

_____95. Increasing the **amount** of affordable housing (e.g., build more)

_____96. Shared housing (e.g., two individuals or families sharing a house/apartment that neither could afford alone, but that they could afford together)

_____97. Increased wages

_____98. More available jobs

_____99. Services to help people find existing housing

_____100. Housing cooperatives (where residents jointly manage the complex and share tasks to keep rent low)

_____101. Availability of mortgages with low down-payments, interest rates, and monthly payments

* * * * *
Do you think there is enough affordable or low-cost housing in [CITY] for those who need it?
_____102.   1: No, too little
               2: Yes, just the right amount
               3: Yes, but too much

* * * * *
Compared to other possibilities, do you think public housing is a good way to provide people with affordable housing?
_____103. (Y=Yes or N=No)

PROGRAMS AND ACTIVITIES

How much do you like having the following programs/activities available at (NAME OF COMPLEX) or within walking distance? If you do not have them available, how much would you like to have them offered?

     1: **Like a lot/Would like a lot**
     2: **Like somewhat/Would like somewhat**
     3: **Do not like at all/Would not like at all**

_____104. Literacy programs

_____105. ESL (English as a Second Language) classes

_____106. Tutoring program for children

_____107. Computer Learning Center for children

_____108. Presence of community police officer

_____109. Daycare facilities

_____110. Computer training for adults

_____111. Employment training or guidance

_____112. Neighborhood parties/picnics/get-togethers

_____113. Assistance with financial planning

_____114. Neighborhood watch program

_____115. [CITY] Housing Commission Scholarship Fund or work study program

* * * * *

How often do you, or does a member of your household, participate in each of the following activities and programs? If a program or activity is **not offered**, how likely would you, or someone in your household, be to use it?

    1: Very often or very likely
    2: Occasionally or somewhat likely
    3: Not often/never or not likely

_____116. Literacy programs

_____117. ESL (English as a Second Language) classes

_____118. Tutoring program for children

_____119. Computer Learning Center for children

_____120. Daycare facilities

_____121. Computer training for adults

_____122. Employment training or guidance

_____123. Neighborhood parties/picnics/get-togethers

_____124. Assistance with financial planning

_____125. Neighborhood watch program

_____126. [CITY] Housing Commission Scholarship Fund or work study program

* * * * *
You will be read a list of possible reasons for <u>not</u>
participating in programs or activities here, or within
walking distance. Please tell how **likely** each one would be
for you.

     1: Very likely
     2: Somewhat likely
     3: Not likely

_____127. Program scheduled at an inconvenient time

_____128. Can't get someone to watch my children

_____129. Not interested in the particular program

_____130. Don't find out about it or know where it is

_____131. Have other commitments/responsibilities

_____132. Would feel uncomfortable attending

_____133. Just wouldn't go

* * * * *
(For residents of [NAME OF COMPLEX]) Your complex is
currently involved in a community policing program, where
police officers work <u>at</u> the site.

_____134. Which of the following statements best describes
        how much you have noticed the presence of the
        police officers; that is, how often you have seen
        them or come into contact with them?

      a) Did not know they were here
      b) Knew they were here, but have never seen/come
         into contact with them
      c) Have seen/come into contact with them once
      d) Have seen/come into contact with them several
         times
      e) See/come into contact with them about once a
         week
      f) See/come into contact with them more than once
         a week

_____135. How satisfied are you with the community policing
        program?

      1) Very Satisfied
      2) Somewhat Satisfied
      3) Somewhat Dissatisfied
      4) Very Dissatisfied

_____136. How would you rate the policing program's effect
on the neighborhood/complex?

1) Very Positive
2) Somewhat Positive
3) No effect
4) Somewhat Negative
5) Very Negative

_____137. How has the presence of police officers at the
complex affected how secure you feel here?

1) Greatly increased my feeling of security
2) Somewhat increased my feeling of security
3) Not changed my feeling of security
4) Somewhat decreased my feeling of security
5) Greatly decreased my feeling of security

_____138. How much would you like to see the community
policing program continue?

1) It should definitely continue
2) It would be o.k. to continue it
3) It probably should not continue
4) It should definitely not continue

* * * * *

[NAMES OF COMPLEXES] now have Computer Learning Centers for
children which are open after school three days per week and
on Saturday.

_____139. Please choose one statement from the list below
that best fits your relationship to the Center,
if any.
a) Did not know they were there
b) Knew they were there, but there are no children
in my household
c) Knew they were there, but the children in my
household do not go there
d) The children in my household would attend if
they were old enough/young enough
e) The children in my household attend, but not
too often
f) The children in my household attend frequently

_____140. Have you, or another adult member of your
household, ever visited one of the Computer
Learning Centers?
(Y=Yes or N=No)

_____141. How satisfied are you with the Computer Learning Centers?

    1) Very Satisfied
    2) Somewhat Satisfied
    3) Somewhat Dissatisfied
    4) Very Dissatisfied

_____142. How would you rate the Computer Learning Center's effect on the neighborhood/complex?

    1) Very Positive
    2) Somewhat Positive
    3) No Effect
    4) Somewhat Negative
    5) Very Negative

_____143. How much would you like to see the Computer Learning Centers continue?

    1) They should definitely continue
    2) It would be o.k. to continue them
    3) They probably should not continue
    4) They should definitely not continue

GENERAL LIFE SATISFACTION

The following several questions deal with how things are going for you in general. Using the following scale, indicate which response best describes how you feel about each question.

    0: **Delighted**
    1: **Pleased**
    2: **Mostly Satisfied**
    3: **Mixed**
    4: **Mostly Dissatisfied**
    5: **Unhappy**
    6: **Terrible**

_____144. How do you feel about the amount of fun and enjoyment you have?

_____145. How do you feel about what you are accomplishing in your life?

_____146. How do you feel about your work?

_____147. How do you feel about your health and physical condition?

_____148. How do you feel about your emotional and psychological well-being?

_____149. How do you feel about the income you have?

_____150. How do you feel about the amount of pressure you are under?

_____151. How do you feel about how others treat you?

_____152. How do you feel about your family?

_____153. How do you feel about your life as a whole?

BACKGROUND/PERSONAL INFORMATION
* Reminder: all information is optional and confidential *

_____154. What is your gender?
         1:   Male
         2:   Female

_____155. How old are you? [in years only]

_____156. Do you consider yourself a single parent?
         (Y=Yes or N=No)

_____157. How many **adults** (individuals age 18 or older) live in your household, <u>including</u> yourself?
_____158. How many of these adults are your children?
_____159. How many of the adults are family members other than your own children?
_____160. How many of the adults are not relatives? (do not include a person who you would consider your significant other or partner)

_____161. How many children do you have (all together, living with you or not, of any age)?
_____162. How many of your own children live with you (of any age)?
_____163. How many children (your own or others) under age 18 live in your household?
         [What are their ages? _____]

(For those residents who have children living in the household)
_____164. Have any of the children under eighteen who live in your household dropped out of school (high school or earlier)?
         (Y=Yes or N=No)

      If "No," go to question 175.

If yes, to the best of your knowledge, how much did each of the following reasons contribute to the student dropping out?

> **1: Contributed a lot**
> **2: Contributed a little**
> **3: Did not contribute**

_____165. Needed money/Got a job

_____166. Got pregnant (or someone else pregnant)/Had a child

_____167. Didn't like school

_____168. Peer pressure/Friends dropped out

_____169. Had disciplinary problems/was suspended

_____170. Was expelled

_____171. Got into legal trouble

_____172. Had a medical or emotional problem that needed treatment (including treatment for addictions)

_____173. Needed to care for a family member or friend

_____174. Used drugs too often (including alcohol)

* * * * *

_____175. What is your present marital status?
   a) Single (Never married)
   b) Married
   c) Residing with significant other
   d) Separated
   e) Divorced
   f) Widowed

176. What do you consider your ethnic background? _____

_____177. Have you, or any member of your household, ever had a substance abuse problem (alcohol or other drugs)?
   (Y=Yes or N=No)

(For those residents who have children under eighteen living in the household)
_____178. To the best of your knowledge, do any of the children under eighteen who live in your household use drugs (other than alcohol)?
   (Y=Yes or N=No)

* * * * *

Please indicate whether or not each of the following income
sources contributes to supporting your household (include
income sources due to all members of the household):

Y: Yes
N: No

_____179. Full-time employment (how many hours per week?)

_____180. Part-time employment (how many hours per week?)

_____181. Self-employed (Please specify type of work if
possible):

_____182. SSI (Supplemental Security Income)

_____183. ADC [AFDC] (Aid to Families with Dependent
Children)

_____184. General assistance

_____185. Unemployment

_____186. Social Security

_____187. Spousal support, if your spouse does not live
with you

_____188. Family (other than spouse) support (Please
specify relationship of source to you):

$_____189. What is your estimated [take-home] income per
month, including all sources?

$_____190. How much is your rent currently (per month)?

--> Additional comments, suggestions, or information
regarding the questions on this survey, questions you think
should have been included, or details about any of the
subject areas:

Thank you for your time and energy!

* Important:
      It is possible for the researcher to compare
information on this survey with records at the [CITY]
Housing Commission (XHC). **XHC employees will <u>not</u> have access
to the individual surveys or answers.** Only data about the
<u>household</u> will be compared; no information about individual
household members will be involved. After the information
is matched, your identification will be eliminated (we will
remove this sheet from the survey). Please indicate below
(check the appropriate line) whether or not you are willing
to allow the researcher to obtain this information about
your household.

_____ The researcher has permission to compare information
on this survey with XHC records, with the understanding that
once comparisons are made, this page (information
identifying the household at which this survey is completed)
will be removed from the rest of the survey.

         _____ Apartment number   _____ XXXX
                                       _____ XXXX
                                       _____ XXXX
                                       _____ XXXX

      Signature _____

_____ The researcher may <u>not</u> compare answers on this survey
with XHC records.

Note left when no one was home
_____

Head of household:

   Hello! My name is _____ and I
stopped by to request an interview for our survey of
residents in this complex. The survey should take less than
an hour and we are <u>really</u> interested in your comments. I
will be by again on _____. Please call
and leave a message for me at XXX-XXXX or XXX-XXXX if you
would like to set an appointment (let the person know you
are calling about "Juliette's survey" and include your
apartment number and phone number where I can reach you).
Hope to speak with you soon!

LIST OF REFERENCES

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