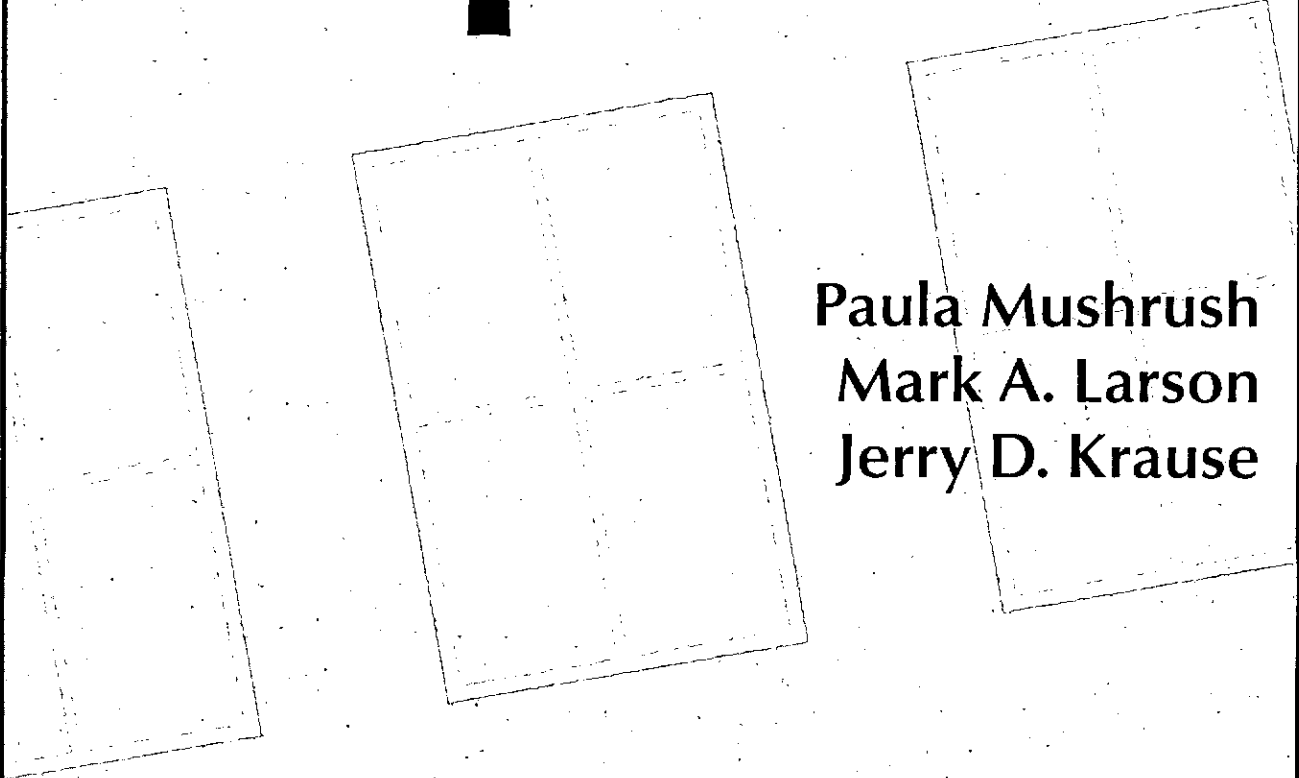


Social Benefits of

Affordable Housing Cooperatives



**Paula Mushrush
Mark A. Larson
Jerry D. Krause**

Center for Cooperatives, University of California



Social Benefits of Affordable Housing Cooperatives

Paula Mushrush
Mark A. Larson
Jerry D. Krause

Research associates: Lisa Shochat and Kimberly White
Humboldt State University Sociology Department

Financial support for this study was provided by
the Center for Cooperatives, University of California.

ISBN: 1-885641-17-6

Copyright © 1997, The Regents of the University of California

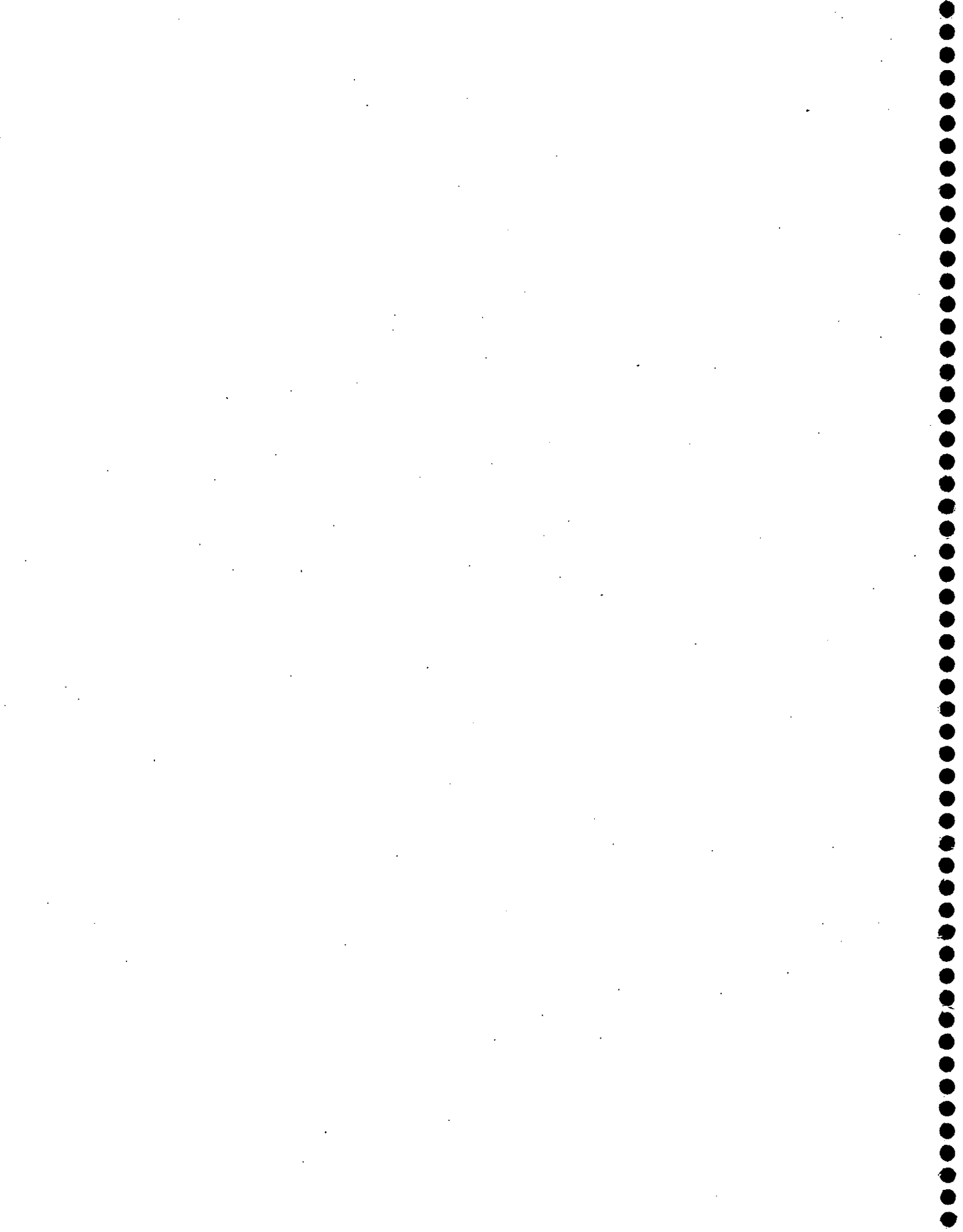
Center for Cooperatives
University of California
Davis, CA 95616

Deb Gray, Project Supervisor
Mary Rodgers, Editor

Table of Contents

o o o o o o o o o o o o o o o o

Preface	5
Affordable Housing	7
Three Section 8 Models.....	7
Setting up the Study	7
Comparing Affordable Housing Types	8
Crime Indicators	9
Community Involvement.....	9
Social and Emotional Support	10
Overall Satisfaction.....	10
Some Illustrative Cases.....	10
Conclusion	13
References	14
Appendices and Tables	15
Appendix 1: Affordable Housing Questionnaire	16
Appendix 2: Background Information	18
Appendix 3: Personal Interview Questions for "Illustrative Case" Interviews.....	20
Table 1: Demographic Characteristics of Sample Participants from Target Populations.....	21
Table 2: Percentages of Responses to the Crime-Related Items	24
Table 3: Percentages of Responses to Community Involvement Items	24
Table 4: Percentages of Responses to Social-Emotional Support Items	25
Table 5: Percentages of Responses to Overall Satisfaction Items	25



PREFACE

o o o o o o o o o o

When first approached to conduct this study I was intrigued; after working in affordable (low-income) housing I knew that people receiving housing assistance were often plagued with problems and a sense of no control over their lives. This study, unlike others, was to focus on the social ramifications of cooperative affordable housing versus private Section 8 rentals. What was the difference in peoples' lives? Was there a difference in how people perceived their housing situation?

Affordable housing cooperatives have consistently outperformed "projects" in financial studies. Despite these studies, the largest federal grant sources deny cooperatives access to development money. The trend of the administration has been to decentralize. A proposed "voucher" system would allow low-income residents to choose their living situation—if a landlord is willing to rent to them. Is this good? What difference would it make in peoples' lives?

Finally, any solution must start with the goal of subsidized housing, which is, ideally, to no longer need it. In fact, subsidized housing was originally a safety net meant to get people back on their feet. So, which of these three models create a difference in people's lives that allows them to get back on their feet?

To this end, this study tries to quantify quality-of-life indicators and relate those to prospects for economic independence. Three models of affordable housing were evaluated: cooperative complex, rental complex, and voucher housing.

Not surprisingly, co-op residents were more positive and felt they had more control to leave affordable housing when they chose to. Reading the evaluation from a distance, one may wonder if differences found are due to demographic factors like age and family status. In my five years in the affordable housing field, of which four were working as a manager and developer of cooperative housing, I drew my own conclusions in a less objective fashion than the University research team who collaborated with me on the statistical side of this study.

Cooperative housing offers individuals an opportunity to learn life skills such as communicating ideas in a positive manner and organizing events. A board president I worked with at River Community Homes told me, as she was leaving for graduate school, that she was going to get involved in an artists' co-op as soon as possible because now she knew how to "get things done." Another board president, as she was moving to

a private residence, told me she wouldn't have done anything if she hadn't had the positive role models of her neighbors and learned skills from board experience. She came from a welfare family, married a man from a welfare family, is the first member of her family not to get divorced, and is now the manager of the Youth Services Bureau Thrift Store. The thrift store hires youth at risk, thanks to an innovative program that she developed.

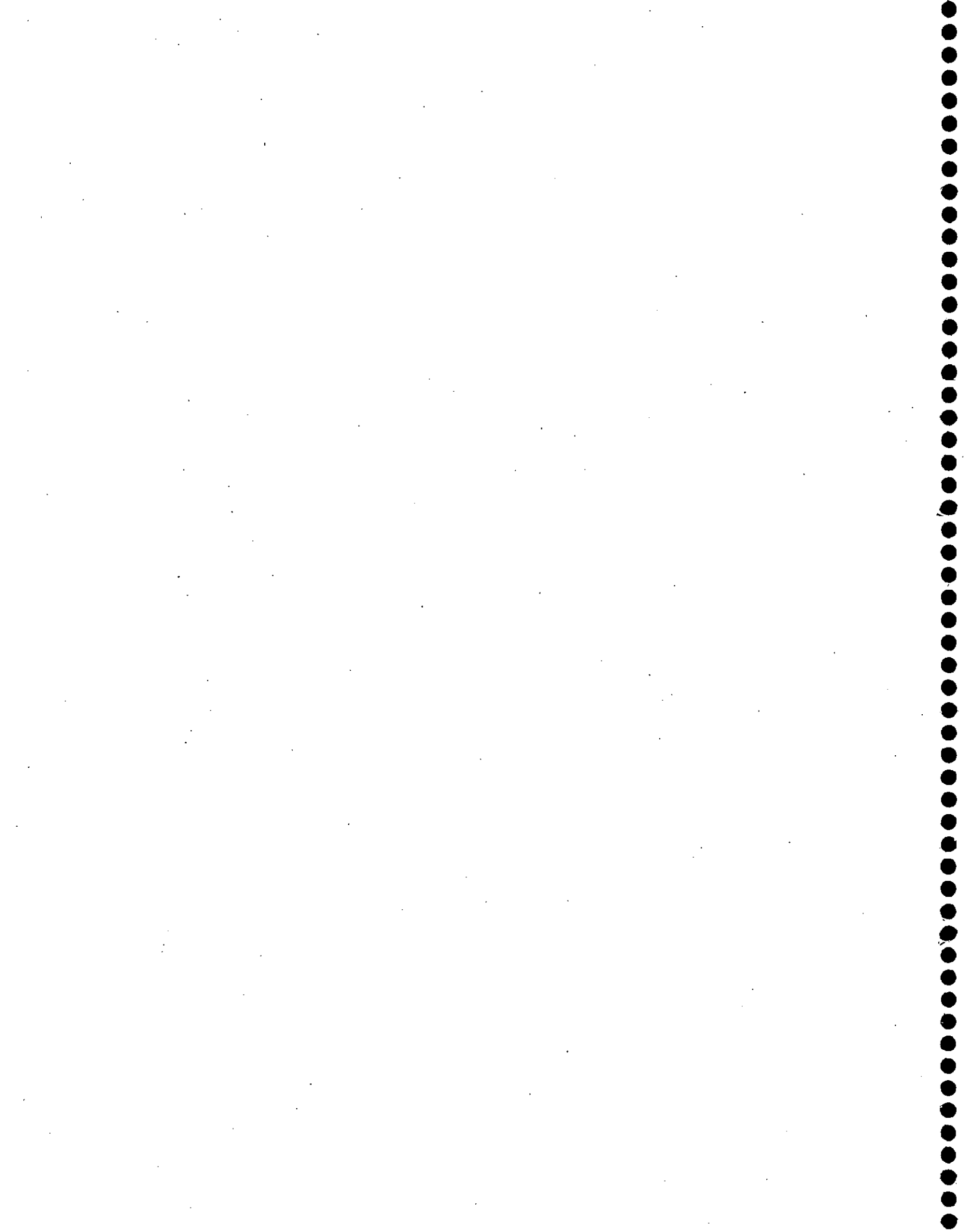
Cooperative housing offers a safe and nurturing environment for single parents. The largest population in affordable housing is the single mother with one to three children and an uninvolved father. This typical mother is with her kids constantly or she works and what little time she has with her kids is spent cleaning, cooking, and disciplining—no breaks. The co-op has parties and neighbors help neighbors, sharing child-care responsibilities, giving mom a break. The older residents become surrogate grandmas and grandpas. Talking with the children, they might tell you that when mom's boyfriend comes around they go to "Julie's" house or if mom starts drinking they visit with "Justin's mom." It offers both kids and parents a sense of stability in a life that is often chaotic.

Cooperative housing is self-disciplining. If a neighbor or their child is acting up, the neighbors have the ability to do something. Often they take on issues as neighbors, rather than going to management. They know their neighbors and can talk to them, or go to the board (other residents) if the management isn't dealing with the problem.

The voucher model has its advantages too. Here two-parent families tend to fare quite well. Their homes are often located in declining neighborhoods and are in disrepair, but with two parents they feel safe and have the skills to fix their homes. Vouchers offer more independence and allow the family to have pets. This is a distinct plus for a two-parent family. If all people needing affordable housing fit this two-parent profile, this would be a good long-term option.

Ideally, we will eventually overcome the need for affordable housing, but in the meantime, we need to have housing with a heart; housing that offers the individual opportunities to get out; housing that nurtures; housing that is safe. Cooperative housing offers all of these.

*Paula Mushrush
Executive Director
Humboldt Bay Housing Development Corporation*



Affordable Housing

T H R E E S E C T I O N 8 M O D E L S

Political debates on welfare that have gained media attention during the past decade often include the role of housing subsidies in national welfare programs. Little research, however, has compared the social characteristics of residents in different types of federally funded affordable housing programs. We conducted such a study among residents in three types of subsidized Section 8 affordable housing within a rural county in Northern California and describe the results here.

Affordable housing subsidies consist of financial and physical housing assistance for people who do not earn enough income to afford subsistence-level housing. Throughout the twentieth century a number of attempts have been made to provide adequate housing for the poor, including various forms of government-subsidized housing that vary by location, size, and management style, as well as by the income bracket that determines eligibility. Section 8 affordable housing is subsidized through a Department of Housing and Urban Development (HUD) program that calculates assistance needed according to income, other assistance received, and number of children. In all cases, residents pay approximately one-third of their income.

The three Section 8 housing models investigated here are River Community Homes (RCH), a limited-equity, cooperatively owned, 40-apartment housing complex; Humboldt Plaza (HP), a 125-apartment privately owned housing complex; and separate locations rented through private landlords who accept federal Section 8 certificates (Voucher). RCH and HP are both located in Arcata, and the Voucher program participants live in Arcata and in nearby McKinleyville and Blue Lake.

RCH is a cooperatively owned site where residents purchase limited-equity shares. Residents elect a board of directors to make management decisions and delegate tasks to the two-person management staff. Resi-

dents are part-owners who have authority to make rules, plan activities, and screen eligible applicants.

Unlike urban housing complexes, which stereotypically contain large numbers of small single-family apartments in tall buildings, HP has 125 apartments in one- and two-story buildings. At HP, the management staff employed by the absentee owner handles the expenses, maintenance, and rental turnover. The owners are accountable to government agencies that determine residency eligibility criteria and budget allocation.

As is true nationwide, the Voucher program here involves eligible persons using HUD Section 8 Vouchers issued through the Housing Authority and paid directly to private landlords. Vouchers can be used at any rental housing where the owner is willing to accept them.

The two goals for public housing in the United States (Newman and Schnare 1992) are providing housing for those who need it and, a more recent concern, helping people to gain economic independence. Discovering how effective the different types of public housing are in helping individuals make the transition to economic independence is essential for meeting this second goal. The research described here is a preliminary step in that direction.

We measured residents' satisfaction with the affordable housing sites (including management style), expressed in terms of a sense of community. We predicted that responses would vary according to the ownership and management style at the housing sites, with residents at the cooperative likely to be more satisfied with their housing site, in terms of having a stronger sense of being active members in a community than residents at the other sites. We view the latter as necessary for developing the self-reliance required for achieving and maintaining economic independence (see Gecas and Burke 1995).

S E T T I N G U P T H E S T U D Y

Our questionnaire included a series of demographic questions and attitudinal statements, and two open-ended questions (see Appendix 1 for a copy of the questionnaire). The statements were selected from a long series developed by Glynn (1981) and adapted by Krause (1991, 1992). The questionnaire was then pretested on affordable

housing residents living outside our target geographic area.

We targeted families from RCH and HP in Arcata and 300 Voucher recipients in Arcata, McKinleyville, and Blue Lake. Arcata, a city of 16,000, is located in northwestern California in the geographically large, rural county of Humboldt. The county has a population of

only 127,000 and a high unemployment rate (8–9%). The economy has traditionally been based on logging and fishing. Arcata is home to a California State University campus (7,000 students) and has a mix of traditional and alternative lifestyles.

The 121 survey respondents included 15 from the cooperatively owned site (37.5% response rate); 47 from the managed site (37.6% response rate); and 59 Voucher recipients (19.7% response rate—see below). At the first two sites a questionnaire and cover letter asking for participation were placed in an envelope and distributed to each apartment (prior publicity posted at each site notified respondents of the coming survey). Each respondent completed the anonymous questionnaire and returned it in the envelope to a collection box at the main office at each site. To increase participation from the Voucher recipients, we first sent a letter to all 300

asking for participation, along with a stamped return postcard; 117 respondents who agreed to take part in the study returned the postcard with their name and address. Of those, 59 mailed back a completed questionnaire (50.4%). We also offered an incentive to all members of the targeted populations: those who returned their questionnaire and filled out a ticket for a drawing would have a chance to win either a \$100 gift certificate or 1 of 15 \$20 gift certificates at a nearby mall; we also offered everyone who returned a questionnaire a \$1 state lottery scratch-off ticket.

Interviews with a selected representative at each housing site helped to personalize the patterns that emerged from the mail surveys. The questions were designed to show how the type of affordable housing might affect the individual's plans for the future, especially realistic expectations of economic independence.

••••• COMPARING AFFORDABLE HOUSING TYPES

More than 60% of the survey respondents were single, Caucasian, English-speaking women earning less than \$22,000 a year (an income requirement to be eligible for affordable housing assistance), who had attended college. About one-third lived in a household where someone was employed or self-employed. One in three was a student. About half were living in affordable housing for the first time. Almost half had been homeless at least once. About two-thirds said their present housing was their first choice; about half had spent 6 months or less on an affordable housing waiting list before receiving their present housing. One-fourth lived at their present address for 1 year or less, one-fifth for 2 years or less, and one-fourth for 5 or more years. Three of four were registered to vote (Arcata typically has a 70–80% voter-registration rate). About half belonged to a club, organization, or religious group. About one in 10 had been raised in affordable housing.

Between 40 and 50% were receiving food stamps or AFDC or both, and a little over 40% were receiving Supplemental Security Income (SSI) assistance. Ninety percent had a telephone, and between 60% and 75% possessed the following items: cable TV, VCR, music system, automobile, and library card. Favorite activities among half of the respondents included arts and crafts, reading and writing, watching television, watching movies, and visiting a park or beach.

Significant differences in demographic characteristics were found among the residents at the three affordable housing types. ("Significantly different" from another

group means that differences this large would not occur by chance more than five times in one hundred.) Residents at RCH were younger, were more likely to receive public-utility assistance, had better-educated mothers, and were more likely to be members of the local cooperatively owned grocery store than were residents at the other two sites.

Residents at HP had the oldest median age, most diverse ethnicity, and lowest education; had mothers with the lowest education levels; had the highest numbers of recipients receiving SSI; and spent the shortest time on the affordable housing waiting list. The HP residents reported the lowest levels of past homelessness.

Voucher recipients were much more likely than RCH and HP residents to have lived in affordable housing before (about 7 in 10, compared to 2 in 10 of the RCH and HP residents). Furthermore, residents living in Voucher housing had the least diverse ethnicity of the three groups. Additionally, Voucher residents were less often food-stamp recipients than residents from the other two groups. Finally, Voucher residents were tied with RCH residents in having a higher employment or self-employment rate than HP residents. It is clear from these responses that individuals living in these three types of affordable housing are not homogenous in core demographic characteristics.

Responses to the sense-of-community measures showed a consistent pattern of differences among the respondents from the three affordable housing types. We divided the items with significant differences in responses into four broad categories: crime indicators, commu-

nity involvement, social and emotional support, and overall satisfaction.

Crime Indicators

Media stereotypes describe housing projects as hotbeds of crime and negligence (Holzman 1996), reflecting the assumption that crime is more prevalent in poor neighborhoods. This stigma surrounding affordable housing causes difficulties in siting new housing in more affluent neighborhoods. Participants were asked to respond to statements about crime and negligence indicators where they lived (see table 2). These items tap into an important dimension of the sense of community—the presence or absence of an atmosphere of civility where one lives (Lewis and Salem 1986). The sense of civility where fear of crime is not prevalent frees residents to prepare for productive, independent futures. Attention is diverted from such productive pursuits in an atmosphere of incivility signified by high fear of crime.

More than 90% of the respondents felt safe in their neighborhoods during the day, and 73% felt safe at night. However, the three groups differ significantly in perceptions of safety. A smaller percentage of HP residents felt safe than did RCH and Voucher residents. The greatest difference is between the percentage of residents who felt safe outside at night in their neighborhoods (HP, 60%, RCH, 100%; see table 2).

Significant differences exist between the housing groups in other crime-related perceptions. At HP, 70% reported a lot of drug use where they live, compared to RCH (46%) and Voucher (17%). Similar perceptions were found about alcohol use. Over half (57%) of HP respondents reported a lot of domestic violence, compared to RCH (7%) and Voucher (14%). The highest perceived levels of loitering and juvenile delinquency (both 59%) were reported at HP as well, compared to Voucher (23% and 16%) and RCH (15% and 7%). Two written responses to an open-ended question reflect typical perspectives on crime at these two complexes. An RCH resident said,

Most of the crime relating to our apartments is not internal. We live in a rough part of Valley West; we have a lot of troubled teens living near us.

In contrast, an HP respondent said,

The size of these complexes makes it difficult to know what's going on. I live in a quiet building near the office, but know from a friend at the other side near the far back that there is a lot of drug use and domestic violence. Otherwise, there is certainly a lot of idleness.

Table 1 shows that 65% of the respondents have chil-

dren. However, the respondents from the three types of affordable housing have significantly different views of the suitability of their location for raising children (see table 2). About one in three (36%) of the HP respondents agreed with the statement, "This is not a very good place in which to bring up children." In dramatic contrast, 12% of the Voucher respondents and none of the RCH respondents agreed. Responses to the open-ended questions highlight the stark contrast between HP and RCH residents on this subject. One RCH resident said,

We focus on kids; we have a recycling club which we recently started and is wonderful. We have money budgeted for kids' activities like skating, pool nights, movie nights, and arts and crafts. We have a board of directors which helps people feel involved. Only about 1/4 care about what goes on but the rest are not a problem either.

In contrast, six HP respondents specifically mentioned the necessity for more resources and care for children when answering the open-ended question about improvements they would like to make if they could. One mother of three children at HP said:

The kids are fairly good but the teenagers are very mouthy and rude. It is a good idea to keep checking on smaller children when they are outside and be selective with who they play with.

A distinctively pro-children culture appears to exist at RCH. There is a play yard in the center of the facility; there are special programs for children; and even RCH residents who do not have children appreciate their presence at the complex. One 77-year-old woman who has lived at RCH for 11 years wrote,

At present we have 40+ kids—my delight. They recharge my batteries every day.

Community Involvement

The extent to which respondents are involved with decisions and activities where they live is a critical dimension of the sense of community, one which we believe can flourish only where a sense of civility reflecting a low fear of crime has been achieved (see above). The more a person is involved in decisions and problem solving at a housing site, the more equipped she or he is to become independent in the future (see McKnight 1995). The pattern of significant differences between the responses of residents at the three housing sites supports this assumption and is shown in table 3.

Regarding the physical environment, none of the HP respondents had any say regarding landscaping and only 6% on the way their home looked inside, such as paint

color. In contrast, 79% and 33% of RCH residents and 67% and 42% of Voucher recipients had input in these areas. As for general cleanliness, the great majority at RCH (93%) agreed that the public areas around their housing were very clean and sanitary; only 42% at HP agreed. (This and the rest of the items in table 3 were not applicable to Voucher residents; comparisons of responses to these items will be confined to HP and RCH residents.) Responses to open-ended questions reinforced the pattern of differences; several people from HP remarked that the management should stop spending so much time on exterior appearance and give more attention to maintenance.

As for general management efficiency, all of the RCH respondents disagreed with the item, "The landlord or management here gets very little done"; 83% at HP disagreed as well. The differences between RCH and HP become pronounced on the subject of management openness to active input from residents. Thus, to the statement, "If I tried, I could help change some things where I live," 92% at RCH agreed, while only 39% at HP agreed. Similarly, at RCH 86% agreed with the statement, "I am involved in the decision-making process regarding the rules and regulations here where I live," while only 9% at HP agreed.

Two-thirds (69%) of the RCH respondents participated in solving at least one problem where they live; 45% at HP reported some involvement with problem solving. Most respondents at RCH (93%) agreed their neighbors would get together to solve a serious problem, while 32% at HP agreed with this statement. For both sites, the percentage dropped for those agreeing with the statement, "When something needs to be done here the whole neighborhood gets behind it" (71% at RCH; 12% at HP).

In open-ended questions, a number of respondents from HP provided feedback about the cleanliness problem at the community laundry room. Many Voucher recipients talked about the need for physical improvements and the reluctance of private "slumlord" owners to make such improvements when asked to do so.

Social and Emotional Support

The social measures presented in table 4 relate to how neighbors supported each other and the degree of isolation. As with civility, we view this dimension of sense of community as a prerequisite to economic independence. Again, significantly different responses emerged. At RCH, 80% disagreed that "everyone for her/himself" was a good description of their fellow residents' actions, compared to 41% at HP and 62% of the Voucher residents. At RCH, 87% agreed that "people can depend on one another here," compared to 45% at HP and 70% of Voucher residents.

The statement "people here where I live know they can get help from others here if they are in trouble" elicited similar responses (RCH, 87%; HP, 51%; and Voucher, 84%). Almost all respondents said they would be willing to help their neighbors in an emergency.

Overall Satisfaction

The last group of sense-of-community measures, found in table 5, relate to respondents' general satisfaction with where they live. These items reflect the extent to which respondents identify with their housing location, which in turn determines their motivation to be involved in productive pursuits where they live. Like tables 1-4, table 5 shows a pattern of significant differences in responses. All respondents at RCH felt that they belonged where they live, compared to HP (51%) and Voucher (76%). All respondents at RCH (100%) and 87% at HP agreed they are kept up to date on what takes place where they live with a bulletin or other written communication, compared to 20.3% for Voucher respondents (although this item is probably not applicable to many Voucher housing sites).

Attitudes relating to staying at or leaving the current housing location (and the attendant feelings of pride or mortification associated with the location) are an important component of overall satisfaction. Only 7% at RCH would like to move as soon as the opportunity arises, compared to HP (57%) and Voucher (51%). Only 7% at RCH were embarrassed to tell people where they live, compared to HP (33%) and Voucher (12%). One HP respondent in a response to an open-ended question reported:

I have personally been discriminated against at job interviews because people know that Humboldt Plaza Apartments or 2575 Alliance Road is a housing project. They are often afraid to employ you because you might be lazy or dishonest or you just won't show up for work, whatever. It might help people get out of "housing projects" if the projects were less publicized. It might help working people get better jobs.

About two-thirds of the HP respondents (65%) agreed with the statement that people are constantly moving in and out where they live, compared to RCH (36%) and Voucher (35%). Respondents at RCH (57%) and HP (60%) were similar in their agreement with the statement that there is opportunity to get out of affordable housing if one tries—much higher rates than the Voucher respondents (33%).

Some Illustrative Cases

Interviews with one resident from each affordable housing site personalized the patterns that emerged in the

mail survey. The interview attempted to discover how living in affordable housing figured in the person's living patterns. After a series of demographic questions, the questioning focused on past housing, perceptions of current housing, and expectations about the future. Profiles of each interviewee follow and are accompanied by a quotation about where they would like to be in 5 years.

AN RCH RESIDENT:

"I would like to own my own house."

Melanie (a pseudonym) is a 37-year-old divorced high-school graduate whose social life centers around extracurricular school activities with her three children. She receives no public assistance other than Section 8 housing assistance. RCH, where she moved shortly after her divorce 5 years ago, is her first affordable housing residence.

Melanie says that RCH

is a community within the rest of the world where people get together and encourage each other. Cooperative housing is where people learn to live together. It is a very good place to live. I like the fact that most don't refer to the place as low income. There doesn't seem to be that type of stigma. In fact most of my friends who come over have no idea that this place is affordable housing. The only thing I don't like is the nosy neighbors. Everyone wants to know what everyone is doing.

When asked where she would like to be in her life in the next five years, Melanie said, "I would like to own my own house. Living here definitely helps me financially. This place is my stepping stone to reach that goal."

AN HP RESIDENT:

"Next five years? I hope it is not a convalescent home. They will just have to take me in feet first."

Adele (a pseudonym) is an 80-year-old widow with a ninth-grade education who lives alone, and whose social life centers around church activities. She receives medical public assistance in addition to Section 8 public assistance. HP, where she has lived for 9 years, is her first affordable housing residence.

Adele's decision to apply for residence at HP grew out of difficulties keeping her mobile home in good repair after her husband died. She says,

Whenever anything went wrong I would just panic. I couldn't afford to put out a lot of

money to get things fixed, so I would call my son. I thought, well, I better think of something else and I put in my application here.

For Adele, living in the privately owned affordable housing complex has disadvantages as well as advantages. On the downside, Adele is concerned about the criminal, or at least uncivil, behavior of some HP residents (which she does recognize the owners try to control). On the upside, Adele appreciates the fact that the owners make repairs when asked to do so, that the location is convenient, and that there are friendly people at HP. She says,

It is surprising that the apartments are kept up as nice as they are. There are probably some that look pretty dumpy and pretty bad. I never had anything go wrong. My garbage disposal rusted out one day and they replaced it right away. Any time I have a problem I couldn't handle Ray comes and fixes it. They do respond when you call them. I don't feel afraid even though I know there are some things that go on here that shouldn't. There have been some pretty bad family fights. We do have a security guard here at night.

I think the closer you are towards the front the better off you are. Seems like the ones in the back are what I call trash. Not all of them but most of them. I am not one to complain. A lot of real nice people live here. It is (also) close to shopping and church and the bus stops out front here. It is convenient.

Adele's vision of the future includes staying at the privately owned complex, which she sees as a better alternative than moving to a convalescent home. When asked where she would like to be in her life in the next five years, she said,

Next five years? I hope it is not in a convalescent home. They will just have to take me in feet first. It is hard for me to get around 'cause I have osteoporosis. It takes me a while to get where I want to go but I don't stop going. I could have moved into (a convalescent home). My name came up and I thought it over. To me it would be depressing because you are in there and there's not much room to see out. When it comes time to eat, here comes all these old people with their walkers and all their stuff. When I added it all up I decided I better stay here. It is handier for me to stay here. Affordable housing has definitely helped me. I don't know what I would do without it. Without housing assistance where would I be?

A VOUCHER RECIPIENT:

"I guess I want to be on my way to a savings account, like the debt issue will be behind me."

Joan (a pseudonym) is a 31-year-old single mother with one child; she has a bachelor's degree in geography and is a member of Amnesty International. She receives no forms of public assistance other than her Section 8 housing Voucher. She has been a Voucher recipient at the same Arcata address, her first affordable housing residence, for 4 years. Her neighborhood has many small single-family rentals managed for owners by a property-management corporation. The residents are predominantly university students and Voucher recipients. Joan plans to move to a Voucher dwelling in a Eureka neighborhood less identified with "affordable housing."

Joan sees her Voucher residence as part of her transition into the economic market and ultimately economic independence. Accordingly, she responds that in five years:

I guess I want to be on my way to like a savings account, like the debt issue will be behind me. Like being in a position where there is enough money and not being a HUD recipient. I see five years from now sort of being at that point which change will really feel like its coming on. Because debt will be behind me.

For all the optimism in this hopeful vision of the future, Joan's interview finishes on a profoundly pessimistic note—she reacts adversely to living in a slumlord housing neighborhood in which landlords do not "see these

people as a normal human being." After saying that she is moving from her neighborhood where Voucher recipients are concentrated because the "managers are fast building a negative reputation," which is causing a lot of people to leave, she explains her solution:

When people talk about affordable housing, it seems to connote close density. It would be nice if somehow it could be more open, (with) more availability of houses that are . . . apart. A little bit lower density. People are crabby when they are poor. They just are. Because stress is always way up there. Nobody wants to be poor. You do have people who say, "Oh, I don't want to work," well they have a disease and they have a different story than your average functional poor person. It would be nice to see housing kind of open up that way so somehow there is a little bit of space . . . privacy. It would seem like the crime rate would go down. Places that don't look like affordable housing. I have always kind of avoided looking for places that were in a congregation.

But by avoiding places that are "in a congregation," Joan may also miss an ingredient necessary for achieving independence in the economic market, namely, the support and resources available in cooperative housing. Joan and other Voucher recipients seem likely to miss the experience described by Melanie at RCH, who spoke of being in a congregate setting where visitors "are not even aware that this place is affordable housing" and of being in a "community within the rest of the world where people get together and encourage each other."

Conclusion

o o o o o o o o o o

Interesting and statistically significant differences exist between residents at the cooperatively owned and privately owned complexes discussed here. Significant differences were also seen between residents in privately owned housing where rent is subsidized through Section 8 Vouchers and residents at the two types of complexes. Although these differences seem to be the result of the different types of ownership and management, other influences could have some impact as well.

Although at least three-fourths of the respondents felt relatively safe during the day or night in their neighborhoods, residents at the cooperatively owned affordable housing site felt safer and reported less crime, less drug and alcohol use, less loitering and juvenile delinquency, and less domestic violence than did residents at the privately owned affordable housing complex. All respondents at the cooperatively owned affordable housing site agreed it is a good place to bring up children compared to only one in three at the privately owned affordable housing site. Responses of the Voucher residents were much closer to those of the residents at the cooperatively owned site than residents at the privately owned complex on all of these factors. These findings could relate to the type of ownership and management style of each type of affordable housing or perhaps to the type of persons who choose to live in each type of housing.

The type of affordable housing is clearly related to a resident's level of involvement with issues at the housing site. Residents at the cooperatively owned affordable housing site reported significantly higher levels of involvement with decisions about the physical surroundings and rules and regulations than residents at the privately owned complex. The residents at the cooperatively owned site reported more problem-solving experience and a significantly higher expectation that neighbors would get together to solve problems at their housing site compared to residents at the privately owned site. Most of these issues were not applicable to Voucher users, who were more likely to live in single-family

homes. It is reasonable to conclude that the system of management at the cooperatively owned site versus that at the privately owned complex accounts for most of these findings.

Our findings also suggest a greater sense of mutual support at the cooperatively owned affordable housing site compared to the privately owned complex. Residents at the cooperatively owned site reported higher levels of being able to depend on others than did residents at the privately owned complex, although almost everyone said they would offer assistance to neighbors in an emergency. These results may be attributable to the ownership and style of management at the affordable housing site or perhaps to the type of persons who choose to live in each type of housing.

Much greater levels of satisfaction were shown by residents at the cooperatively owned site compared to those at the privately owned complex, as well as a much lower level of interest in moving to another site. Residents at the cooperative also perceived less stigma attached to their site as well as less turnover compared to those at the privately owned complex. In this case, Voucher users were similar to residents at the privately owned complex in terms of wanting to move. (Voucher users tended to spend more years in affordable housing as well.) The question remains, however, whether satisfaction with one's affordable housing helps or hinders a person in pursuing independence from welfare assistance.

In summary, there is a long-term policy implication to our research: In the case of Humboldt County, cooperatively owned and managed complexes seem to be more effective at promoting economic independence than privately owned and managed complexes. If this finding can be generalized, then federal assistance should be channeled toward cooperative models. In the near term, further research is needed to broaden the scope of this study, to examine changes in recipients of affordable housing over time, and to determine actual cause-and-effect relationships and intervening processes that are occurring.

References

.....

Gecas, Viktor, and Peter J. Burke. 1995. Self and Identity. Pp. 41–67 in *Sociological Perspectives on Social Psychology*, Karen S. Cook, Gary Alan Fine, and James S. House, eds. Needham Heights, Mass.: Allyn and Bacon.

Glynn, Thomas J. 1981. The Psychological Sense of Community: Measurement and Application. *Human Relations* 34:789–818.

Holzman, Harold R. 1996. Criminological Research on Public Housing: Toward a Better Understanding of People, Places, and Spaces. *Crime and Delinquency* 42:361–378.

Krause, Jerrald D. 1991. Community Opposition to Correctional Facility Siting: Beyond the “Nimby” Experience. *Humboldt Journal of Social Relations* 17:239–262.

———. 1992. The Effects of Prison Siting Practices on Community Status Arrangements: A Framework Applied to the Siting of California State Prisons. *Crime and Delinquency* 38:27–55.

Lewis, Dan A., and Greta Salem. 1986. *Fear of Crime: Incivility and the Production of a Social Problem*. New Brunswick, N.J.: Transaction Books.

McKnight, John. 1995. *The Careless Society: Community and its Counterfeits*. New York: Basic Books.

Newman, Sandra J., and Ann B. Schnare. 1992. *Beyond Bricks and Mortar: Reexamining the Purpose and Effects of Housing Assistance*. Washington, D.C.: The Urban Institute Press.

Appendices and Tables

.....

APPENDIX 1

AFFORDABLE HOUSING QUESTIONNAIRE

Thank you for volunteering to help us! Please check the box which most accurately represents your opinion. Your responses will be anonymous and kept confidential.

What is your affordable housing situation? (Check one of the following).

- | | |
|--|---|
| <input type="checkbox"/> Single family house | <input type="checkbox"/> River Community Homes |
| <input type="checkbox"/> Duplex/quadplex | <input type="checkbox"/> Humboldt Plaza |
| <input type="checkbox"/> House with apartments | <input type="checkbox"/> Other (please specify) _____ |
| <input type="checkbox"/> Apartment in multiple complex | |

The following are questions regarding your affordable housing situation.

Use the scale below to record your answers to the following questions:

Please show whether you (1) strongly agree, (2) tend to agree, (3) tend to disagree, (4) strongly disagree, or if the statement is (5) not applicable, by placing check marks in the appropriate boxes.

Strongly Agree
 Tend to Agree
 Tend to Disagree
 Strongly Disagree

Not
applicable

- | | | |
|-------|---|-------|
| _____ | 1. No one in the place where I live takes any interest in what you are doing. | _____ |
| _____ | 2. The landlord or management here gets very little done. | _____ |
| _____ | 3. If I called management here with a complaint, I would get quick service. | _____ |
| _____ | 4. If I tried, I could help change some things where I live. | _____ |
| _____ | 5. People can depend on one another here. | _____ |
| _____ | 6. This is not a very good place in which to bring up children. | _____ |
| _____ | 7. When something needs to be done here the whole neighborhood gets behind it. | _____ |
| _____ | 8. The landlord or management works with the well-being of this place in mind. | _____ |
| _____ | 9. If you do not look out for yourself in this place where I live, no one else will. | _____ |
| _____ | 10. I feel that I belong here. | _____ |
| _____ | 11. I like living in the place where I live. | _____ |
| _____ | 12. I can be myself in the place where I live. | _____ |
| _____ | 13. No one who lives here seems to care about the appearance of this place. | _____ |
| _____ | 14. I think "every one for her/himself" is a good description of how people act in this place. | _____ |
| _____ | 15. I feel I have a lot of control over my life with regard to housing. | _____ |
| _____ | 16. There has been at least one problem related to the place where I live that I had a part in solving. | _____ |
| _____ | 17. The place where I live has no goals for itself. | _____ |
| _____ | 18. People here where I live know they can get help from others here if they are in trouble. | _____ |
| _____ | 19. Most changes that occur in the place where I live are well thought out. | _____ |
| _____ | 20. I feel safe in the place where I live during the day. | _____ |
| _____ | 21. The management/landlord where I live can be trusted. | _____ |
| _____ | 22. If I am upset about something, I am likely to find someone I can turn to at the place where I live. | _____ |
| _____ | 23. If someone in the place where I live had an emergency I would be willing to help. | _____ |

Continued on next page

APPENDIX 1—CONTINUED

Strongly Agree
Tend to Agree
Tend to Disagree
Strongly Disagree

Not applicable

_____	24. Compared to other housing where I have lived, this is the best.	_____
_____	25. The place where I live is a very noisy place.	_____
_____	26. I feel I have a lot of control over my housing location.	_____
_____	27. The police respond very quickly to calls at this location.	_____
_____	28. The other residents here don't care about themselves very much.	_____
_____	29. For the most part I am very happy with my present housing.	_____
_____	30. I am embarrassed to tell people about the place where I live.	_____
_____	31. I liked how the place where I live looked on the inside when I moved in.	_____
_____	32. I like the way the grounds look outside the place where I live.	_____
_____	33. I am involved in the decision-making process regarding the rules and regulations here where I live.	_____
_____	34. I have input regarding the landscaping here where I live.	_____
_____	35. I have input regarding the way my place looks inside, such as color of paint, etc.	_____
_____	36. This housing is very clean and sanitary in public use places like laundry facility, recreation hall, etc.	_____
_____	37. There is a lot of juvenile delinquency at the place where I live.	_____
_____	38. There is a lot of crime and theft here at the place where I live.	_____
_____	39. The police are fair to people at this location.	_____
_____	40. People are constantly moving in and out at the place where I live.	_____
_____	41. I feel safe outside at night where I live.	_____
_____	42. There is a lot of graffiti where I live.	_____
_____	43. There is a lot of vandalism where I live.	_____
_____	44. There is a lot of domestic violence where I live.	_____
_____	45. There is a lot of drug use where I live.	_____
_____	46. There is a lot of alcohol use where I live.	_____
_____	47. My relationship with the other tenants is good.	_____
_____	48. I trust most of my neighbors.	_____
_____	49. As soon as the opportunity arises I would like to move from here.	_____
_____	50. I wish I did not have to rely on affordable housing.	_____
_____	51. There is opportunity to get out of affordable housing if one tries.	_____
_____	52. People who don't live here often loiter here.	_____
_____	53. If there was a serious problem in the place where I live the people here would get together and solve it.	_____

APPENDIX 2

BACKGROUND INFORMATION

To make the best use of this study we need some background information. Please fill out the following questions.

1. Age _____	2. Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	3. Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other	4. Household size <input type="checkbox"/> number of adults <input type="checkbox"/> number of children																		
5. What is your racial or ethnic group? Please check the appropriate group. <input type="checkbox"/> African American <input type="checkbox"/> American Indian/Native American Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Laotian <input type="checkbox"/> Cambodian <input type="checkbox"/> Other Asian <input type="checkbox"/> Chinese <input type="checkbox"/> Other Southeast Asian <input type="checkbox"/> Japanese <input type="checkbox"/> Thai <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese Latino <input type="checkbox"/> Cuban <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Central American <input type="checkbox"/> Other Latino <input type="checkbox"/> Mexican American <input type="checkbox"/> South American Pacific Islander <input type="checkbox"/> Guamanian <input type="checkbox"/> Samoan <input type="checkbox"/> Hawaiian <input type="checkbox"/> Filipino <input type="checkbox"/> Other Pacific Islander <input type="checkbox"/> Portuguese <input type="checkbox"/> White, non-Latino <input type="checkbox"/> Other		6. Primary language spoken in your household <input type="checkbox"/> English <input type="checkbox"/> American Indian language <input type="checkbox"/> Chinese (Cantonese, Mandarin) <input type="checkbox"/> Japanese <input type="checkbox"/> Filipino <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian language <input type="checkbox"/> Spanish <input type="checkbox"/> French <input type="checkbox"/> German <input type="checkbox"/> Other 7. Educational background (Check the highest level completed.) <input type="checkbox"/> 8th grade or less <input type="checkbox"/> Some high school <input type="checkbox"/> High school graduate <input type="checkbox"/> Some college <input type="checkbox"/> College graduate <input type="checkbox"/> Post-baccalaureate or graduate																			
8. How much formal education did your parents obtain? <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">Mother/Guardian</td> <td style="width: 50%; border: none;">Father/Guardian</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> 8th grade or less</td> <td style="border: none;"><input type="checkbox"/> 8th grade or less</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Some high school</td> <td style="border: none;"><input type="checkbox"/> Some high school</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> High school graduate</td> <td style="border: none;"><input type="checkbox"/> High school graduate</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Some college</td> <td style="border: none;"><input type="checkbox"/> Some college</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> College graduate</td> <td style="border: none;"><input type="checkbox"/> College graduate</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Post-baccalaureate or grad.</td> <td style="border: none;"><input type="checkbox"/> Post-baccalaureate or grad.</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Don't know</td> <td style="border: none;"><input type="checkbox"/> Don't know</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Not applicable</td> <td style="border: none;"><input type="checkbox"/> Not applicable</td> </tr> </table>		Mother/Guardian	Father/Guardian	<input type="checkbox"/> 8th grade or less	<input type="checkbox"/> 8th grade or less	<input type="checkbox"/> Some high school	<input type="checkbox"/> Some high school	<input type="checkbox"/> High school graduate	<input type="checkbox"/> High school graduate	<input type="checkbox"/> Some college	<input type="checkbox"/> Some college	<input type="checkbox"/> College graduate	<input type="checkbox"/> College graduate	<input type="checkbox"/> Post-baccalaureate or grad.	<input type="checkbox"/> Post-baccalaureate or grad.	<input type="checkbox"/> Don't know	<input type="checkbox"/> Don't know	<input type="checkbox"/> Not applicable	<input type="checkbox"/> Not applicable	9. Are you currently a student or continuing your education? <input type="checkbox"/> yes <input type="checkbox"/> no 10. If yes, mark what best describes your current situation. <input type="checkbox"/> Finishing GED <input type="checkbox"/> Finishing high school <input type="checkbox"/> Eureka adult education <input type="checkbox"/> Working on college degree/certificate <input type="checkbox"/> Other	
Mother/Guardian	Father/Guardian																				
<input type="checkbox"/> 8th grade or less	<input type="checkbox"/> 8th grade or less																				
<input type="checkbox"/> Some high school	<input type="checkbox"/> Some high school																				
<input type="checkbox"/> High school graduate	<input type="checkbox"/> High school graduate																				
<input type="checkbox"/> Some college	<input type="checkbox"/> Some college																				
<input type="checkbox"/> College graduate	<input type="checkbox"/> College graduate																				
<input type="checkbox"/> Post-baccalaureate or grad.	<input type="checkbox"/> Post-baccalaureate or grad.																				
<input type="checkbox"/> Don't know	<input type="checkbox"/> Don't know																				
<input type="checkbox"/> Not applicable	<input type="checkbox"/> Not applicable																				
11. Last year's household income level <input type="checkbox"/> Less than \$8,000 <input type="checkbox"/> \$8,001-14,000 <input type="checkbox"/> \$14,001- 22,000 <input type="checkbox"/> \$22,001 and above	13. If you answered yes to prior question how many hours a week do you and other household members work? <table style="width: 100%; border: none;"> <tr> <td style="width: 33%; border: none;"><i>Head of household</i></td> <td style="width: 33%; border: none;"><i>Family member # 1</i></td> <td style="width: 33%; border: none;"><i>Family member # 2</i></td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> 1-9</td> <td style="border: none;"><input type="checkbox"/> 1-9</td> <td style="border: none;"><input type="checkbox"/> 1-9</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> 10-20</td> <td style="border: none;"><input type="checkbox"/> 10-20</td> <td style="border: none;"><input type="checkbox"/> 10-20</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> 21-40</td> <td style="border: none;"><input type="checkbox"/> 21-40</td> <td style="border: none;"><input type="checkbox"/> 21-40</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> over 40</td> <td style="border: none;"><input type="checkbox"/> over 40</td> <td style="border: none;"><input type="checkbox"/> over 40</td> </tr> </table>			<i>Head of household</i>	<i>Family member # 1</i>	<i>Family member # 2</i>	<input type="checkbox"/> 1-9	<input type="checkbox"/> 1-9	<input type="checkbox"/> 1-9	<input type="checkbox"/> 10-20	<input type="checkbox"/> 10-20	<input type="checkbox"/> 10-20	<input type="checkbox"/> 21-40	<input type="checkbox"/> 21-40	<input type="checkbox"/> 21-40	<input type="checkbox"/> over 40	<input type="checkbox"/> over 40	<input type="checkbox"/> over 40			
<i>Head of household</i>	<i>Family member # 1</i>	<i>Family member # 2</i>																			
<input type="checkbox"/> 1-9	<input type="checkbox"/> 1-9	<input type="checkbox"/> 1-9																			
<input type="checkbox"/> 10-20	<input type="checkbox"/> 10-20	<input type="checkbox"/> 10-20																			
<input type="checkbox"/> 21-40	<input type="checkbox"/> 21-40	<input type="checkbox"/> 21-40																			
<input type="checkbox"/> over 40	<input type="checkbox"/> over 40	<input type="checkbox"/> over 40																			
12. Is anyone in your household employed or self-employed? <input type="checkbox"/> yes <input type="checkbox"/> no	14. Public assistance and other social services (Please mark services received other than affordable housing assistance.) <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"><input type="checkbox"/> Unemployment</td> <td style="width: 50%; border: none;"><input type="checkbox"/> GAIN</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Social Security Insurance</td> <td style="border: none;"><input type="checkbox"/> Veteran benefits</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Disability</td> <td style="border: none;"><input type="checkbox"/> WIC program</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Child care services</td> <td style="border: none;"><input type="checkbox"/> Food stamps</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Private Industry Council</td> <td style="border: none;"><input type="checkbox"/> AFDC</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Assistance with utilities</td> <td style="border: none;"><input type="checkbox"/> Other</td> </tr> </table>			<input type="checkbox"/> Unemployment	<input type="checkbox"/> GAIN	<input type="checkbox"/> Social Security Insurance	<input type="checkbox"/> Veteran benefits	<input type="checkbox"/> Disability	<input type="checkbox"/> WIC program	<input type="checkbox"/> Child care services	<input type="checkbox"/> Food stamps	<input type="checkbox"/> Private Industry Council	<input type="checkbox"/> AFDC	<input type="checkbox"/> Assistance with utilities	<input type="checkbox"/> Other						
<input type="checkbox"/> Unemployment	<input type="checkbox"/> GAIN																				
<input type="checkbox"/> Social Security Insurance	<input type="checkbox"/> Veteran benefits																				
<input type="checkbox"/> Disability	<input type="checkbox"/> WIC program																				
<input type="checkbox"/> Child care services	<input type="checkbox"/> Food stamps																				
<input type="checkbox"/> Private Industry Council	<input type="checkbox"/> AFDC																				
<input type="checkbox"/> Assistance with utilities	<input type="checkbox"/> Other																				
15. Number of years at this address <input type="checkbox"/> 1 or less <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 or more		16. Is this your first time in affordable housing? <input type="checkbox"/> yes <input type="checkbox"/> no																			
17. Have you ever been homeless? <input type="checkbox"/> yes <input type="checkbox"/> no																					

Continued on next page

APPENDIX 2—CONTINUED

<p>18. How long were you on a waiting list for affordable housing assistance? _____</p> <p>19. Was this housing your first choice? __ yes __ no</p> <p>20. If no to the above question what was your first choice? _____</p>	<p>21. Please check items below if you have them.</p> <table border="0"><tr><td><input type="checkbox"/> Automobile</td><td><input type="checkbox"/> Credit card</td></tr><tr><td><input type="checkbox"/> Computer</td><td><input type="checkbox"/> VCR</td></tr><tr><td><input type="checkbox"/> Telephone</td><td><input type="checkbox"/> Library card</td></tr><tr><td><input type="checkbox"/> Cable TV</td><td><input type="checkbox"/> Music system</td></tr><tr><td><input type="checkbox"/> Co-op membership</td><td></td></tr></table>	<input type="checkbox"/> Automobile	<input type="checkbox"/> Credit card	<input type="checkbox"/> Computer	<input type="checkbox"/> VCR	<input type="checkbox"/> Telephone	<input type="checkbox"/> Library card	<input type="checkbox"/> Cable TV	<input type="checkbox"/> Music system	<input type="checkbox"/> Co-op membership	
<input type="checkbox"/> Automobile	<input type="checkbox"/> Credit card										
<input type="checkbox"/> Computer	<input type="checkbox"/> VCR										
<input type="checkbox"/> Telephone	<input type="checkbox"/> Library card										
<input type="checkbox"/> Cable TV	<input type="checkbox"/> Music system										
<input type="checkbox"/> Co-op membership											
<p>22. What kinds of things do you do for your leisure and recreation time? (Check all that apply.)</p> <table border="0"><tr><td><input type="checkbox"/> Arts/crafts</td><td><input type="checkbox"/> Sports</td></tr><tr><td><input type="checkbox"/> Music/theater</td><td><input type="checkbox"/> Cooking</td></tr><tr><td><input type="checkbox"/> Reading/writing</td><td><input type="checkbox"/> Go to park/beach</td></tr><tr><td><input type="checkbox"/> Television</td><td><input type="checkbox"/> Nothing</td></tr><tr><td><input type="checkbox"/> Movies</td><td><input type="checkbox"/> Other (specify) _____</td></tr></table> <p>23. Are you registered to vote? __ yes __ no</p>	<input type="checkbox"/> Arts/crafts	<input type="checkbox"/> Sports	<input type="checkbox"/> Music/theater	<input type="checkbox"/> Cooking	<input type="checkbox"/> Reading/writing	<input type="checkbox"/> Go to park/beach	<input type="checkbox"/> Television	<input type="checkbox"/> Nothing	<input type="checkbox"/> Movies	<input type="checkbox"/> Other (specify) _____	<p>24. Do you belong to any clubs, organizations, or religious groups? __ yes __ no</p> <p>25. I was raised in affordable housing. __ yes __ no</p> <p>26. I am kept up to date on what's going on where I live with a bulletin or other written communication. __ yes __ no</p>
<input type="checkbox"/> Arts/crafts	<input type="checkbox"/> Sports										
<input type="checkbox"/> Music/theater	<input type="checkbox"/> Cooking										
<input type="checkbox"/> Reading/writing	<input type="checkbox"/> Go to park/beach										
<input type="checkbox"/> Television	<input type="checkbox"/> Nothing										
<input type="checkbox"/> Movies	<input type="checkbox"/> Other (specify) _____										
<p>27. Describe your last housing circumstances just prior to coming here. What did you like? What did you not like? What did you want to see changed?</p> <p>28. If you could make improvements where you live what would they be?</p> <p>29. Is there anything that you would like to add about this place where you live that you feel was not covered in this questionnaire?</p> <p><i>This concludes our questions. Thank you for helping. If you have any question please don't hesitate to call us at the Journalism Department at Humboldt State University at 826-5925.</i></p>											

APPENDIX 3

PERSONAL INTERVIEW QUESTIONS FOR "ILLUSTRATIVE-CASE" INTERVIEWS

1. Demographic questions

The following demographic facts were determined and recorded for each person interviewed (along with elaborative details also, where appropriate): gender, age, marital status, household size, educational level, educational level of parents, whether the informant is currently a student, which forms (if any) of public assistance, other than Section 8 housing assistance, the informant is now receiving, the number of years the informant has lived at the current address, whether the current residence represents the first time the informant has lived in Section 8 affordable housing, whether the informant has ever been homeless, organizations or religious groups, if any, to which the informant belongs, and whether the informant was raised in affordable housing.

2. **Tell me about the places where you have lived before this place. What were you doing in your life as you moved from place to place?**

3. **How would you describe where you live to someone who had never been here before? Follow-up questions: What do you like about living here? What do you dislike about living here?**

4. **If you had to pick a favorite story to tell someone else about where you live, what would it be? Any other favorite stories you'd like to tell?**

5. **Think about where you'd like to be in your life in the next five years. Do you believe living in affordable housing (where you live now) has helped you or hindered you in reaching that goal? Please describe how.**

6. **What do you feel the goals of affordable housing should be?**

TABLE 1. DEMOGRAPHIC CHARACTERISTICS OF SAMPLE PARTICIPANTS FROM TARGET POPULATIONS¹

		All (121)	River Community (15)	Humboldt Plaza (47)	Voucher (59)
Age					
Average		42.4	38.9	44.8	41.3
Median		39	34	42	39
Range		18-84	20-77	18-80	24-84
Gender					
Male		13.3% (n = 16)	13.3% (2)	10.6% (5)	15.3% (9)
Female		86.7% (104)	86.7% (13)	89.4% (42)	84.7% (50)
Marital status					
Single		56.3% (67)	66.7% (10)	59.6% (28)	49.2% (29)
Married		19.3% (23)	6.7% (1)	19.1% (9)	22.0% (13)
Other		24.4% (29)	20.0% (3)	19.1% (9)	28.8% (17)
Number in household					
Adults	1	62.0% (75)	46.7% (7)	61.7% (29)	66.1% (39)
	2	28.9% (35)	33.3% (5)	27.6% (13)	28.8% (17)
	3	2.5% (3)	0.0% (0)	2.1% (1)	3.4% (2)
	5+	1.6% (2)	0.0% (0)	2.1% (1)	1.7% (1)
	Average	1.5	1.4	1.5	1.4
Median	1.0	1.0	1.0	1.0	
Children	0	31.4% (38)	33.3% (5)	46.8% (22)	18.6% (11)
	1	35.5% (43)	40.0% (6)	34.0% (16)	35.6% (21)
	2	12.4% (15)	13.3% (2)	4.2% (2)	18.6% (11)
	3	11.6% (14)	13.3% (2)	6.4% (3)	15.2% (9)
	4	4.1% (5)	0.0% (0)	2.1% (1)	6.8% (4)
	5+	1.6% (2)	0.0% (0)	2.1% (1)	1.7% (1)
Average	1.9	1.1	1.6	1.6	
Median	1.0	1.0	1.0	1.0	
Ethnicity					
White, non-Latino		71.8% (84)	66.7% (10)	61.7% (29)	76.3% (45)
Native American		11.1% (13)			
Portuguese		2.6% (3)			
Other		2.6% (3)			
African American		1.7% (2)			
Central American		0.9% (1)			
Mexican American		0.9% (1)			
Other Latino		0.9% (1)			
Samoan		0.9% (1)			
Other		3.3% (4)			
Primary language in home					
English		96.7% (117)	93.3% (14)	93.6% (44)	100.0% (59)
Other		1.7% (2)			
Education completed					
8th grade or less		5.0% (6)	6.7% (1)	10.6% (5)	0.0% (0)
Some high school		9.9% (12)	0.0% (0)	17.0% (8)	6.7% (4)
High school grad		19.8% (24)	20.0% (3)	19.1% (9)	20.3% (12)
Some college		40.5% (49)	46.7% (7)	29.8% (14)	47.4% (28)
College graduate		19.0% (23)	20.0% (3)	14.9% (7)	22.0% (13)
Post-baccalaureate		5.8% (7)	6.7% (1)	8.5% (4)	3.4% (2)
Parents' education					
Mother					
8th grade or less		22.3% (27)	13.3% (2)	27.7% (13)	20.3% (12)
Some high school		12.4% (15)	6.7% (1)	14.9% (7)	11.9% (7)
High school graduate		25.6% (31)	33.3% (5)	21.3% (10)	27.1% (16)

¹ Because of missing data, not all percentages in tables 1-5 total 100%.

TABLE 1—CONTINUED

	All (121)		River Community (15)		Humboldt Plaza (47)		Voucher (59)	
Some college	12.4%	(15)	13.3%	(2)	12.8%	(6)	11.9%	(7)
College grad	12.4%	(15)	20.0%	(3)	4.2%	(2)	16.9%	(10)
Post-baccalaureate	5.8%	(7)	0.0%	(0)	6.4%	(3)	6.8%	(4)
Don't know	6.6%	(8)	6.7%	(1)	10.6%	(5)	3.4%	(2)
Father								
8th grade or less	24.0%	(29)	33.3%	(5)	25.5%	(12)	20.3%	(12)
Some high school	13.2%	(16)	13.3%	(2)	6.4%	(3)	18.6%	(11)
High school grad	23.1%	(28)	6.7%	(1)	27.7%	(13)	23.7%	(14)
Some college	5.8%	(7)	13.3%	(2)	2.1%	(1)	6.8%	(4)
College grad	7.4%	(9)	13.3%	(2)	6.4%	(3)	6.8%	(4)
Post-baccalaureate	9.9%	(12)	6.7%	(1)	8.5%	(4)	11.9%	(7)
Don't know	9.9%	(12)	6.7%	(1)	14.9%	(7)	6.8%	(4)
Currently a student								
Yes	30.6%	(37)	46.7%	(7)	34.0%	(16)	23.7%	(14)
No	66.9%	(81)	53.3%	(8)	66.0%	(29)	76.3%	(44)
If yes, what								
Finishing GED	2.5%	(3)	0.0%	(0)	2.1%	(1)	3.4%	(2)
Finishing high school	2.5%	(3)	0.0%	(0)	6.4%	(3)	0.0%	(0)
Working on college or certificate	23.1%	(28)	40.0%	(6)	21.3%	(10)	20.3%	(12)
Other	15.7%	(19)	13.3%	(2)	14.9%	(7)	16.9%	(10)
Last year's income								
Less than \$8,000	53.7%	(65)	53.8%	(8)	0.7%	(29)	47.4%	(28)
\$8,000-\$14,000	37.2%	(45)	26.7%	(4)	29.8%	(14)	45.8%	(27)
\$14,000-\$22,000	6.6%	(8)	20.0%	(3)	4.2%	(2)	3.1%	(3)
Anyone in household employed or self-employed								
Yes	37.0%	(44)	40.0%	(6)	21.3%	(10)	47.4%	(28)
How many hours worked								
	<i>Head of household</i>		<i>Family member #1</i>		<i>Family member #2</i>			
1-9 hrs.	4.1%	(5)	1.7%	(2)	0.8%	(1)		
10-20 hrs.	10.7%	(13)	3.3%	(4)	1.7%	(2)		
21-40 hrs.	7.4%	(21)	3.3%	(6)	0.8%	(1)		
Public assistance and other social services received								
Unemployment	2.5%	(3)	0.0%	(0)	2.1%	(1)	3.4%	(2)
S.S.I.	28.9%	(35)	6.7%	(1)	46.8%	(22)	20.3%	(12)
Disability	17.4%	(21)	13.3%	(2)	17.0%	(8)	18.6%	(11)
Child care services	9.9%	(12)	6.7%	(1)	8.5%	(4)	11.9%	(9)
Food stamps	49.6%	(60)	46.7%	(7)	42.5%	(20)	17.5%	(33)
A.F.D.C.	43.6%	(53)	33.5%	(5)	40.4%	(19)	49.1%	(29)
G.A.I.N.	7.4%	(9)	6.7%	(1)	4.2%	(2)	10.2%	(6)
Vet. benefits	4.1%	(5)	6.7%	(1)	2.1%	(1)	5.1%	(3)
W.I.C.	13.2%	(16)	13.3%	(2)	14.9%	(7)	11.9%	(7)
P.I.C.	1.7%	(2)	0.0%	(0)	0.0%	(0)	3.4%	(2)
Utility assistance	8.3%	(10)	26.7%	(4)	0.0%	(0)	10.2%	(6)
Other	9.1%	(11)	0.0%	(0)	10.6%	(5)	10.2%	(6)
Number of years at this address								
1 year or less	26.4%	(32)	20.0%	(3)	27.7%	(13)	27.1%	(16)
2 years	21.5%	(26)	26.7%	(4)	23.4%	(11)	18.6%	(11)
3 years	11.6%	(14)	13.3%	(2)	6.4%	(3)	15.2%	(9)
4 years	7.4%	(9)	6.7%	(1)	4.2%	(2)	10.2%	(6)
5 or more years	28.9%	(35)	26.7%	(4)	36.2%	(17)	23.7%	(14)
First time in affordable housing?								
Yes	54.5%	(66)	80.0%	(12)	78.7%	(37)	28.8%	(17)

Continued on next page

TABLE 1—CONTINUED

	All (121)	River Community (15)	Humboldt Plaza (47)	Voucher (59)
Ever been homeless?				
Yes	47.1% (57)	46.7% (7)	38.3% (18)	54.2% (32)
Length of time on affordable housing waiting list				
1–6 months	48.7% (57)	13.3% (2)	68.1% (32)	39.0% (23)
6 months–1 year	17.7% (21)	33.3% (5)	19.1% (9)	11.9% (7)
1–2 years	18.6% (22)	40.0% (6)	6.4% (3)	22.0% (13)
Present housing your first choice				
Yes	64.5% (78)	73.3% (11)	65.9% (31)	61.0% (36)
Possessions in household				
Automobile	72.7% (88)	66.7% (10)	68.1% (32)	78.0% (46)
Computer	21.5% (26)	13.3% (2)	19.1% (9)	25.4% (15)
VCR	64.5% (78)	86.7% (13)	59.6% (28)	62.7% (37)
Library card	66.9% (81)	73.3% (11)	55.5% (26)	74.6% (44)
Music system	57.0% (69)	66.7% (10)	46.8% (22)	62.7% (37)
Credit card	33.4% (41)	46.7% (7)	29.8% (14)	33.9% (20)
Co-op membership	18.2% (22)	60.0% (9)	8.5% (4)	15.2% (9)
Telephone	90.1% (109)	93.3% (14)	93.6% (44)	86.4% (51)
Cable television	61.2% (73)	66.7% (10)	70.2% (33)	52.5% (31)
Leisure/recreational activities				
Arts/crafts	49.6% (60)	46.7% (7)	38.3% (18)	59.3% (35)
Music/theater	34.7% (42)	60.0% (9)	27.7% (13)	33.9% (20)
Reading/writing	78.5% (95)	86.7% (13)	76.6% (36)	78.0% (46)
Television	76.2% (93)	73.3% (11)	83.0% (39)	73.9% (43)
Movies	54.5% (66)	60.0% (9)	48.9% (23)	57.6% (34)
Sports	20.7% (26)	26.7% (4)	17.0% (8)	22.0% (13)
Cooking	38.8% (48)	53.3% (8)	36.2% (17)	37.3% (22)
Park/beach	64.5% (76)	73.3% (11)	55.3% (26)	69.5% (41)
Nothing	7.4% (9)	13.3% (2)	4.2% (2)	8.5% (5)
Other	24.0% (34)	33.5% (5)	25.5% (12)	18.6% (11)
Registered to vote				
Yes	6.7% (1)	6.4% (3)	11.9% (7)	
Belong to any clubs, organizations, or religious groups				
Yes	45.5% (55)	46.7% (7)	46.8% (22)	44.1% (26)
Raised in affordable housing				
Yes	9.1% (11)	6.7% (1)	6.4% (3)	11.9% (7)

TABLE 2: PERCENTAGES OF RESPONSES TO THE CRIME-RELATED ITEMS¹

No.	Crime Indicators		Housing		
			RCH	HP	Voucher
20	"I feel safe in the place where I live during the day."	Agree ²	100%	89%	100%
		Disagree	0%	11%	0%
41	"I feel safe outside at night where I live."	Agree	92%	60%	84%
		Disagree	8%	40%	16%
38	"There is a lot of crime and theft here at the place where I live."	Agree	36%	56%	14%
		Disagree	64%	44%	86%
45	"There is a lot of drug use where I live."	Agree	46%	69%	17%
		Disagree	54%	31%	83%
46	"There is a lot of alcohol use where I live."	Agree	50%	70%	28%
		Disagree	50%	30%	72%
44	"There is a lot of domestic violence where I live."	Agree	7%	57%	14%
		Disagree	93%	43%	86%
52	"People who don't live here often loiter here."	Agree	15%	59%	23%
		Disagree	85%	41%	77%
37	"There is a lot of juvenile delinquency at the place where I live."	Agree	7%	59%	16%
		Disagree	93%	41%	84%
6	"This is not a very good place to bring up children."	Agree	0%	36%	12%
		Disagree	100%	64%	87%

¹ All item response pattern differences in this table are statistically significant, $p < .05$.

² In the questionnaire there were four possible responses: Strongly Agree, Tend to Agree, Tend to Disagree, and Strongly Disagree, which were collapsed into the two categories shown above.

TABLE 3: PERCENTAGES OF RESPONSES TO COMMUNITY INVOLVEMENT ITEMS¹

No.	Crime Indicators		Housing		
			RCH	HP	Voucher
34	"I have input regarding the landscaping here where I live."	Agree ²	79%	0%	67%
		Disagree	21%	100%	33%
35	"I have input regarding the way my place looks inside, such as color of paint, etc."	Agree	33%	6%	42%
		Disagree	66%	94%	58%
36	"This housing is very clean and sanitary in public places like laundry facility, recreation hall, etc."	Agree	93%	42%	88%
		Disagree	7%	58%	12%
2	"The landlord or management here gets very little done."	Agree	0%	17%	45%
		Disagree	100%	83%	55%
4	"If I tried, I could help change some things where I live."	Agree	93%	39%	71%
		Disagree	7%	61%	29%
33	"I am involved in the decision-making process regarding the rules and regulations here where I live."	Agree:	86%	9%	36%
		Disagree	14%	91%	64%
16	"There has been at least one problem related to the place where I live that I had a part in solving."	Agree	69%	45%	79%
		Disagree	31%	55%	21%
53	"If there was a serious problem in the place where I live the people here would get together to solve it."	Agree	93%	32%	85%
		Disagree	7%	68%	15%
7	"When something needs to be done here the whole neighborhood gets behind it."	Agree	71%	12%	34%
		Disagree	29%	88%	66%

¹ All item response pattern differences in this table are statistically significant, $p < .05$.

² In the questionnaire there were four possible responses: Strongly Agree, Tend to Agree, Tend to Disagree, and Strongly Disagree, which were collapsed into the two categories shown above.

TABLE 4. PERCENTAGES OF RESPONSES TO SOCIAL-EMOTIONAL SUPPORT ITEMS¹

No.	Items		Housing		
			RCH	HP	Voucher
14	"I think that 'everyone for her/himself' is a good description of how people act in this place."	Agree ²	20%	59%	38%
		Disagree	80%	41%	62%
5	"People can depend on one another here."	Agree	87%	45%	70%
		Disagree	13%	55%	30%
18	"People here where I live know they can get help from others here if they are in trouble."	Agree	87%	51%	84%
		Disagree	13%	49%	16%
23	"If someone in the place where I live had an emergency I would be willing to help."	Agree	100%	87%	100%
		Disagree	0%	13%	100%

¹ All item response pattern differences in this table are statistically significant, $p < .05$.

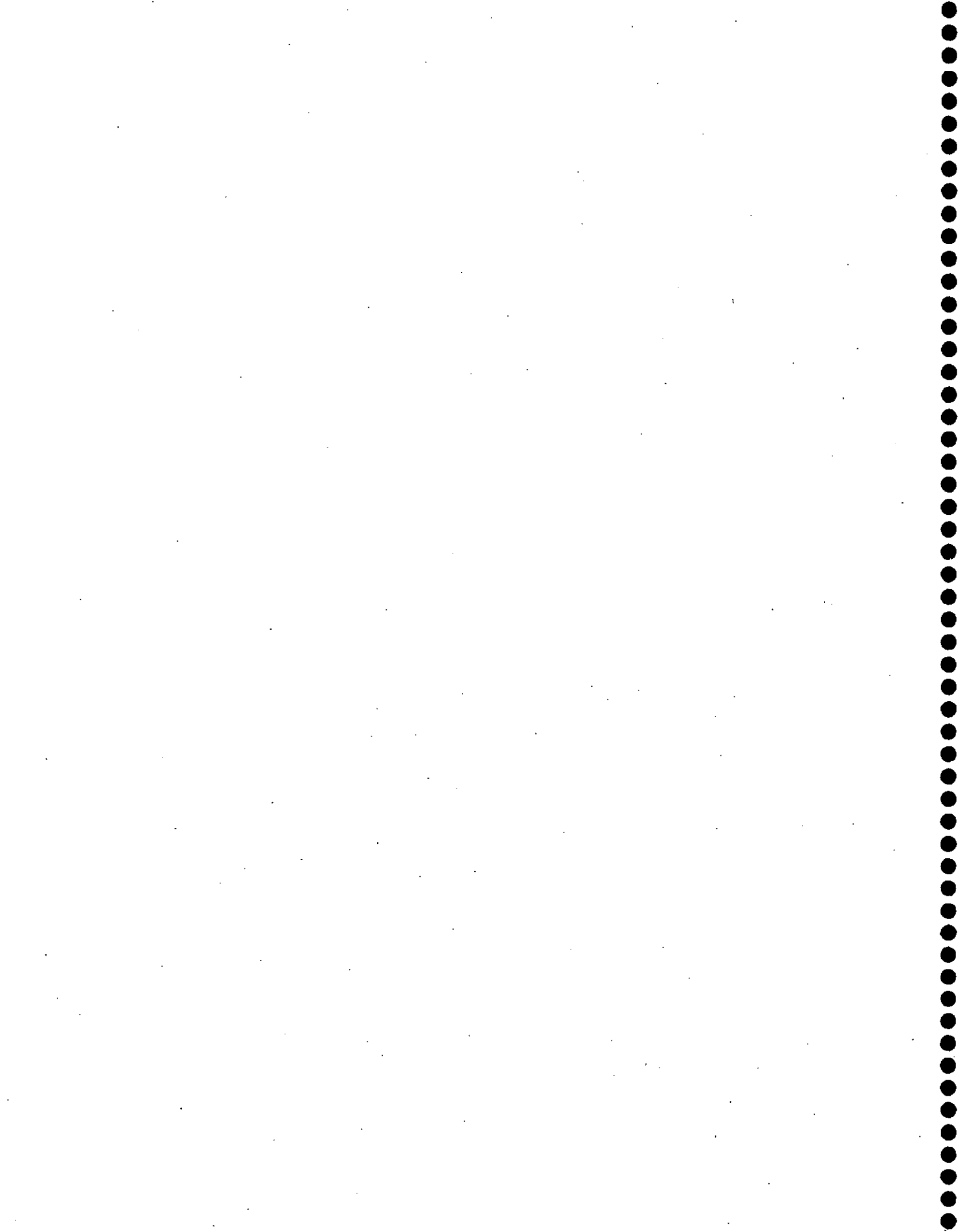
² In the questionnaire there were four possible responses: Strongly Agree, Tend to Agree, Tend to Disagree, and Strongly Disagree, which were collapsed into the two categories shown above.

TABLE 5. PERCENTAGES OF RESPONSES TO OVERALL SATISFACTION ITEMS¹

No.	Items		Housing		
			RCH	HP	Voucher
10	"I feel that I belong here."	Agree ²	100%	51%	76%
		Disagree	0%	49%	24%
11	"I like living in the place where I live."	Agree	100%	63%	81%
		Disagree	0%	37%	19%
24	"Compared to other housing where I have lived, this is the best."	Agree	100%	53%	63%
		Disagree	0%	37%	47%
49	"As soon as the opportunity arises I would like to move from here."	Agree	7%	57%	51%
		Disagree	93%	43%	49%
30	"I am embarrassed to tell people about the place where I live."	Agree	7%	33%	12%
		Disagree	93%	67%	88%
40	"People are constantly moving in and out at the place where I live."	Agree	36%	65%	12%
		Disagree	64%	34%	88%
51	"There is opportunity to get out of affordable housing if one tries."	Agree	57%	60%	33%
		Disagree	43%	40%	67%
B26	"I am kept up to date on what's going on where I live with a bulletin or other written communication."	Agree	100%	87%	20%
		Disagree	0%	13%	70%

¹ All item response pattern differences in this table are statistically significant, $p < .05$.

² In the questionnaire there were four possible responses: Strongly Agree, Tend to Agree, Tend to Disagree, and Strongly Disagree, which were collapsed into the two categories shown above.





In *Social Benefits of Affordable Housing Cooperatives*, nonprofit housing developers and State University of California researchers collaborate to document the effects of different types of housing management on the lives of Humboldt County residents who receive assistance through the federal Section 8 housing subsidy program. By comparing the lives of residents in three models of affordable housing, a cooperative complex, a traditional rental complex, and dispersed rental "voucher" housing units through a survey and case studies, the authors construct a compelling case for cooperative housing, especially for single-mother families, the largest population in affordable housing. This study should inform the work of both affordable housing developers and policy makers, as they look for new and better ways to support low-income families.

Author **Paula Mushrush** is the Executive Director of Humboldt Bay Housing Development corporation, dedicated to acquiring, developing, and managing low-income housing throughout Humboldt County in Northern California. She came to the organization with a California Real Estate License and four years as Property Manager of River Community Homes, a 40-unit cooperative apartment complex in Arcata, California.

Mark A. Larson is a Professor and Chair of the Journalism Department at Humboldt State University. His research interests include investigations into social activism, effects of mass-media content, and determination of public opinion.

Jerry D. Krause is a Professor of Sociology and Director for Applied Social Analysis and Education at Humboldt State University. His areas of research and practice are: community development, social psychology, program evaluation, and criminal justice.

The Center for Cooperatives was established by the California State Legislature in 1987 in response to the growing need for information and technical assistance by California's cooperatives. The Center carries out and promotes research about cooperatives and provides education and development support to California's cooperatives.

Located on the University of California, Davis campus, the Center serves the public by supporting housing, agricultural, consumer, child-care, credit, and other cooperatives, drawing its teaching and research resources from both academia and the broader cooperative business community.

For more information about the Center, its programs and publications, call 916/752-2408, fax 916/752-5451, or write:

**Center for Cooperatives
University of California
Davis, CA 95616**

\$10.00

ISBN: 1-885641-17-6