

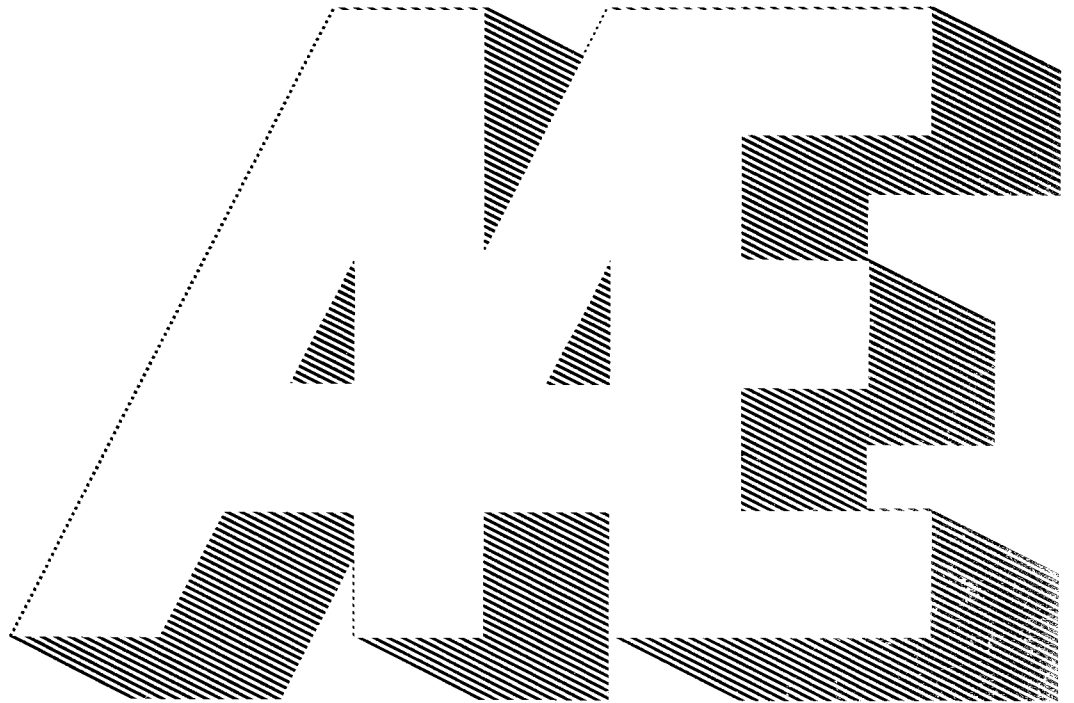
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Report on:  
Selected Aspects of the  
**Jacksonville**  
Housing Allowance Experiment

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**ADMINISTRATIVE AGENCY EVALUATION  
EXPERIMENTAL HOUSING ALLOWANCE PROGRAM**

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REPORT ON  
SELECTED ASPECTS OF THE  
JACKSONVILLE HOUSING ALLOWANCE EXPERIMENT

Administrative Agency Experiment Evaluation  
Experimental Housing Allowance Program

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## FOREWORD

This report presents the results of a special analysis undertaken as part of the evaluation of the Administrative Agency Experiment. It is based upon the experiences of the agency and participants involved in the operation of the Experiment in Jacksonville, Florida. The Administrative Agency Experiment and its evaluation are being conducted by the Office of Policy Development and Research of the U.S. Department of Housing and Urban Development, as part of the Department's Experimental Housing Allowance Program.

The analysis upon which this report is based was undertaken when it became clear that the experiences of the Jacksonville Agency differed significantly from those of the other administrative agencies. In particular, problems arose in the limited and unrepresentative response of the eligible population in applying to the program, and in the failure of significant numbers of black families to participate successfully in the program. This report is limited to an analysis of only these two aspects of the Jacksonville experience. Other aspects of the experiment in Jacksonville, and the experiences of the other agencies, are studied in a series of reports on the Administration of a Housing Allowance Program.

This report begins with a summary of the analysis and findings. Chapter 2 presents an introduction to the Administrative Agency Experiment and to this report. Chapter 3 provides an overview of the research methodology; Chapter 4 contains background information on the Jacksonville Agency; Chapters 5 through 11 present the analyses of the issues under study; and Chapter 12 contains a summary of findings and conclusions. Several appendices are also included which provide additional materials in support of the analysis.

The principal author of this report was William Holshouser, who directed the research and wrote the final draft; Linda Christ did much of the research and report preparation. Other individuals who contributed to the research effort were: Carol Conaway, David Budding, Mireille Ernst, Richard Frusher, Alex Garcia-Mata, William Hamilton, Brenda Jones, Wendell Knox, Jean McMillan, and Carl White. The participant case studies and the observational data were provided by the on-site observer, Erve Chambers.

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Senior Abt staff who have directed, reviewed, and shaped the evaluation of which this report is a part, include: Helen Bakeman, Deputy Project Director; David Budding, Senior Scientist on the project; Mireille Ernst, Director of Analysis; Dr. William Hamilton, Technical Director of the project; Barbara Sampson, Area Vice President; Frank Smith, Project Director; Dr. Walter Stellwagen, Chief Social Scientist of the company; and Dr. James Wallace, Director of Analysis for the Housing Allowance Demand Experiment, who provided thoughtful and insightful review of the report. The report and its many drafts were produced by Carol Cunningham and Susan Murphy.

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1.0 EXECUTIVE SUMMARY

The U.S. Department of Housing and Urban Development is conducting three experiments designed to test the concept of housing allowances. Housing allowances provide regular cash payments to eligible families living in decent, safe, and sanitary housing of their own choice.

Two experiments (the Demand Experiment and the Supply Experiment) are designed to measure the responses of households and markets to a housing allowance program. The third (the Administrative Agency Experiment--AAE) is designed to identify appropriate and effective methods for administering such a program.

This report is the result of a special study conducted at Jacksonville, Florida, one of the eight sites participating in the Administrative Agency Experiment. The allowance program was administered at each site by an existing public agency; the agencies' objective was to design and implement housing allowance programs adapted to their localities, with a minimum amount of guidance and regulation from HUD.

Each agency sought to enroll a target number of participants generally representative of the total eligible population at each site. To receive housing allowance payments, households had to apply for participation and then fulfill two eligibility criteria: an income eligibility test and an inspection to assure that the housing unit selected was decent, safe, and sanitary. Households that passed the income eligibility test were enrolled in the program; enrolled households that located housing meeting agency quality requirements became program recipients. The agencies were responsible for designing their own approaches for attracting applicants and for determining income and housing eligibility.

With the exception of Jacksonville, all the agencies participating in the Administrative Agency Experiment attained at least 90 percent of their total target number of allowance recipients. Jacksonville attained only 338 out of a planned 900 recipients, a shortfall of 62 percent. Further, black households in Jacksonville experienced greater difficulty than white households in becoming allowance recipients. Of 677 black households who enrolled in the program after meeting the income eligibility requirements, only 145, or 21 percent, succeeded in locating housing that met the agency's quality

criteria. The comparable success figure for white enrollees was 54 percent (186 recipients of 347 enrollees). No other experimental site had such a striking disparity between black and white success in becoming allowance recipients.

The table below is a comparison of black and white enrolled households that succeeded in becoming recipients at Jacksonville and two other sites in the experiment (Durham, North Carolina, and Peoria, Illinois). All three sites have significant minority populations and a relatively tight supply of vacant, standard rental units in the low-to-moderate rent range.

TABLE 1-1  
PERCENTAGES OF ENROLLED HOUSEHOLDS BECOMING RECIPIENTS

Site	White	Black	Total
Jacksonville	54%	21%	33%
Durham	71	71	71
Peoria	69	51	65

1.1 APPLICANT RESPONSE

Applicant response was a contributing factor to the Jacksonville agency's inability to reach its participation target. Jacksonville received 1.9 applications per planned recipient, compared to Durham with 2.5 and Peoria with 2.3.

White households and households with incomes higher in the eligibility range were substantially underrepresented compared to the Jacksonville plan. Although upper income eligibility limits stretched from \$4,800 per year for a one-person household to \$7,300 for a household of nine or more, 57 percent of the Jacksonville applicants had income of less than \$2,000. Two-thirds of the applications were from black households--a nearly exact reversal of agency plans, which were based on an estimate of the city's eligible population.

The low and unrepresentative applicant response was associated both with the techniques that were used to generate applicants and also with the intensity of the publicity campaign. The Jacksonville agency had decided to implement a low-key effort to attract applicants, expecting that applicants would greatly exceed the available openings for program beneficiaries. To solicit

applications, referrals were sought from other social service programs, public appearances were made by agency staff, posters were publicly displayed, and a limited use was made of media advertising.

When it became apparent that these solicitation methods were not producing sufficient applicants, their intensity was increased, with corresponding increases in applications. However, the number of applications per month that would have been necessary to attain the agency's planned number of applicants was reached during only one month.

About one-third of the applicants were referred to the program by other social service agencies. Approximately 70 percent of referred households were black; an equal percentage had incomes of under \$2,000 per year. White applicants and applicants with incomes toward the upper end of the eligibility range tended to apply more often as the result of television advertisements and pamphlets. Overall, however, these two media accounted for only 14 percent of all applications.

A factor that may have discouraged white applicants and applicants with relatively higher eligible incomes is that the Jacksonville housing allowance program acquired a "welfare" image. Welfare programs in Jacksonville serve a predominantly black clientele.

## 1.2 HOUSING SEARCH

The agency decided that to receive payments, an enrolled household had to find housing which complied with Jacksonville's minimum housing code. Compliance was certified by regular city inspectors. Households were free to choose any unit they desired (including the one in which they resided) provided the unit passed inspection and the landlord agreed to required lease provisions.

The Jacksonville code was not especially stringent, but it was rigorously applied. The strict enforcement may have made the Jacksonville housing standard more stringent overall than the standards used by other experimental agencies. The standards, in combination with the city's relatively poor quality lower-income housing stock, became a major obstacle to participation. Their direct effect was clear--the highest failure rate on first inspection of any site--but the indirect effects were even stronger. Many enrollees

were unable even to locate a unit to present for inspection, either because they felt sure the unit would fail, or because suppliers refused to permit an inspection.

Black enrollees entered the program at a disadvantage relative to whites. They occupied housing of poorer quality, were more often living in subsidized housing (from which they had to move to participate in the allowance program), were more dissatisfied with their housing, and more often intended to move to new housing with the help of the program. The segregated housing market in Jacksonville further limited their moving possibilities.

Over 90 percent of black households planned to move to new units; the comparable figure for whites was 67 percent. Both black and white enrollees planning to move were less successful in their efforts to become recipients than those households planning to stay in their present units. Generally households planning to move lived in lower quality housing and were more dissatisfied with their housing than enrollees planning to remain in their current units. Eighty percent of the black enrollees and 52 percent of the enrolled whites planning to move failed to become recipients. All households attempting to locate a new dwelling unit had to face a relatively tight market for vacant, standard, lower-cost units.

Black households found it more difficult than whites to locate acceptable units for a complex set of reasons, many related to the segregated housing market. The requirement that units meet the city code excluded much of the available housing in traditional black submarkets, where the majority of black households searched. Units outside these areas were unfamiliar to many black households, and suppliers there were reluctant to rent to them.

Very few formal allegations of racial discrimination were reported, although interviews with suppliers indicated that such discrimination was a normal part of the Jacksonville housing market. Some landlords in the middle income submarket refused to accept program participants as tenants because they felt it would cause other tenants to move. Other landlords refused to accept female-headed households, large households, or households with welfare or other forms of grant income. Interviewers and agency staff often felt that these practices were disguised forms of racial discrimination, but documentation of intent is unavailable.

Many enrolled households--66 percent of blacks and 22 percent of whites--never presented a unit for inspection. Enrollees' failure to present units reflected such problems as landlord non-cooperation and enrollees' expectations that particular units would not pass inspection. Once a unit was presented for inspection, however, about the same percentage of units eventually passed for black and white households.

Landlords' attitudes toward the allowance inspection may have been affected by the regular city inspection program, which had required substantial rehabilitation or demolition. Also, because the allowance program was small-scale and of limited duration, it provided relatively weak incentives to landlords to improve units not complying with the code.

The agency made some attempts to overcome the resistance of suppliers and to assist enrollees during their search. Efforts to elicit supplier cooperation were sporadic and for the most part directed toward larger suppliers, especially those belonging to organizations of suppliers of low-income housing. These suppliers had little economic incentive to cooperate. Although the agency displayed a willingness to alter some aspects of the program in response to landlord concerns, their efforts did not significantly diminish the reluctance of landlords to cooperate.

The agency offered a range of services to assist enrollees: mandatory sessions dealing with program information and equal opportunity rights, voluntary housing information workshops, individual counseling at the request of participants, child care, transportation to visit units, a list of available units, and, for a limited period, legal services. The services, except for those which were mandatory, were used only by a few enrollees, although those who used them felt they were helpful.

### 1.3 CONTINUING RESEARCH

The enrollment period in Jacksonville lasted from April to November of 1973. Because the outcomes at the site were significantly different from the other sites in the experiment, the decision was made to commission this special study. It was also decided to reopen enrollment in Jacksonville to determine whether altered administrative procedures would affect program outcomes.

The second enrollment period began in September 1974 and ended in July of the following year. The major administrative changes initiated included a more intensive publicity campaign and increased efforts by the agency to enlist the support of Jacksonville housing suppliers. A second study detailing the administrative changes in the second enrollment period, the resultant changes in participant outcomes, and comparing the results of the two enrollment periods is currently in progress.

## 2.0 INTRODUCTION

### Selected Aspects of the Jacksonville Housing Allowance Experiment

This report is the first of two special studies on Jacksonville to be prepared as part of the evaluation of the Administrative Agency Experiment (AAE). The two special studies were designed at the request of the Department of Housing and Urban Development (HUD) when it became apparent that the experimental program in Jacksonville, Florida, had encountered problems which differed in degree, if not in kind, from the experience of other agencies participating in the experiment. The result of these problems was a failure to gain the intended number of allowance recipients within the time allotted. Jacksonville's limited success in recruiting program participants seemed to be related to two difficulties: a low rate of applications from white and middle-income eligible families; and a high rate of failure among black households in meeting program requirements, particularly those related to finding standard housing. These two problems will be analyzed in the chapters that follow.

Since it seemed possible that changes in administrative procedures could reduce the problems observed, HUD also authorized the Jacksonville Department of Housing and Urban Development (JHUD) to re-open enrollment and try once again to recruit the desired experimental population. The second special study will analyze and compare the results of the two efforts.

This chapter is presented in two parts. Section 2.1 provides general background and an introduction to the Experimental Housing Allowance Program, the Administrative Agency Experiment, and the evaluation of the AAE. The reader who is already familiar with the AAE is encouraged to turn to Section 2.2, which outlines the purpose and focus of the report.

The rest of the report, Chapters 3 through 12 and the Appendices, is organized as follows.

Chapter 3 describes the research design used for the study. It begins with a flow chart that pictures the steps a household must take to reach recipient status, and it identifies the steps which are the object of this study. The chapter then identifies the major issues to be analyzed, translates them into research questions, and describes the data and analytic methods used

in the report. Chapter 4 gives background information on Jacksonville and the agency administering the program in order to provide a context for the analysis. Chapter 5 examines agency difficulty in meeting the planned profile. Chapters 6-11 discuss enrollee attainment of recipient status. The first chapter in this group is introductory; the other five analyze the complex interactions that took place among enrollees, the agency and Jacksonville housing suppliers as enrolled households sought to find units that met program requirements. Chapter 12 presents a summary of findings and conclusions.

Appendices I and II supplement the descriptions of data, data collection, and analysis methods found in the body of the report. Appendix III describes the agency procedures and activities which may have influenced enrollee attainment of recipient status. Appendix IV compares applicants and enrollees at two other sites of the Experimental Housing Allowance Program with those at Jacksonville. Appendix V presents case studies of two enrolled households which did not find adequate housing. And finally, Appendices VI and VII give additional data on the analyses in Chapter 7.

## 2.1 ADMINISTRATIVE AGENCY EXPERIMENT

The Administrative Agency Experiment (AAE) is one of three experiments<sup>1</sup> being conducted by the U.S. Department of Housing and Urban Development (HUD) as part of the Experimental Housing Allowance Program (EHAP). These experiments, authorized by the Housing and Urban Development Act of 1970,<sup>2</sup> are designed to test the concept of providing direct cash payments to needy families to assist them in obtaining adequate housing.

The Administrative Agency Experiment will evaluate management issues in an allowance program. The experiment, operated by eight public agencies in different housing markets across the country, provides allowances to as many

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<sup>1</sup> The other experiments examine what happens to participants under various formulations of a housing allowance program (Demand Experiment), and how the housing market responds to a full-scale program (Supply Experiment).

<sup>2</sup> Section 504, as amended by the 1974 Housing and Community Development Act (Section 804).



as 900 families in each location. Information is collected on different administrative procedures used, the effects and costs of each, and the experiences of agencies and participants in the program.

In late 1972 and early 1973, after an initial program design period, HUD selected eight agencies for participation in the Administrative Agency Experiment. These agencies--two local housing authorities, two metropolitan area government agencies, two state community development agencies, and two welfare agencies--were chosen to provide diversity in administrative structures, geographic areas, and housing markets. Each was required to plan and conduct a housing allowance program within its jurisdiction. HUD prescribed specific administrative guidelines for all agencies:

Eligibility rules for program participants were specified.

The allowance is computed as the difference between a payment standard for a given household size and a percentage of the household's income; the allowance payment cannot exceed the household's actual rent payment.

The agency must ensure that the unit a family chooses is standard (selection of inspection method and definition of "standard" were left to each agency).

Housing market information and equal housing opportunity services must be available to participants.

The Program is restricted to rental housing. (The use of a lease was required by the funding vehicle for the program, Section 23 of the Housing Act of 1937.)<sup>1</sup>

Payments were limited to 24 monthly allowances for each participating household with an obligation for continued housing assistance for three more years.

Required reporting formats were specified (both financial and nonfinancial) for use in the evaluation.

These regulations were required either by law or to enable a uniform evaluation of the agencies' operations. Beyond them, variation in administrative practices was encouraged.

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<sup>1</sup> "Section 23 of the Housing Act of 1937" refers to the Leased Housing Program described in Section 23 of that act, as amended by the Housing and Urban Development Act of 1965. Section 23 was in effect when the AAE agencies planned their operations, but has since been revised by Section 8 of the Housing and Community Development Act of 1974.

Each agency prepared a detailed plan, specifying how it would conduct the program, whom it would serve, how much it would spend, and when each program event would occur. After a review of these plans by HUD, contracts were signed and the agencies began enrollment. The agencies then operated over a three-year period. The first year was devoted to bringing participants into the program. For the next two years, the agencies made payments and provided other services to participants as required, transferring families to other housing programs when they had received 24 months of payments under the experiment. The experiences of the agencies that operated the programs and of the people who participated provide the basic information for the evaluation.

#### EVALUATION DESIGN

The Administrative Agency Experiment is sometimes called a "naturalistic experiment" to contrast its design and research strategy with that of classic experimental research. In the latter type of experiment, three elements--program design, the design of data collection, and analysis design--are governed by scientific principles to maximize the validity of answers to a limited, prespecified set of questions.

As a naturalistic experiment, the AAE did not impose a predetermined set of variations in administrative methods that could be measured through the evaluation. Instead, the program design encouraged each agency to develop its own means of administering a housing allowance program. This naturalistic approach requires evaluation of both the meaningful administrative variations that occurred among agencies and the differences in program operations and outcomes associated with such variations.

Data collection was initially governed by an assessment of what information about participants and agencies might be useful if significant variations in administrative procedures occurred. Analytic design has therefore been an ongoing process; each analysis is performed within constraints created by the actual variation in administrative practice and by the data actually collected. In this sense there is not one but many research designs in the AAE. A brief review of each of the three elements of the evaluation design may be helpful.

## Program Design

The basic responsibility for program design in the Administrative Agency Experiment was given to the eight participating agencies. Each agency had shown strong interest in implementing a housing allowance program, and each was encouraged to decide how to structure its own administrative process. To help agency planners, a program manual<sup>1</sup> sketched out plausible administrative options for carrying out the different tasks assigned to the agencies. Each agency attempted to define an approach to administering an allowance program that would be successful in reaching and serving the eligible population in its program area.

HUD planners deliberately selected agencies with significantly different locations, prior experience, eligible populations, and housing markets (Table 2-1). Because of the diversity of the agencies selected and the different settings within which they had to operate, HUD planners hoped that the agencies would implement significantly different approaches to the administration of a housing allowance program.

No attempt was made either to force variation in what the agencies chose to do or to encourage extreme options. Neither was it assumed that variation would occur on all tasks, nor that all variations would be important. The hope for variation in administrative procedure was generally fulfilled. The eight agencies differed in important ways in the major elements of administration, and many of the major design options for administering a housing allowance program were represented in the Administrative Agency Experiment.<sup>2</sup>

## The Design of Data Collection

Although the basic data collection strategy had to be formulated before detailed information about program design was available,<sup>3</sup> the general research objectives had two major implications for data collection. First,

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<sup>1</sup> Agency Program Manual (Cambridge: Abt Associates Inc., 1972).

<sup>2</sup> Some of these options, and the administrative framework within which they occur, are discussed in the Third Annual Report of the Administrative Agency Experiment (Cambridge: Abt Associates Inc., 1976), pp. 9-16.

<sup>3</sup> Later instruments and interviews with agency staff could be tailored to some degree to specific sites.

TABLE 2-1  
CHARACTERISTICS OF THE 8 AAE SITES

Location of Administrative Agency	Contracting Agency	Character of Site			Demographics				Housing		
		Location	Population of Program Area	Density (Geographic Character)	% Families Below Poverty	% Minority	No. Eligible Population (Households)	Eligible Households as % of Total Households	Rental	Condition % Lacking Plumbing	Rental Vacancy Rate
Salem, Oregon	Housing Authority of City of Salem	Pacific West	93,041	Medium-sized city with adjacent growth area	7.9%	1.7%	5,232	9%	37.3%	1.5%	7.2%
Springfield, Massachusetts	Commonwealth of Massachusetts Department of Community Affairs	New England	472,917	Area of multiple medium sized cities and towns	6.6%	5.0%	17,572	13%	41.5%	2.7%	6.2%
Peoria, Illinois	State of Illinois Dept. of Local Government Affairs Office of Housing and Buildings	East North Central	196,865	Medium sized city with nearby rural areas	5.9%	6.3%	5,235	10%	30.9%	3.0%	4.5%
San Bernardino, California	San Bernardino County Board of Supervisors	Pacific West	547,258	Area of multiple medium sized cities	9.8%	23.0% <sup>a</sup>	19,745	12%	36.4%	.9%	12.0%
Bismarck, North Dakota	Social Services Board of North Dakota	West North Central	104,187	Small cities and towns with surrounding rural areas	7.4%	.8%	2,176	7%	38.1%	3.3 <sup>b</sup>	6.1%
Jacksonville, Florida	Jacksonville Department of Housing and Urban Development	South Atlantic	545,900	Large metropolitan area	14.0%	22.9%	17,429	11%	32.7%	4.4%	4.0%
Durham, North Carolina	Durham County Department of Social Services	South Atlantic	132,681	Medium sized city with adjacent rural areas	14.0%	37.6%	5,620	14%	53.0%	2.9%	6.0%
Tulsa, Oklahoma	Tulsa Housing Authority	West South Central	342,000	Large metropolitan area	9.0%	12.5%	8,734	7%	33.0%	1.9%	13.6%

<sup>a</sup> Includes 16% "Persons of Spanish Language or Spanish Surname."

<sup>b</sup> More recent housing studies of Bismarck indicate that the 1970 census overstated the degree of substandardness in the city's housing.

Source: Second Annual Report of the Administrative Agency Experiment Evaluation (Cambridge: Abt Associates Inc., 1974).

Number and percentage of eligible households has been adjusted to reflect refined estimation procedures used in *Third Annual Report of the AAE* (Cambridge: Abt Associates Inc., 1976).

the administrative procedures that were actually implemented at the sites had to be determined. Second, substantial data would be needed on program outcomes that might reveal differences in the effectiveness of various agency procedures.

To identify variations, the evaluation relied heavily upon structured observation. Data on agency procedures came from a variety of sources, but most important was the on-site observer. At each site, observers spent a year recording the procedures and experience of the agency. Their objective was to observe the agencies as a whole, but a set of 14 functions was defined to ensure common and comprehensive points of observation for all sites. In addition, the specification of functions allowed a uniform procedure for accounting for costs in all agencies. Each of these functions constitutes an important administrative task for an operating agency: outreach, which results in people applying to the program; certification, which verifies eligibility and sets payment amounts; housing inspection; payments; and so on.<sup>1</sup>

The choice of administrative procedures could have a number of different effects on the program. Four types of data that might reveal the effects of administrative variation were collected: cost information; information on the experiences of individual participants; information on housing and related conditions of families; and information on agency experiences, such as administrative problems encountered and subsequent modifications of procedures.

Large amounts of data were collected as comprehensively as possible, approaching the experiences of agencies and participants from a variety of perspectives. Still, because the experiment did not begin with a limited set of questions, structured hypotheses, and planned variation, there are some issues on which the AAE contribution will be to identify hypotheses for future research. In general, however, the role of the third element of evaluation design is to develop specific research methods that will link the observed variations with available outcome data to answer questions concerning the feasibility, cost, and relative effectiveness of options for administering a national housing allowance program.

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<sup>1</sup> Definitions of the major functions are given in the Third Annual Report of the Administrative Agency Experiment, Chapter 2.

## Analytic Design

Most of the major research questions in the Administrative Agency Experiment follow from observation of important variations in administrative procedure across sites. When there is more than one option for carrying out an administrative task, four questions are asked: (1) Are there differences in the costs associated with the options? (2) Are there differences in the outcomes of the task? (3) What are the administrative problems associated with implementing the options? (4) What are the implications of each option for other administrative procedures?

In addition, another question must always be asked in a naturalistic experiment: (5) Are these apparent differences in outcomes really the result of the choice of procedures, or do they merely reflect differences in participant or site characteristics? Naturalistic experiments and post hoc designs are frequently referred to by researchers and evaluators as "third best" designs. In the absence of well-specified a priori designs, the results of any administrative option may be confounded with the characteristics of participants who receive it and perhaps with the characteristics of the location and the housing market in which it occurs.

## The Place of This Report in the AAE

The evaluation of the AAE will result in a number of reports which present findings and policy implications on important elements of program administration, such as outreach, certification, services to participants, and inspection. In addition, special studies will be done when events in a particular agency offer unique opportunities for understanding some factors potentially important to a national program. The report which follows is one of two special studies of the Jacksonville, Florida, administrative agency. The next section outlines the purpose and focus of this special study.

### 2.2 PURPOSE AND FOCUS OF THE REPORT

One of the eight agencies selected to participate in the Administrative Agency Experiment was the Jacksonville Department of Housing and Urban Development (JHUD), a part of the local government of the Consolidated City of Jacksonville, Florida. In March 1973, JHUD began to recruit participants

for the experiment. When the time period for enrollment and housing search<sup>1</sup> expired in February 1974, Jacksonville--alone among the eight agencies--had not approximated its experimental targets for the number of participating households. The two apparent reasons for this were: a limited response to agency attempts to make the program known (and attractive) to eligible families and the failure of a large number of enrolled households to meet program requirements.<sup>2</sup>

Even at early stages of planning, it had been clear that Jacksonville would present one of the most difficult operating environments in the Experimental Housing Allowance Program. Jacksonville was an old southern city with well-established patterns of residential segregation, a decaying urban core, and a substantial population of very low-income families. Early estimates also suggested a relatively low vacancy rate for modest standard housing within the program area.<sup>3</sup>

Although none of these problems was unique to Jacksonville, early data from that site showed patterns that differed substantially from the Agency's plans and from the experience at other sites. These patterns suggested that the results in Jacksonville might have been affected by the administrative choices made by the Agency.

With that possibility in mind, HUD took two actions. First, it requested a special study of the initial enrollment period in Jacksonville (1973-74). This report is the result of that study. Second, the Jacksonville Agency was given another opportunity to enroll households in the program, after making adjustments they felt were necessary in their original administrative

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<sup>1</sup> Households were enrolled in the program over a period of seven months. An enrolled household then had 90 days to meet program requirements, the most important of which was the location of a "standard" housing unit. The time period allotted for housing search for the last households enrolled in Jacksonville (during the initial enrollment period) elapsed in February 1974.

<sup>2</sup> In a housing allowance program, households determined eligible are given a conditional opportunity to receive benefits by being enrolled; receiving payments is dependent upon their finding a dwelling unit which meets agency requirements for housing quality.

<sup>3</sup> Background information on Jacksonville is presented in detail in Chapter 4.

mechanisms. That second enrollment period, which began in September 1974, is to be the subject of another special AAE evaluation study, which will compare the results of the first and second attempts to achieve experimental participation objectives.

This report, Selected Aspects of the Jacksonville Housing Allowance Experiment, is thus an interim research product which focuses on the analysis of the two problems central to the first enrollment period in Jacksonville. The scope of the study is intentionally limited in three ways. It is limited:

To Jacksonville--data from other sites have been introduced mainly to explain why the report was undertaken; little comparative data appears in the body of the report.

To the two major problems--the response to Agency outreach and the failure of large numbers of enrollees to complete program requirements and become recipients of a housing allowance.

To data on hand when the study was written--although special data were collected for this report, some of the regularly scheduled information for the evaluation was not available.

These three limitations on the purpose and focus of the study are important to an understanding of the report. It must be viewed as a case study of a single set of events over one time period and at one agency. It is not a complete analysis of the administration of the Jacksonville housing allowance program even during that initial enrollment period. Other dimensions of the program will be reported in regular AAE analytic reports and in the second special study. Finally, because the available data were limited, further findings of the study may be presented in the report of the second special study.



### 2.3 DEFINITION OF THE PROBLEMS

This section describes the two problems dealt with in this report--the response to Agency outreach, and the failure of a large number of enrollees to attain recipient status--which will provide a context for the findings in later chapters.

#### Response to Agency Outreach

As part of planning for the Administrative Agency Experiment, each of the eight agencies was asked to estimate the number of eligible households in the program area.<sup>1</sup> The agency was then asked to estimate the following characteristics of the eligible population: race/ethnicity, age, and sex of heads of household, income and family size. All of these characteristics were incorporated into the contracts between HUD and the eight agencies as "planned profiles" of the applicants, enrollees, and recipients at each site. The agencies agreed to attempt to reach and enroll a group of participants representative of the eligible population in these respects. Their attempts provide valuable information about the mix of participants that might be expected in a similar national program and about the extent to which that mix can be influenced by agency efforts.<sup>2</sup>

In Jacksonville, as at other sites, the goal of the Agency's outreach effort was to reach a representative subset of the local eligible population. In some important respects, however, this goal was not achieved in Jacksonville. The total number of households that applied was lower than expected, and it contained disproportionately large numbers of households in the lower part of the eligible income range, of female-headed households, and of black households.

This was a development different in degree, but not in kind, from what was taking place at other sites. In Table 2-2, the profiles of eligible applicants in Jacksonville are compared with those in Durham and Peoria, two

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<sup>1</sup> Primary criteria in defining eligibility were family size and income. In Jacksonville, the upper limit on net income was \$6,250 for a family of four. The program area in Jacksonville was Duval County.

<sup>2</sup> The experience of the AAE yields valuable but not complete information on participation rates. The predictive value of that information is limited by the closed-end enrollment process and other factors.

Table 2-2

COMPARISON OF NET INCOME, SEX OF HEADS OF HOUSEHOLDS, AND RACE OF HEADS OF HOUSEHOLDS IN PLANNED AND ACTUAL ELIGIBLE APPLICANT POPULATION (IN NUMBERS) FOR JACKSONVILLE, DURHAM AND PEORIA

	Jacksonville			Durham			Peoria <sup>a</sup>		
	Planned Number	Actual <sup>b</sup> Number	Percent of Plan Achieved	Planned Number	Actual Number	Percent of Plan Achieved	Planned Number	Actual Number	Percent of Plan Achieved
I. Net Household Income									
\$ 0 – 1,999	733	963	131%	543	628	116%	675	329	49%
2,000 – 2,999	298	272	91%	246	175	71%	378	558	148%
3,000 – 4,999	678	369	54%	492	322	65%	621	605	97%
5,000 – 6,999	733	88	12%	198	96	48%	540	353	65%
7,000 – 9,999	271	1	0%	21	9	43%	459	201	44%
10,000 – & Over	0	0	—	0	0	—	27	17	63%
II. Race of Head of Household									
White	1764	564	32%	561	380	68%	2398	1482	62%
Black	922	1118	121%	939	848	90%	249	550	221%
Other	27	11	41%	0	2	—	53	31	58%
III. Sex of Head of Household									
Male	1655	353	21%	951	344	36%	1674	651	38%
Female	1058	1341	127%	549	886	161%	1026	1412	138%
IV. Total Number of Eligible Applicants	2713	1694	62%	1500	1230	82%	2700	2063	76%

Sources: Planned numbers from Agency Detailed Plans, planning tables 1 (sex), 2 (race), 5 (income), and 6 (total number). Plans dated February 9, 1973 (Jacksonville), June 1973 (Durham), and February 26, 1973 (Peoria) were used. These tables were later revised on the basis of experience in Jacksonville and Peoria, and the revisions officially incorporated into the plans. The earlier versions are used here to compare expectations with subsequent outcomes.

Actual numbers from AAE Application Forms

<sup>a</sup> Peoria income figures are for GROSS income amount, NOT net. The Agency used gross income in planning, therefore comparisons, to be consistent, must also be made on this basis.

<sup>b</sup> One missing observation

Note: Due to time gaps in the collection of data and missing observations in data collection instruments, some discrepancies exist between data used for analysis and those reported by the agencies. All data contained in this report are from the analysis data base.

other AAE sites with large minority populations and an apparently tight supply of vacant "standard"<sup>1</sup> rental units in the low-to-moderate rent range.<sup>2</sup> The characteristics on which sites are compared are net household income and race and sex of head of household. While numbers of applicants within each category are the focus of Table 2-2, a comparison of planned and actual applicant profiles on the basis of the percentages within each category is made in Figure 2-1.

As shown in Table 2-2 and Figure 2-1, all three agencies fell short of their targets in the relatively higher-income categories, but the problem was especially acute in Jacksonville. Relatively higher-income households were also under-represented as a percentage of all applicants in comparison with Agency plans. In Peoria, 27 percent of the actual applicants had incomes over \$5,000 compared to a planned figure of 38 percent. In Durham, the same income group constituted nine percent rather than the planned 14 percent of the total. In Jacksonville, 37 percent of the planned profile was to be families with incomes over \$5,000; only five percent of the actual applicants fell into this category. At all three agencies, households with low incomes (under \$3,000) were relatively over-represented among actual applicants.

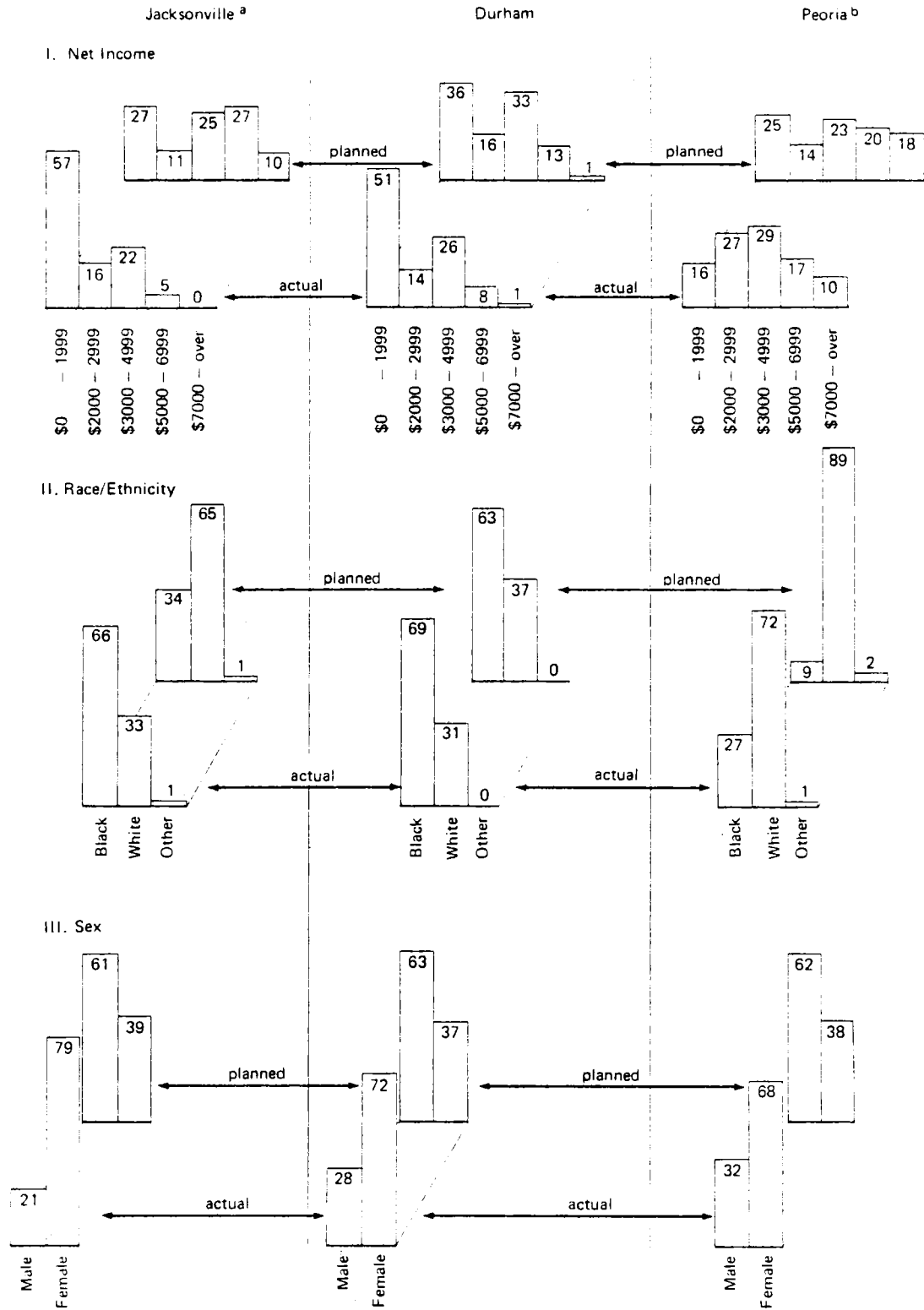
The data on race of heads of household show each of the three agencies falling short of their target numbers and relative proportions for white households. Peoria and Durham, however, each achieved over 60 percent of the planned number of white applicants while Jacksonville succeeded in attracting only 32 percent of its planned number in that category. Black households at all three sites were more adequately represented among applicants, with Durham approximating its target and Jacksonville and Peoria both substantially

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<sup>1</sup> While each agency in the AAE was required to assure that participants lived in "standard" housing, the definition of standard was left to the agency's discretion.

<sup>2</sup> Although this report is not comparative, the significance of Jacksonville's data is emphasized by comparing it with that from other sites. To make many comparisons with all sites, however, would necessitate lengthy notes on cross-site differences and similarities. To strike a balance in this regard, Durham and Peoria were selected as sites enough like Jacksonville in important ways to permit valid comparisons without too many qualifications. The two most important similarities are those mentioned in the text. Some basic population and housing characteristics of Jacksonville are compared with the seven other AAE sites in Section 4.1.

**Figure 2-1**  
**COMPARISON OF NET INCOME, SEX OF HEADS OF HOUSEHOLDS, AND**  
**RACE OF HEADS OF HOUSEHOLDS IN PLANNED AND ELIGIBLE APPLICANT**  
**POPULATIONS (IN PERCENTAGES) FOR JACKSONVILLE, DURHAM, AND PEORIA**



Sources: Agency Detailed Plans, AAE Application Forms  
 a One missing observation  
 b Peoria income figures are for GROSS income amount, NOT net.

exceeding their planned numbers. In all three sites, therefore, black households were over-represented and whites under-represented, in comparison to plans. The change in the relative proportion of black and white families, however, is dramatic only in Jacksonville, where the relative proportions of white and black applicants turned out to be the reverse of what was planned. Agency plans called for a population made up of 34 percent black and 65 percent white households, whereas actual applicants were 66 percent black and 33 percent white.

All three sites showed a substantially greater representation of female-headed households and far fewer applicants from male-headed households than planned.

As for total numbers of applicants, all the agencies received substantially fewer applications than they had projected in their plans. The problem, again, was most serious in Jacksonville. Both Peoria and Durham had more than three-quarters of the projected number of applicants, while only 62 percent of the planned number of families applied in Jacksonville. The problems created by the low response to agency outreach were also more severe in Jacksonville, as can be readily seen in the data presented in Table 2-3, showing the planned and actual numbers of enrollees at each site.

TABLE 2-3

COMPARISON OF PLANNED AND ACTUAL ENROLLEES IN JACKSONVILLE, DURHAM AND PEORIA

Agency	Planned Enrollees	Actual Enrollees	% Difference
Jacksonville	1424	1035	-27%
Durham	555	732	+32%
Peoria	1350	1445	+ 7%

Sources: Agency plans, AAE Enrollment forms.

At the end of the enrollment period, both Durham and Peoria had been able to enroll more families in the program and their original plans had required, whereas at the end of its first enrollment period, Jacksonville had enrolled 27 percent fewer households than originally planned.

The Jacksonville Agency did not meet its planned profile despite attempts to intensify or modify its outreach efforts during the initial enrollment period. Nor was the response to Agency outreach sufficient to meet overall applicant or enrollee goals. These difficulties in meeting planned profiles, while not unique to Jacksonville, were more severe than elsewhere in the Administrative Agency Experiment. Thus the response to outreach in Jacksonville is the first topic with which this report will be concerned.

#### Failure of a Large Number of Enrollees to Become Recipients

Jacksonville differed strikingly from other sites in the percentage of enrolled households which terminated from the program. (Over 90 percent of the terminations occurred because households did not find housing units that complied with Agency quality criteria within the allotted time.) In Durham, 71 percent of all enrolled households became recipients; in Peoria, 65 percent did so; but in Jacksonville only 33 percent completed this step.

It is further evident that black households in Jacksonville became recipients at a much lower rate than their white counterparts: while 54 percent of white enrollees attained recipient status, only 21 percent of the blacks did so. A gap of this size did not exist at other sites. In Durham, the "success rate" for blacks was exactly that of whites: 71 percent. In Peoria, the figures were 69 percent for whites and 51 percent for blacks. The numbers and percentages are given in Table 2-4.

None of the eight sites except Jacksonville deviated by more than ten percent from their target number of recipient households. Both Peoria and Durham slightly exceeded their recipient targets (900 and 500 families, respectively). But Jacksonville, as a result of its high rate of prepayment termination, fell short by 62 percent. The large numbers of families who failed to complete program requirements and find standard housing within established time limits resulted in a program with 338 participants rather than the planned 900 participants. The second focus of this report will be Jacksonville's large failure rate, especially for black households.

TABLE 2-4

NUMBER AND PERCENTAGE OF ENROLLEES BECOMING RECIPIENTS BY  
RACE IN JACKSONVILLE, DURHAM AND PEORIA

Site	White	Black	Other	TOTAL
Jacksonville	186 of 347 54%	145 of 677 21%	7 of 11 [64%]	338 of 1,035 33%
Durham	187 of 265 71%	329 of 465 71%	1 of 2 [50%]	517 of 732 71%
Peoria	753 of 1,098 69%	166 of 323 51%	15 of 24 63%	934 of 1,445 65%

Sources: Enrollees--AAE Enrollment Forms; Recipients--AAE Payment  
Initiation Forms; Race--AAE Application Forms

Note: Brackets will be used in this report to note that percentages have  
been calculated on the basis of very small numbers.

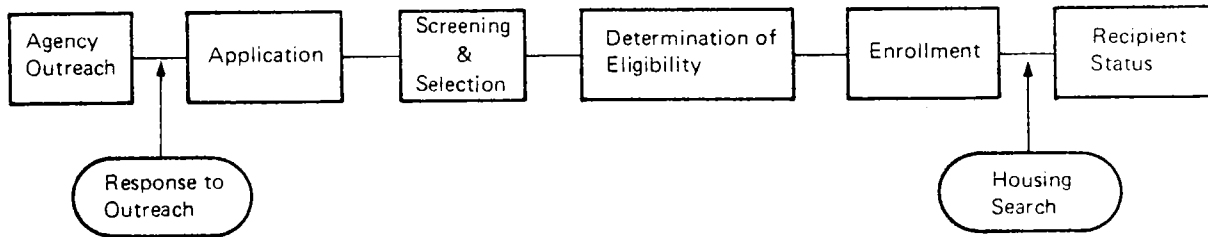




### 3.0 RESEARCH DESIGN

The major steps taken by the Agency and by a household from outreach to becoming a recipient are shown in the following flow chart:

**Figure 3-1**  
**MAJOR PROGRAM EVENTS PRIOR TO BECOMING RECIPIENT**



The arrows indicate the points at which the two specific issues to be analyzed in this report are found. The alternatives possible at each of these points are examined in detail in the following sections.

#### 3.1 RESPONSE TO OUTREACH

Two sets of activities interact to determine the outcome of Agency outreach. First, the Agency and others speaking for or about the program distribute a message or messages, which may include both information about and an image of the program. The analysis will examine the distribution procedures and the message. Both the spread and intensity of the distribution will be considered. The examination of the message will focus primarily upon the image of the program conveyed by outreach, since preliminary examination of available data leads to the conclusion that few problems were associated with the information itself.

Second, once the message is received, potential applicants decide whether or not to apply based on their understanding of the program's applicability to their own situations. Available data do not permit direct examination of the motivations of potential applicants, especially those who

decided not to apply. Instead, inferences will be drawn about motivations based upon: (1) characteristics of potential applicants, such as housing conditions and experience with government programs; (2) community attitudes toward the program and toward government programs in general; and (3) some of the perceptions of the applicants and enrollees.

In looking at both message and response, the analysis will ask: (1) why the overall response rate was lower than that anticipated by the Agency; and (2) why, among those households that did apply, black, low-income, and female-headed households were over-represented relative to their proportions in the eligible population. The analysis has been designed to answer these questions:<sup>1</sup>

Research Questions on Outreach

1. How effective was Agency outreach in reaching potential applicants in terms of:
  - Total numbers of potential applicants, and
  - Subgroups within the eligible population?
- 2a. Toward which subgroups in the eligible population was Agency outreach directed?
- 2b. Did the image of the program conveyed to the eligible population affect the response to outreach?
- 3a. Are there differences among socio-economic groups in:
  - The way applicants first heard of the program, and
  - Applicants' prior experience with government programs?
- 3b. Are there differences among socio-economic groups in:
  - Need for such a program, and
  - Amount of help expected from the Agency by enrollees?
4. Did community attitudes toward government programs affect the response to outreach:
  - For some potential applicants, and
  - For some specific groups of potential applicants?

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<sup>1</sup> The questions are grouped into the sequence by which they are examined in Chapter 5.

3.2 INABILITY OF ENROLLEES TO REACH RECIPIENT STATUS

The major question to be answered is simply stated: Why did black households attain recipient status at a much lower rate than white households? In investigating this question, the discussion will concentrate sequentially upon five issues:

Differences among enrollees at the time of their enrollment (differences in demographic characteristics, housing conditions, preferences for moving or staying in their original unit);

Agency activities which modified the original "search readiness" of enrollees (provision of housing information, information on legal rights);

Search patterns of enrollees;

The response of housing suppliers to the program and the participants; and

The role of the Agency in meeting enrollees' search period problems.

The first two research issues listed above concern the characteristics of enrollees as modified by the Agency prior to the search process. The last three points deal with events of the search process itself.

Once certified applicants were enrolled in the program, they were given a period of 60 days (with a possible 30-day extension) to seek and rent adequate housing. (Enrollees were not required to move from their original unit if it met the quality criteria applied to all units and if the landlord was willing to sign a lease as required by the Agency.) Unless enrollees found housing which met locally defined quality criteria (in Jacksonville, the city's minimum standards housing code), they could not receive housing allowance payments. Some enrollees encountered difficulties in their housing search and stopped trying to find adequate housing. These difficulties were due to personal factors, program requirements, external factors, or some combination.

The percentage of black households which attained recipient status was much lower than the comparable figure for whites. However, even whites experienced more difficulty in Jacksonville than in other AAE sites. Although the analysis focuses primarily upon the problems of black households (and

part of it focuses explicitly upon black-white differences), many of the research questions and findings apply to whites as well as blacks.

The housing search process is illustrated in Figure 3-2. Although all activities identified in Figure 3-2 will be examined in the analysis, the three areas enclosed by heavy dotted lines will be given special attention. Preliminary analysis suggested that these areas most strongly influenced the outcome of the housing search process. Detailed research questions are listed below:<sup>1</sup>

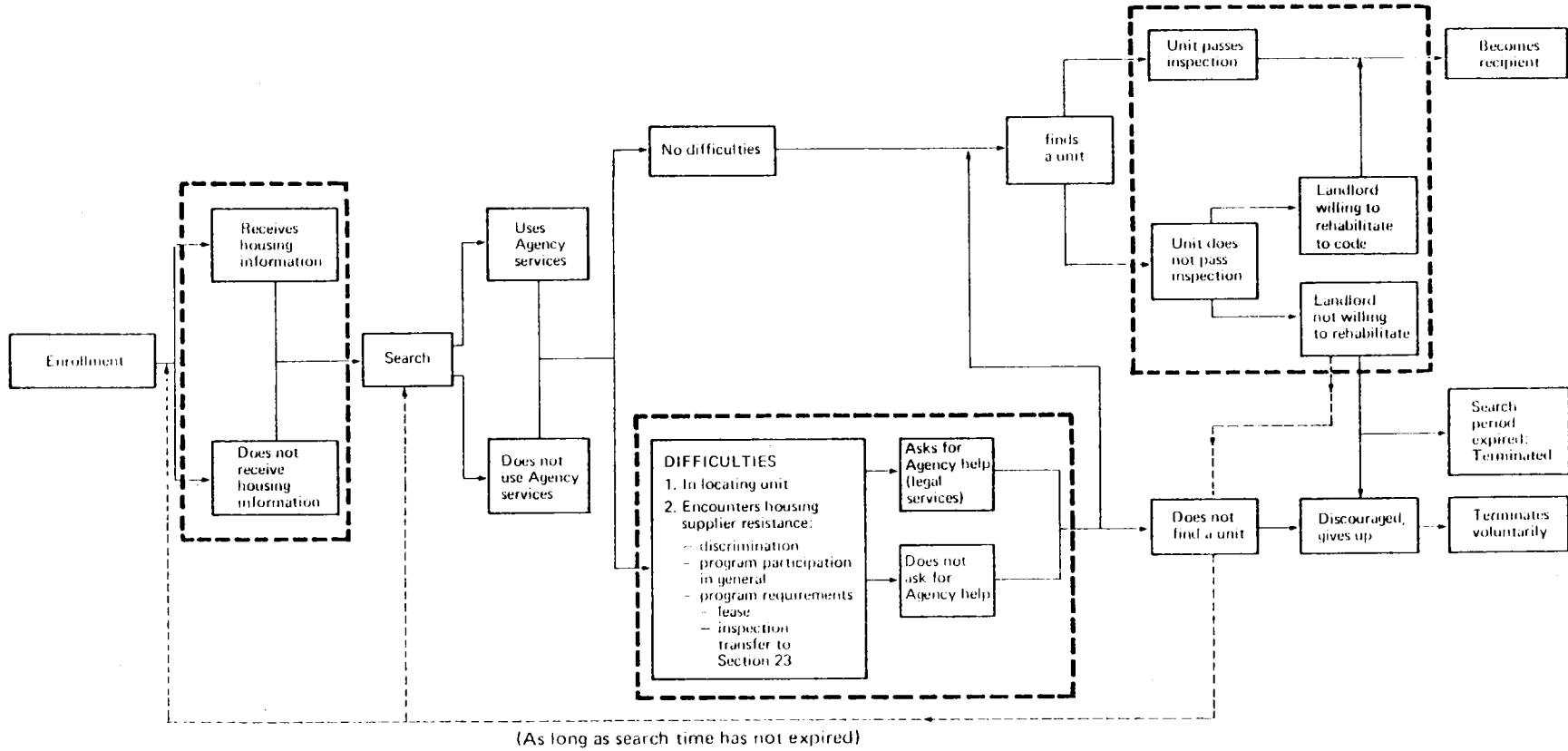
#### Research Questions on Search

1. What demographic factors other than race, if any, are related to differential rates of attainment of recipient status?
- 2a. What differences existed among black and white enrollees with regard to:
  - Housing quality at time of enrollment,
  - Preference for moving or staying in original unit,
  - Housing market information and experience, and
  - Understanding of program (including perceived Agency role)?
- 2b. How did Agency activities modify these differences?
- 2c. How did these differences affect the attainment of recipient status?
3. How extensively did enrollees search (how many gave up easily)?
- 4a. Where did enrollees search?
- 4b. What are the socio-economic characteristics of areas in which many enrollees searched?
- 4c. What is the relationship between the condition of housing stock in areas searched by many enrollees and the Agency's housing quality criteria?
- 4d. What factors influenced these search patterns (including expectation of discrimination)?
5. How did racial or other forms of discrimination by housing suppliers affect the ability of enrollees to find units?

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<sup>1</sup> The questions are grouped into the sequence by which they are examined in Chapters 7 through 11.

Figure 3-2  
SCHEMATIC CHART OF THE SEARCH PROCESS



Note: Areas surrounded by heavy dotted lines will be given special attention in this report.

- 6a. What were the effects of program requirements (lease and housing quality requirements) and experimental features (such as transfer to the Leased Housing Program) on the willingness of housing suppliers to accept program participants?
- 6b. How did Agency public relations and information dissemination influence housing suppliers' understanding of the program and willingness to participate?
7. What use did enrollees make of Agency services (including inspections) during search?

### 3.3 DATA AND METHODOLOGY

The data base available for the report is rich and varied. Items collected as a normal part of the evaluation of the Administrative Agency Experiment are supplemented by other data gathered specifically for this report. One important limitation of the data, already noted in Chapter 2, should be discussed somewhat further at this point: the data, however rich, are essentially all from one site. Some intersite comparisons were made in Chapter 2 to explain why the study was undertaken; further broad comparisons of background factors will be made in Chapter 4; but the study is primarily focused upon Jacksonville. Much of the analysis is affected by the fact that only rarely can results, methods and attitudes from Jacksonville be compared with those at other sites. Quantitative methods can be used only in regard to factors which can be compared within Jacksonville data. Thus, black enrollees who became recipients can be compared with whites; but alternative Agency approaches to providing housing information or securing supplier cooperation cannot be compared because there was only one Agency and one basic approach. Finally, the intensity with which Jacksonville enrollees searched for housing cannot be compared with data from other sites because no comparable data were available at the time the study was performed.

The principal quantitative comparisons are between black and white enrollees and between recipients and terminees, controlling for race. Most analysis makes use of two- and three-way contingency tables. This approach has the

advantages of being suited to the level of measurement of most variables and of showing interactions among sets of two and three variables clearly. It has the disadvantage of necessitating quite a few tables. In the discussion of the tables, however, effort has been made to describe both the contents of the tables themselves as well as the logic that connects one part of the analysis to other parts.

The limitation on the use of quantitative data results in a second characteristic of the analysis: that many qualitative data are included. Fortunately, the Administrative Agency Experiment recognized that any study of administration at a small number of sites must account for many site-specific factors which cannot easily be compared in quantitative terms. For this reason, provision has been made to secure observational data which are as objective as possible through the use of on-site observers. They provide the analysis with an informed source independent of any of the agencies involved in the administration of the Experiment. Other opinions--of Agency staff members and of local housing suppliers, for example--have also been sought to gain an understanding of their actions. Opinion from any source is identified as such when it is introduced into the report.

Data used in the report are the following types:

- Forms completed on each household at key points in its progress through the program;

- Formal surveys of participants and Agency staff members;

- In-depth interviews with prepayment terminees;

- Interviews with housing suppliers;

- Observation logs and other data supplied by the on-site observer; and

- Community background data from a variety of sources.

Specified data sources, with brief descriptions and an indication of use in the report, are given in Table 3-1. More detailed descriptions of data sources are found in Appendix I.

**Table 3-1  
DATA SOURCES USED IN THE REPORT**

Data Source	Description	Research Questions	Use in the Report	
			Sections	Comments
Observation Logs	Reports by an on-site observer of Agency operations	Outreach: all questions Search: all questions	5 7-11	These observation logs are the primary source of data on Agency operations and decisions used in the report.
Agency Staff Survey	Formal interviews with each staff member; administered twice during the period covered by this report	Outreach: 2a,4 Search: 2b,2c,5 6b,7	5 8,11	A major source of staff assessments of the program, services, etc.
First Participant Survey	Formal survey of 153 households immediately after their enrollment. The sample is described in Appendix I.	Outreach: 3b Search: 2a,2b	5 7,8	Measures of unit and neighborhood satisfaction and program knowledge are from this survey.
Former Participant Survey	Formal survey of 21 households which terminated without achieving recipient status. (Post-payment terminees will be added to the sample when completed.)	Search: 2a 2b 3,5,6a 7	7 8 9 11	
Agency Operating Forms	Forms completed at application, certification, enrollment, payments initiation, and termination by the Agency, on each household reaching that point.	All research questions	All	Used throughout as a source of demographic data and numbers in various participant categories.
Community Background Data	A variety of information on population and housing in the Jacksonville SMSA.	Outreach: 2b,3b,4 Search: 4a,4b,5	5 9	Chapter 4 summarizes background information to the analysis.
Participant Case Studies <sup>a</sup>	Case studies of two households which did not find housing.	not used directly in analysis	Appendix V	Presented as a complement to the analysis to show typical problems as encountered by specific households.
In-depth Interviews <sup>a</sup>	Interviews with households which terminated without becoming recipients. A topic outline rather than formal interview was used. Sample is described in Appendix I.	Search: 2b,2c 3 through 7	8 9,10,11	This interview is the major source of data on the search problems of pre-payment terminees.
Supplier Interviews	Unstructured interviews with cooperating and non-cooperating Jacksonville housing suppliers	Outreach: 3a,4 Search: 4c,5, 6a,6b	5 9,10,11 Appendix III	

Note: A more complete description of these data sources is found in Appendix I.

<sup>a</sup>Collected especially for this report.



The use of observational data introduces an element of judgment at key points in the report. In such cases, the basis of the judgment is indicated and an attempt is made to assess its reliability. In a few cases, even this is not possible, and the judgment is given only as an example-- for instance, an opinion expressed by a housing supplier.



#### 4.0 BACKGROUND: THE CITY AND THE AGENCY

The results of any program are influenced by the environment in which the program functions, as well as its design and operation. In this chapter is a discussion of those characteristics of the Jacksonville environment that strongly influenced experimental results and, therefore, should be considered in the interpretation of the findings that follow. "Environment" is defined broadly to include both the demographic and housing characteristics of the city as well as the nature of the contracting agency itself. The Jacksonville environment is compared briefly to other AAE sites, and a more detailed analysis of the City of Jacksonville and the Agency is made.

#### 4.1 COMPARISONS WITH OTHER AAE SITES

Jacksonville was one of eight locations chosen for the Administrative Agency Experiment. Because the Jacksonville experiences differed from those of the other AAE agencies, it is useful to examine some differences among the locations. Key characteristics of the eight agencies and the locations in which the experimental programs were operated are summarized in Table 4-1.

Jacksonville stands out among the AAE sites as the largest city and one with an unusually high level of poverty. It is a city of more than half a million people--about 529,000 according to the 1970 Census, and 545,900 according to the Detailed Plan submitted in 1973. Tulsa is the next largest city in the AAE, with a population of 342,000. The agencies in Springfield and San Bernardino serve areas with populations nearly as large as Jacksonville, but they are composed of several smaller cities.

The two southeastern cities, Jacksonville and Durham, suffer more severely from poverty than the other AAE locations. The median family income in Jacksonville and Durham is \$8,686 and \$8,362, respectively, and at both sites 14 percent of the families fall below the poverty level. No other AAE location has a median income lower than \$9,500 or a poverty rate above 10 percent.

The same two cities have, proportionately, the largest black populations. Together with Tulsa, the other southern city in the AAE, they have the poorest black populations. In Jacksonville and Tulsa, 35 percent of the black

**Table 4-1  
COMPARATIVE POPULATION AND HOUSING CHARACTERISTICS OF AAE SITES**

Site	Contracting Agency	General			Socio-Economic <sup>b</sup>					Housing <sup>b</sup>				Minority Occupied Units	
		Location	Population <sup>a</sup> in Program Area	Density (Geographic Character)	All Families		Minority Families			All Units		Minority Occupied Units			
					\$ Median Income	% Under Poverty	% Minority	\$ Median Income <sup>c</sup>	% Under Poverty <sup>c</sup>	% Lacking one or more Plumbing Facilities	% Over-crowded	\$ Median Gross Rent	% Vacant for Rent <sup>d</sup>	% Lacking one or more Plumbing Facilities <sup>e</sup>	% Over-crowded <sup>e</sup>
Jacksonville, Florida	Jacksonville Department of Housing and Urban Development	South Atlantic	545,900	Large metropolitan area	8,686	14.0	22.9	5,121	34.8	4.4	8.3	99	4.0	14.5	20.5
Durham, North Carolina	Durham County Department of Social Services	South Atlantic	132,681	Medium sized city with adjacent rural areas	8,362	14.0	37.6	5,535	29.8	2.9	8.6	98	6.0	5.6	18.6
Peoria, Illinois	State of Illinois Department of Local Government Affairs Office of Housing and Buildings	East North Central	196,865	Medium sized city with adjacent rural areas	10,738	5.9	6.3	7,089	23.2	3.0	6.9	112	4.5	5.1	17.4
Springfield, Massachusetts	Commonwealth of Massachusetts Department of Community Affairs	New England	472,917	Area of multiple medium sized cities	10,436	6.6	5.0	6,917	23.5	2.7	6.6	99	6.2	2.0	11.6
Tulsa, Oklahoma	Tulsa Housing Authority	West South Central	342,000	Large metropolitan area	9,738	9.0	12.5	5,064	34.8	1.9	5.4	104	13.6	5.0	15.1
San Bernardino, California	San Bernardino County Board of Supervisors	Pacific West	547,258	Area of multiple medium sized cities	9,520	9.8	23.0 <sup>e</sup>	6,619	24.0	.9	8.4	110	12.0	1.0	18.9
Salem, Oregon	Housing Authority of City of Salem	Pacific West	93,041	Medium sized city with adjacent rural areas	9,705	7.9	1.7	f	f	1.5	3.7	107	7.2	f	f
Bismarck, North Dakota	Social Services Board of North Dakota	West North Central	104,187	Small cities and towns, with adjacent rural areas	9,743	7.4	.8	f	f	3.3	8.8	99	6.1	f	f

Primary Source: County and City Data Book, 1972 (Based on 1970 Census), and 1970 Census.

<sup>a</sup>Population for program areas taken from Agency estimates in Detailed Plans except in case of Durham (which is from 1970 Census for Durham County.).

<sup>b</sup>Socio-economic and housing data is for "urbanized area" for all sites except Bismarck (Bismarck data is for City of Bismarck). The census category "urbanized area" is the closest census approximation of the AAE program areas.

<sup>c</sup>Reported for black families only.

<sup>d</sup>Percentage vacant for rent taken from most recent housing study available rather than 1970 Census.

<sup>e</sup>Minority in San Bernardino includes 16% households of Spanish language or Spanish surname.

<sup>f</sup>Black Households make up a negligible proportion of the population at Salem and Bismarck. For this reason, figures on blacks are not reported for these sites.

households had incomes below the census-defined poverty level, while in Durham the rate was 30 percent. In all three cities, the median income for black households was under \$6,000.

Jacksonville also has one of the most difficult housing situations of the eight experimental areas, particularly for members of the black population. Although census data are less reliable in describing housing than population characteristics, they indicate that Jacksonville has the highest proportion of units lacking plumbing facilities and a higher proportion of overcrowded units than all but three of the rest of the eight areas. Housing market studies and other sources particular to each site suggest that Jacksonville has the poorest housing stock and the lowest vacancy rate (for standard housing) of the eight sites.<sup>1</sup>

The housing situation for blacks in Jacksonville is markedly worse than for whites. Fifteen percent of all blacks live in units lacking plumbing facilities, and more than 20 percent live in overcrowded units. The situation is the worst of the eight sites. Further, the poor condition and overcrowding of the units combine with a strong pattern of residential segregation. An index designed to measure residential segregation of the races in 109 major cities ranks Tulsa sixth, Jacksonville seventh, and Durham fiftieth in the degree of segregation of blacks in 1970.<sup>2</sup> Jacksonville's score of 94 percent on this index means that at least 94 percent of the black population would have to relocate to bring the degree of segregation to zero.

In summary, it is clear that Jacksonville offered a "high need" environment for the operation of a housing allowance program. As a large city with a high rate of poverty, poor housing stock, a tight market for standard housing, and a strong pattern of residential segregation, Jacksonville clearly presented a greater challenge than most of the AAE sites. At the same time, Jacksonville was not really unique in any of these dimensions. Other sites, notably Durham and Peoria, shared some of the same characteristics, but enrollees in

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<sup>1</sup> Abt Associates Inc. "Second Annual Report of the Administrative Agency Experiment Evaluation," December 1974.

<sup>2</sup> Sorenson, Annemette; Karl E. Taeuber, and Leslie J. Hollingsworth, Jr., "Indexes of Racial Residential Segregation for 109 Cities in the United States, 1940-1970," Institute for Research on Poverty, University of Wisconsin-Madison, February 1974.

those two sites did not experience as much difficulty in finding housing as did enrollees in Jacksonville. Thus, one could conclude that the design and implementation of the program in Jacksonville, as well as unique factors of the city itself, influenced the observed results.

The population and housing patterns of the City of Jacksonville and the background of the organization which administered the program will be examined in the remainder of this chapter, providing a basis for the analysis of the program itself in subsequent chapters.

#### 4.2 POPULATION DISTRIBUTION

The Consolidated City of Jacksonville, the Agency's program area, covers more than 800 square miles, an area roughly bisected by the St. Johns River. The city and Duval County are coterminous.

A map of Jacksonville appears as Figure 4-1. For the evaluation of the experiment, the city has been divided into 13 neighborhoods.<sup>1</sup> Characteristically, the central city is most densely populated while outlying regions include large expanses of agricultural land. As of 1972, less than one-fourth of the city's land area had been developed, but the Jacksonville Area Planning Board (JAPB) predicts that by 1990 nearly a third will support non-agricultural use.<sup>2</sup>

Southern cities in which the major urban development occurred after the Civil War tend to have racial residential patterns more similar to those in the north than to other southern cities.<sup>3</sup> Before the Emancipation Proclamation, slaves lived behind or adjacent to the master's home, fostering the pattern of block-by-block racial segregation typical of older southern cities.

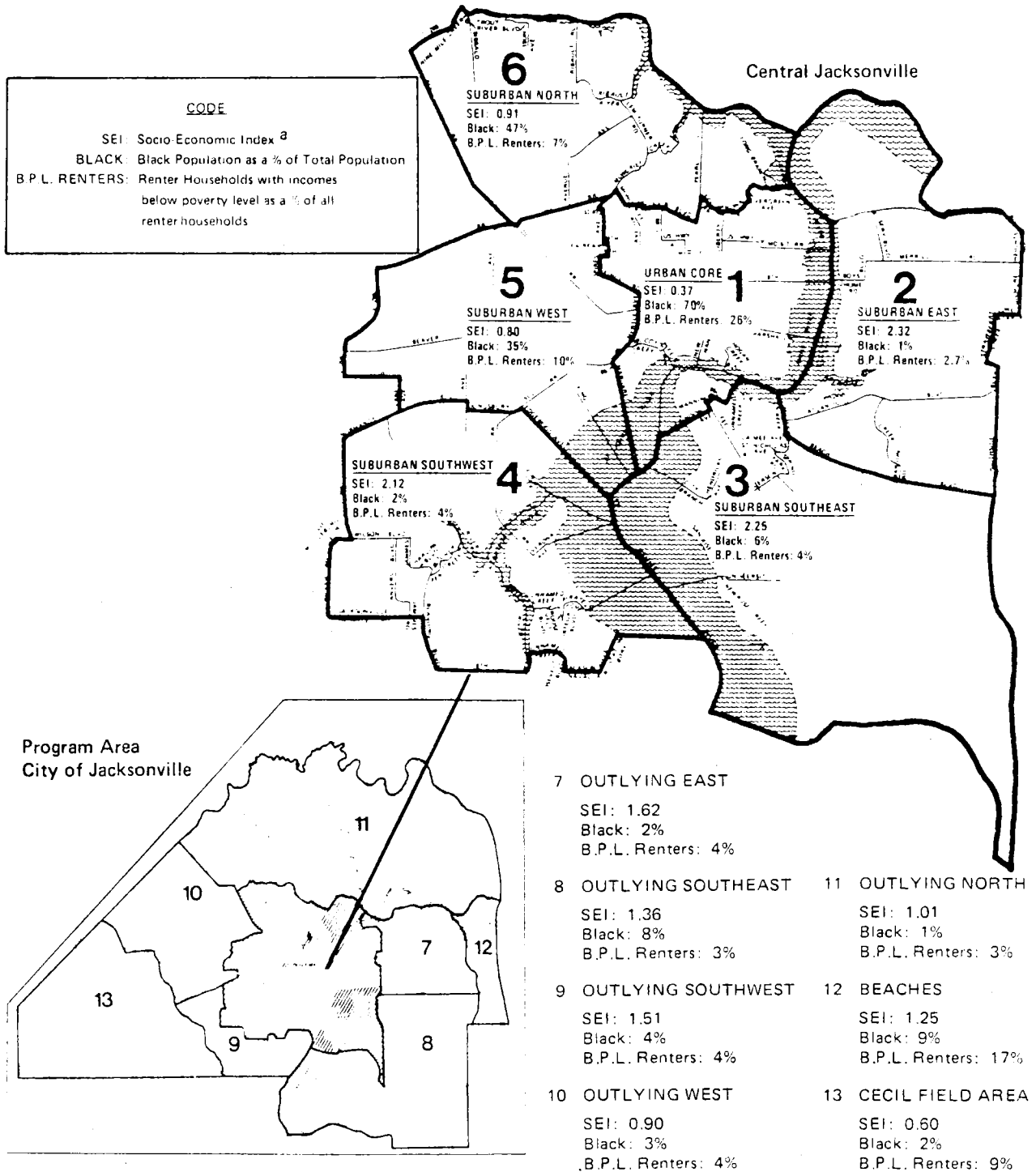
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<sup>1</sup> The word "neighborhoods" will be used throughout the report to refer to these 13 areas. The divisions were based upon the opinions of local observers who defined areas which: (1) would generally be recognizable to residents of Jacksonville, (2) as much as possible did not cross census tract or school district boundaries, and (3) were similar in housing and population characteristics. The neighborhoods largely parallel those used by the Jacksonville Area Planning Board. No other connotations of the word "neighborhood" are implied.

<sup>2</sup> Jacksonville Area Planning Board, "Summary Report on the Comprehensive Plan," 1973.

<sup>3</sup> Taeuber, Alma F. and Karl E. Taeuber. Negroes in Cities: Residential Segregation and Neighborhood Change. Chicago: Aldine Publishing Co., 1965.

FIGURE 4-1  
JACKSONVILLE PROGRAM AREA



Source: 1970 Census, 4th Count

<sup>a</sup> Index based on income, education, and occupation. See appendix II for derivation. SEI Range: Neighborhood 1 (0.37); Neighborhood 2 (2.32). Lower score represents a lower overall socio-economic mix in neighborhood. (SEI for entire SMSA = 1.00)

Because Jacksonville developed largely in the post-Civil War period, northern-style neighborhood segregation is predominant. In 1970, four out of five blacks lived in census tracts in which a majority of the people were black, and more than half of all blacks lived in census tracts which were at least 90 percent black. Comparisons with 1960 figures indicate that the trend has been toward increased segregation.<sup>1</sup> Most blacks in Jacksonville live in one of three central city neighborhoods.

During the 1950s, an exodus began from Jacksonville's Urban Core and Suburban West. Local experts report this trend continuing into the 1970s, although the Urban Core still has the highest population density in the city. This shrinking of the central city population is probably the result of many factors, including general housing deterioration, extensive demolition of residential units as a result of urban renewal, rising personal incomes, changing tastes and preferences, and improvements in transportation services. Some 90 percent of all population gains during the 1960s occurred in Suburban East, Southwest, North, and the Beaches. Major growth areas during the 1970s are expected to be the outlying neighborhoods, with the exception of those to the north of the city.

Among the black population, movement also took place in the 1960s but it did not lead to greater integration. Blacks moved out of the Urban Core, and also out of older black "pockets" that had existed on the fringes of the neighborhoods in transition from white to black, mostly in a corridor running northwest from the Urban Core, taking in part of the Suburban West and most of Suburban North (neighborhoods 5 and 6). A local expert indicates that the exodus from the Core along the corridor to the Northwest is expected to continue in the near future.

Planners for the JAPB also see a new pattern of black migration in Jacksonville. In contrast to the more typical style of neighborhood segregation (blacks living in predominantly black neighborhoods), new black residential "pockets" of several blocks have recently been forming in predominantly white

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<sup>1</sup> Community Renewal Program, "Changes in Population, Population Density and Racial Concentration in Jacksonville 1960-1970." Working Paper No. 8, August 1972. (Based on U.S. Census.)



neighborhoods, particularly in Suburban East, Suburban North, Outlying East and the Beaches. These pockets are also often areas of older housing stock.<sup>1</sup>

#### 4.3 HOUSING MARKET

To receive a subsidy from the Housing Allowance Program, a participant must be living in or move into a dwelling that is acceptable to the Agency.

"Acceptable" in the case of the Jacksonville Agency meant that the unit had to pass an inspection performed by the Codes Enforcement Division of JHUD.

Households that had to move in order to meet program requirements or that chose to move for other reasons faced an unpromising market, especially if they were black. They either had to break through the prevailing patterns of segregation or find a standard unit in a restricted submarket characterized by extremely low vacancy rates and high levels of substandardness.

The discussion below describes the dimensions of the problem, focusing on the rental submarket concentrated in neighborhoods 1, 5, and 6 (Urban Core, Suburban West, and Suburban North), the neighborhoods with the most program activity during the period under consideration.

##### Brief Description of the Market

The Jacksonville housing market included 161,569 households at the time of the 1970 Census. About 32 percent of these households were renters. According to a recent article, Jacksonville has the highest rate of home ownership among the 50 largest American cities.<sup>2</sup> Since the Census was taken, the housing stock has been expanding--a 4.3 percent increase in housing units from 1970 to 1973, much of which has been rental.<sup>3</sup>

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<sup>1</sup> Some of these pockets are shown in a map in Chapter 9 of this report.

<sup>2</sup> Louis, Arthur M., "The Worst American City," Harper's Magazine, January 1975, pp. 67-71. The comparatively small rental market could mean fewer opportunities for participants in the housing allowance program to find units. It is unlikely that this would have much impact on the experiment, however, given the small number of households involved.

<sup>3</sup> The Jacksonville Building and Zoning Inspection Division reported that 8,200 new rental units were built from 1970-72, while 1,500 old units were removed from the market, for a net increase of 6,700 units (nearly 13 percent).

Most of Jacksonville's housing expansion during the early years of the present decade took place outside the central city. Neighborhoods 1 and 6 (two of the three poorest areas in the city) experienced actual declines in housing stock during the early 1970s, while neighborhoods 2, 3, and 4 (three of the more affluent areas)<sup>1</sup> had major increases.

On the average, Jacksonville's housing stock is relatively inexpensive. Except for Pensacola, rents in Jacksonville were the lowest among cities in Florida in 1970, with a median gross rent of \$99.

Despite the city's relatively low rents, many households spend a high percentage of their incomes on housing. In 1970, for example, nearly half of all Jacksonville renter households were paying 25 percent or more of their (gross) incomes for rent. Low-income families bore the brunt of this problem: in 1970, about 80 percent of the households which were paying more than 25 percent of their incomes for rent were households which earned less than \$5,000 per year. Neighborhoods 1, 5, and 6, where the preponderance of program enrollees lived, had the highest rent/income ratios in the city.

Equally important, the city's low rent levels are associated with the low overall quality of housing stock. In an interview in March, 1974, the head of the city's Housing Code Division estimated that between 55,000 and 60,000 units--30 percent of the city's total stock--were below minimum code standards,<sup>2</sup> and that 10,000 of these had either been abandoned or were "in danger of falling down at any minute." "Housing in Jacksonville," the JAPB noted in 1972, "has a relatively low median value and the average unit is of mediocre quality... housing problems here continue to be significant despite improvement...and are compounded by the fact that a comparatively high proportion of the area's population is disadvantaged by reason of age, insufficient income, poor employment opportunities, or a combination of these."<sup>3</sup>

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<sup>1</sup> These areas were characterized by the largest incomes, fewest blacks, and highest rents in the city. Two of them are cut off from the Urban Core by the St. Johns River; the other is buffered from the central city by another neighborhood.

<sup>2</sup> Other estimates are more conservative. In 1972, for instance, the JAPB estimated that there were 23,100 substandard ("uninhabitable, unsafe, or unsanitary") housing units in the city, but did not specifically use the code as its measure.

<sup>3</sup> Jacksonville Area Planning Board, Housing Market and Needs Analysis, July 1972, p. 14.

The amount of substandard housing influenced the availability of acceptable units to program participants. In 1970, the Census Bureau indicated that rental vacancies in the city were about 10 percent--a quite favorable rate for those seeking rental units. A year later, the JAPB estimated that vacancies for standard units were about three percent. Finally, in late 1972, the city's Community Renewal Program staff undertook a survey of nearly one-quarter of the city's rental units (including neighborhoods 1, 5, and 6) and determined that a four percent vacancy rate existed, and that the percentage might be even lower for standard units.<sup>1</sup> Thus, while neighborhoods 1, 5, and 6 had official vacancy rates of around 14 percent, 10 percent, and 11 percent respectively in 1970, the availability of standard units in those areas in 1973-74 was much less.<sup>2</sup>

It is also of interest at this point to note that Jacksonville has a relatively high percentage of publicly-assisted rental units--about 13 percent of the city's total rental stock at the end of 1972. The location of these units by program type as of late 1972 is shown in Table 4-2. Most public housing projects and units for the elderly are located in the central city, while programs serving moderate-income families are more dispersed. A Jacksonville Community Renewal Program report, published in October of 1972, while not fully agreeing with the later report which provided the numbers of units in Table 4-2, permits estimates of the racial make-up of tenants in publicly-assisted units. In this report it is estimated that about nine percent of 2,053 elderly units were occupied by nonwhites; about five percent of the tenants of 1,039 Section 236 units were nonwhite; about 69 percent of 1,938 Section 221(d)(3) units were occupied by nonwhites; and, about 84 percent of the tenants of 2,663

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<sup>1</sup> Jacksonville Community Renewal Program, "Jacksonville Rental Vacancy Survey," January 24, 1973, p. 2. This report and the JAPB report cited above use estimates of standardness rather than inspections and, therefore, do not necessarily reflect substandardness as measured by the code.

<sup>2</sup> One indicator of both the availability of housing and the ability to pay is the number of "doubled-up" households in the city: 13,526 in 1970, of whom 4/5 were low and moderate income families.

TABLE 4-2

LOCATION OF SUBSIDIZED RENTAL HOUSING IN  
JACKSONVILLE STARTED BEFORE OCTOBER 1972

AREA	Public Housing (Except that ex- clusively for Elderly & Handicapped)		Elderly (Includes 202, 236, and Public Housing Projects Exclusively for the Elderly & Handicapped)		Other Assisted Rental Housing (236, 221(d)(3) BMIR & Rent Supplement)		Total in Area	
	#	% in Area	#	% in Area	#	% in Area	#	% in Area
CENTRAL JACKSONVILLE (Neighborhoods 1,5,6)	2168	72 %	1726	74 %	1315	36 %	5209	58 %
SUBURBS (Neighborhoods 2,3,4)	342	11	412	18	1973	54	2727	30
OUTLYING (Neighborhoods 7-13)	505	17	199	9	348	10	1052	12
TOTAL	3015	100	2337	100	3636	100	8988	100

Source: "Publicly-Assisted Housing in Jacksonville: Production & Location," Jacksonville Community  
Renewal Program, May, 1973, p.6.

nonelderly public housing units were nonwhite.<sup>1</sup> Except for public housing, in which there seemed to be some integration within projects, most developments were either white or nonwhite, often with 98 to 100 percent of the units occupied by members of the prevailing group. One significant aspect of these figures is that, if each of the 8,988 units reported in Table 4-2 were occupied by a household eligible for the housing allowance program on the basis of income and household size, this would mean that 52 percent of the eligible population was already living in subsidized housing. Because of differences in eligibility limits and vacancies in other subsidized units, it is doubtful that the number was this high. (Vacancy rates were especially high in some public housing projects.) Still, this factor might account in part for the unexpectedly low response to Agency outreach.<sup>2</sup>

#### Housing Submarkets

These descriptions of Jacksonville's neighborhoods and housing market strongly suggest that a distinction should be made among three submarkets within the larger housing market: the low-income submarket, the middle-income submarket, and the outlying areas.<sup>3</sup> The distinction is primarily geographical, between the central city, the suburban areas which surround it, and the outlying areas beyond the suburban ring. These geographical divisions are only approximate, however. For example, low-income housing exists in all three areas. For this reason, the discussion is not of "central city housing" but of "low-income housing," and relates to such housing in all parts of the area.

Housing characteristics of Jacksonville neighborhoods, using the same neighborhood delineations found in the map shown above as Figure 4-1, are compared in Table 4-3. Examination of column three of Table 4-3 shows that the percentage of units lacking some or all plumbing was much higher in the Urban

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<sup>1</sup> Jacksonville Community Renewal Program, Jacksonville: Catalog of Assisted Housing, October, 1972, pp. 1-11. In Chapter 5 of this report is an estimate by a public housing administrator that occupancy in public housing is about 75 percent black. This estimate was made about six months after the CRP report cited here, and may or may not be in mild disagreement with it. No attempt was made to reconcile the two figures.

<sup>2</sup> Although the Agency did accept program applications from tenants of subsidized housing, these applicants were required to move in order to become recipients.

<sup>3</sup> These areas are defined below.

TABLE 4-3  
NEIGHBORHOOD HOUSING DATA

Neighborhood Numbers	Names	% of all Rental Units Lacking Some or All Plumbing	Median Gross Rent 1970 Census	Median Value of unit <sup>a</sup> \$	Estimated Gross Rents for "Modest Stan- dard" 2 Bedroom Unit		
					Dec. 1972	April 1974	Percent Change
		I	II	III	IV	V	VI
<u>Central Jacksonville</u>							
1	Urban Core	16.7	78	8,000	115	142	23%
5	Suburban West	9.1	91	9,000	130	152	17
6	Suburban North	7.7	84	10,600	125	132	6
<u>Suburbs</u>							
2	Suburban East	1.2	235	15,800	172	197	15
3	Suburban Southeast	4.7	138	15,400	162	202	25
4	Suburban Southwest	.9	130	13,400	139	195	40
<u>Outlying</u>							
7	Outlying East	3.3	126	12,600	147	186	27
8	Outlying Southeast	1.1	92	12,100	130	209	61
9	Outlying Southwest	3.1	234	12,400	144	165	15
10	Outlying West	7.5	97	10,400	99	147	48
11	Outlying North	8.0	116	10,700	123	175	42
12	Beaches	2.7	123	13,900	157	197	25
13	Cecil Field	8.9	87	12,400	99	187	89
<u>Entire Area</u>		8.4	99	11,800	135	167	24

Source: Columns I-III, 1970 Census of Population and Housing; Columns IV-V, Local Panel of Housing Experts, December 1972 and April 1974.

<sup>a</sup> This represents the value for one-unit structures which were either owner-occupied or vacant for sale, on less than 10-acre sites, or had a business establishment on the premises. Although the value of owner-occupied units does not reflect the value of rental units, it can be considered a proxy for the general value of units in the neighborhood.

Core than in other neighborhoods and was generally higher in the central city than in other parts of the city. Some outlying neighborhoods, notably 10, 11, and 13, had a high percentage of units lacking some or all plumbing and also had low average rents in 1970. Rents in these neighborhoods jumped noticeably between 1972 and 1974, as indicated in columns four, five, and six. It seems likely that this change is related to the fact that large parts of these areas were semi-rural in 1970, but have begun to develop quickly since then (in part to serve Navy personnel newly assigned to the area). In the Urban Core, meanwhile, rents changed much less despite inflation and the loss of units through demolition.

Columns four and five of Table 4-3 are based on the consensus of a local panel of housing experts which met in 1972 and again in 1974. An interesting aspect of these rent figures is both the magnitude and distribution of the changes in estimates which took place between the two panels, roughly the same interval covered by this report. During that period, the estimated rents in general increased much more in the suburbs and the outlying areas than in the central city. The unweighted averages of percent change in rent are 15 percent in central Jacksonville, 27 percent in the suburbs, and 44 percent in the outlying areas.<sup>1</sup> This indicates that during the course of the search period a shift in the geographical distribution of rents was taking place which tended to make it more difficult for enrollees to find housing outside central Jacksonville. (The subsidies received by enrollees were based on an average estimated cost of "modest standard" units for the city as a whole.)

#### Low-Income Submarket

The low-income submarket consists of housing stock which is usually rented to very low-income households. Most of this stock is located in and around the Urban Core. The suppliers who own or manage it are accustomed to renting to households which rely on welfare or some other form of grant income. The housing stock in this submarket tends to be in poorer condition than in the city as a whole as indicated by the data in Table 4-3. The predominance of low-income tenants, the older housing stock, and the lack of a housing code until recently helped bring about this condition.

<sup>1</sup> Data on numbers of units by neighborhood at the time the panel estimates were made are not available, hence the use of an unweighted average. The estimates are not adjusted for inflation.

Much of this housing stock is owned or managed by firms that specialize in low-to-moderate income rental property. Many of these firms are members of the Jacksonville Property Managers' Association (PMA).<sup>1</sup> Most of the rest of the stock is in the hands of very small landlords. Some units are held by owners who specialize in more middle-income housing, but happen also to control some low-income units (often federally subsidized).

Jacksonville's black population is concentrated in this submarket, although white and racially-mixed areas also exist within it. Although low-income pockets are found in several neighborhoods, most of the housing stock that makes up the submarket is located in and around the Urban Core and the in-town portions of neighborhoods 5 and 6, especially those occupied by black households. Low-income white concentrations are found in many parts of the city also and should be regarded as part of the same submarket.

When they enrolled, 70 percent of all housing allowance participants lived in one of the three central city neighborhoods within which this submarket is concentrated. A brief description of the three primary neighborhoods follows.

The Urban Core has been described as plagued by "deteriorated commercial facilities, poor environmental conditions, inadequate recreation areas, and severe traffic problems."<sup>2</sup>

Mixed and incompatible land use is characteristic of the Urban Core. Commercial and industrial facilities have intruded into residential areas, particularly along the St. Johns River. The business and government district is located here. The modern high rise buildings stand in apparent incongruity with surrounding residential neighborhoods, many ravaged by condemned homes and buildings that are being demolished. Urban renewal activity is clearly visible. Seventy percent of the population is black. The socioeconomic index of 0.37 is lower for this neighborhood than for any other in the city, and 26 percent of the rental households fall below the census definition of poverty.<sup>3</sup> More than one-fourth of the Urban Core population is elderly, nearly twice the percentage in the total population.

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<sup>1</sup> A group composed of firms which specialize in low-income rental property, and the one suppliers' organization to which the Agency paid most attention.

<sup>2</sup> Jacksonville Area Planning Board, Social and Environmental Conditions, September 1970.

<sup>3</sup> As of 1970. See Appendix II for details of index construction.



The Suburban West lies directly west of the Urban Core. The two neighborhoods are somewhat similar, with scattered industrial and commercial development throughout most of Suburban West. Areas bordering the Urban Core are particularly blighted by deterioration and mixed land use, while the western section of the neighborhood is in more stable physical condition.

The black population in Suburban West increased during the 1960s until, in 1970, it reached 35 percent. During the same period, overall population dropped by about 5 percent. The movement of black Urban Core residents into Suburban West is expected to continue during the 1970s. The socio-economic index for this neighborhood is 0.80, and 10 percent of the renter households have poverty level incomes.

Adjacent to the northern boundaries of the Urban Core and Suburban West, the Suburban North is a rapidly growing and changing neighborhood. Land use is primarily single-family residential. Most parts of this neighborhood are in good physical condition, with exceptions primarily in the west and southwest sections.

The populations of Suburban North increased by more than one-third between 1960 and 1970. Most of this growth occurred in the northern and western portions, due primarily to movement from the Urban Core, and the trend is expected to continue. In 1960, 12 percent of the city's black population lived in Suburban North; by 1970, nearly 26 percent was residing there. Nearly half of the neighborhood's residents in 1970 were black.

The southeast tip of the community is integrated and is considered one of the few stable, racially mixed sections of Suburban North. In the remaining areas, the black population has grown at a fairly rapid rate, resulting in some racial hostility on the part of the predominantly working-class whites.

Suburban North, with a higher socio-economic status than the Urban Core or Suburban West, could be characterized as Jacksonville's middle-class black neighborhood.

The Middle-Income Submarket (Concentrated in Suburban Neighborhoods 2, 3, and 4)

The second submarket includes much of the rest of the city of Jacksonville. Rental housing is moderately priced and generally in standard condition.

Although the most visible concentrations of this stock are relatively new garden apartments located to the east and southwest of the central city, smaller apartments, duplexes and single-family rental units exist as well.

The garden apartments are largely owned by development firms and are professionally managed. The smaller structures are generally owned by a combination of small landlords and realty companies. Suppliers interviewed for this report described tenants in this submarket as white (although some small "black pockets" exist), blue-collar or white-collar working households.

#### The Third Submarket: Outlying Jacksonville

Unlike many cities, Jacksonville has several centers of activity on the fringes of the urbanized area which influence the housing market in their vicinity. The two most prominent are the beaches and resort developments along the Atlantic Ocean, some 18 miles east of the city center, and three large Navy installations on the eastern and southwestern fringes of the city. Elsewhere, the more normal pattern of generally decreasing intensity of land use from city center to surrounding rural areas is to be found.

The Beaches were once distinct jurisdictions and even under consolidation retain more autonomy than other parts of the city. In this area, the shoreline tends to be lined with tourist facilities, occasionally interspersed with relatively expensive homes, apartments, or condominiums. Behind the shoreline is a strip of commercial and shopping developments and less-expensive tourist accommodations. There are also residential areas which in some ways resemble small towns rather than city suburbs, with distinct low-, middle-, and upper-income neighborhoods, black areas and white areas--a microcosm which originally developed independently of Jacksonville and in which earlier patterns of development still persist.

Near the Navy installations, concentrations of rental housing exist largely to meet the demand generated by Naval personnel and civilian employees who work on the bases. A stock of moderately priced rental housing exists here, at least some of it racially integrated. An abundance of new mobile home parks have developed in response to an influx of additional Navy personnel that began in 1973. Under conditions of strong demand and heavy building, rents are probably higher for this stock than for comparable units elsewhere in the city. Because of the distance, access to downtown Jacksonville is very inconvenient, especially for households without private automobiles.

The three submarkets define the area in which the program operated. To the extent that submarket characteristics influence the behavior (or expected behavior) of program participants, they also influenced the outcome and operations of the experimental program. A more direct influence on the program's operations, with further indirect influence on outcomes, was the character and experience of the Agency charged with operating the experiment. The interplay between the Agency and the environmental factors which have been discussed are explored in the next section.

#### 4.4 INTRODUCTION TO THE AGENCY: THE JACKSONVILLE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

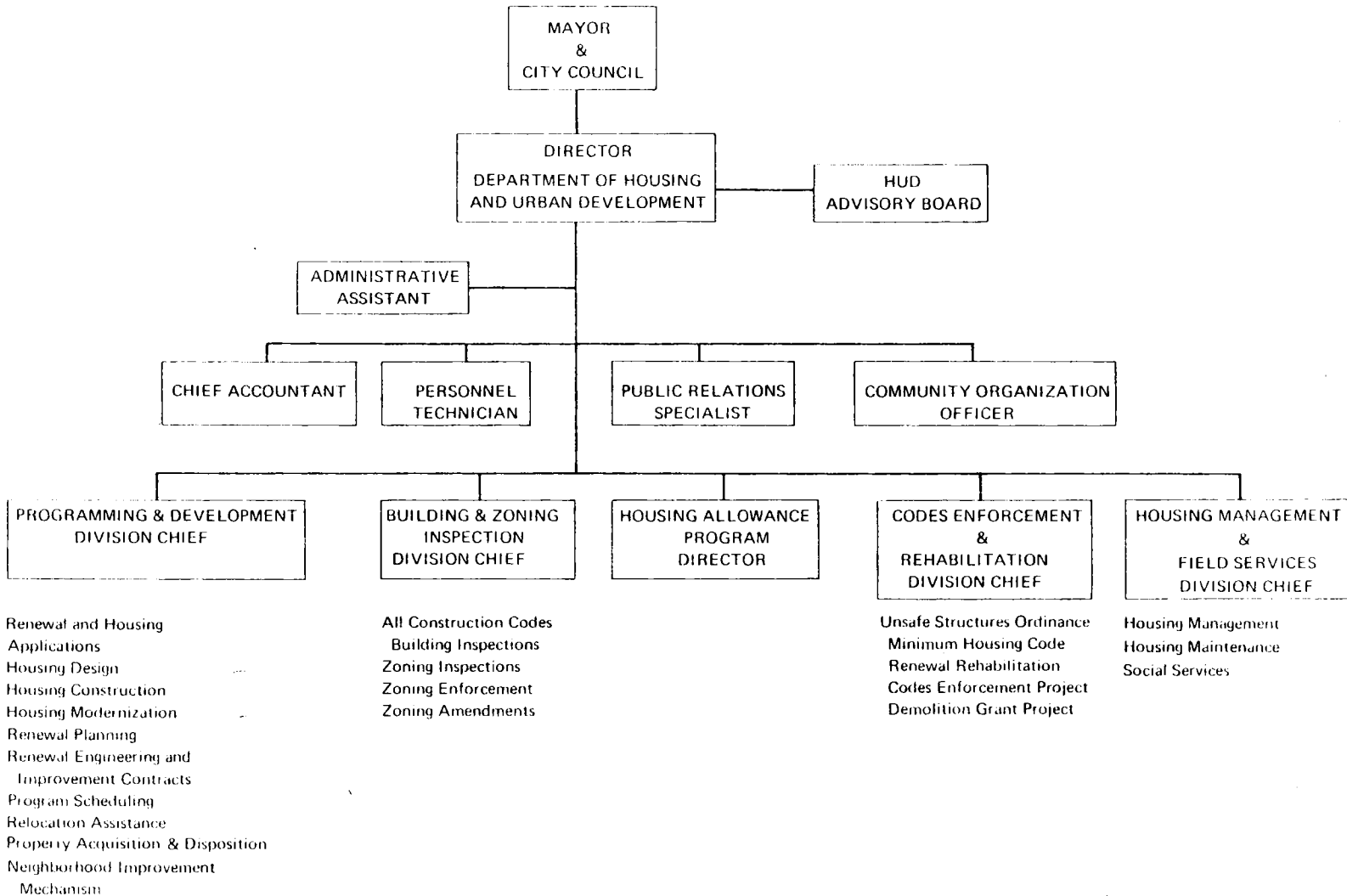
The City of Jacksonville and Duval County merged to form the Consolidated City of Jacksonville on October 1, 1968. The referendum which authorized consolidation has been characterized as the turning away from control by a "political machine" widely perceived as self-serving toward a system which aspired to be better adapted to the needs of the entire urbanized area, as well as more "professional" and "public-regarding."<sup>1</sup> Whereas prior to consolidation, federal funds were viewed with skepticism and often rejected outright, the new government began to seek them actively. One step toward both comprehensive government and greater use of federal funds was the creation of the Department of Housing and Urban Development, City of Jacksonville (JHUD), shortly after statewide enabling legislation was passed permitting such agencies to participate in federally-funded programs.

JHUD is involved in virtually all public aspects of housing in Jacksonville--urban renewal, enforcement of building and housing codes and zoning regulations, and the provision of publicly-subsidized housing units. Some idea of the variety of the Agency's mission is given by the organizational chart in Figure 4-2. JHUD is similar to several of the other AAE agencies. Like San Bernardino, it deals with its area of responsibility under a consolidated government. Like Tulsa and Salem, it has the powers of a local housing

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<sup>1</sup> Carver, Joan, "Responsiveness and Consolidation: A Case Study," in Urban Affairs Quarterly, Vol. 9, No. 2, December 1973, pp. 211-249. See also Walter A. Rosenbaum and Thomas A. Henderson, "Prospects for Consolidating Local Government: The Role of Elites in Electoral Outcomes," in American Journal of Political Science, Vol. XVII, No. 4, 1973, pp. 695-719.

Figure 4-2 Organizational Chart Jacksonville Department of Housing and Urban Development



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Source: Revised Detailed Plan of the Jacksonville Experimental Housing Allowance Program, October 31, 1974

authority. The broad mission and the targeting towards federal funds are similar to the Peoria and Springfield agencies.

In October 1972, JHUD was invited to submit a proposal to participate in the Experimental Housing Allowance Program administered by the United States Department of Housing and Urban Development. After an extensive planning process, a new agency was created within JHUD to administer the experimental program. This entity, which was known locally as the Experimental Housing Allowance Program, will be called "the Agency" throughout this report.

Before turning to the Agency itself, however, it is necessary to examine another of JHUD's activities which came to be closely linked to the Agency and its program. That was the Minimum Housing Code program administered by the Division of Codes Enforcement and Rehabilitation.

#### Code Enforcement

Jacksonville's housing code enforcement program has had a short, eventful history. Until the mid-60s, the city was actually without minimum housing standards, but in 1966 a housing ordinance (based on the Southern Regional Code) was finally inaugurated. According to the Director of the Codes Enforcement and Rehabilitation Division of JHUD (hereafter "the Division"), the final version of the Jacksonville ordinance was "the weakest in the Southeast."<sup>1</sup> Moreover, he noted that the Code was not stringently enforced until 1968-69, with the initiation of a "systematic program" for inspection of all city housing by 1976.<sup>2</sup> (See Tables 4-4 and 4-5.)

Compared for stringency with housing quality requirements at other AAE agencies, Jacksonville's code ranked about in the middle. It was weaker than the requirements at Peoria, Durham, Springfield and Tulsa, but stronger than those at Bismarck, San Bernardino, and Salem. It is more strict than

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<sup>1</sup> Interview, March 11, 1974. While probably not meant literally, this quote shows an attitude prevalent within the Codes Division: that the code is not stringent and, therefore, must at least be comprehensively applied.

<sup>2</sup> The Beaches area (Neighborhood 12) and Baldwin (a part of Neighborhood 13) were excluded from code enforcement as part of their agreement to join in the consolidation of Duval County with the City of Jacksonville.

TABLE 4-4

RESIDENTIAL STRUCTURES INSPECTED UNDER THE JACKSONVILLE CODE  
ENFORCEMENT PROGRAM, 1970-1973

Year	Total	Complied	Brought into Compliance	Failed	
				#	%
1970	3442	825	1696	921	26 %
1971	4279	1391	1572	1316	30
1972	6089	1404	1991	2694	44
1973	5217	1268	2481	1468	28

Source: JHUD Codes Division

TABLE 4-5

RESIDENTIAL UNITS INSPECTED UNDER THE JACKSONVILLE CODE  
ENFORCEMENT PROGRAM, 1970-1973

Year	Total	Complied	Brought into Compliance	Failed	
				#	%
1970	5404	1291	2864	1249	23 %
1971	6039	1915	2796	1328	22
1972	7072	1419	2559	3094	43
1973	6098	1450	3100	1548	25

Source: JHUD Codes Division

Note: This includes both systematic and request inspection, and does not include inspections under Unsafe Structures Act. Total units inspected including Unsafe Structures Act: 28,964. Total eventually in compliance: 17,536.

HUD Section 23 Leasing Standards and the standard used in the Housing Allowance Demand Experiment,<sup>1</sup> but less strict than the HUD/FHA minimum property standards or the APHA Model Code.<sup>2</sup>

Although Jacksonville did not have the most stringent code among the AAE agencies, its standards were enforced more rigorously than those of other agencies. Inspections were performed by the Division inspectors rather than by participants or Agency staff, as was the case at most administrative agencies. Inspections in Jacksonville were less flexible than those at any other site; compliance with each point of the code was generally required for a unit to pass.<sup>3</sup>

No further changes were made in either the code or its enforcement procedures until the early 1970s. On May 15, 1972, in response to a HUD requirement that Jacksonville upgrade its code before additional urban renewal funds could be allocated to the city,<sup>4</sup> the Jacksonville code was amended by the City Council. In addition to technical changes in the code, the Division's authority was greatly reinforced. It was no longer required to work through the Attorney General's office to ensure compliance with its findings and could assess penalties for noncompliance.

Neither the original code, the "systematic program," nor the 1972 amendments were well received by Jacksonville property owners. Early in 1972, the Division undertook a public relations program to explain the nature of code enforcement to the city's property owners, and JHUD (at the instigation of the City Council) spent \$20,000 for a 20-minute film outlining the reasons for minimum housing standards, but little change in attitudes seems evident.

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<sup>1</sup> See Appendix II for a discussion of AAE Housing Quality measures.

<sup>2</sup> A detailed point-by-point comparison of the codes mentioned in this paragraph, as well as several other actual and model codes, is to be found in Budding, David W., Donald L. Maruska, Sally Roe Merrill, et. al, Housing Quality Requirements for a Direct Cash Assistance Program (Cambridge, Mass., Abt Associates Inc.), January 1975, p. 105.

<sup>3</sup> As reported in Chapter 11, there were variations in the stringency with which the code was applied in Jacksonville. Nevertheless the tendency to make on-the-spot judgments about the relative importance of inspection items was lower in Jacksonville than elsewhere.

<sup>4</sup> Jacksonville Journal, May 9, 1973

The Division's inspections fall within two categories: those performed under the "systematic program" (including tenant-requested inspections) and others (since 1968) done with funds allocated by HUD under the Unsafe Structures Act. Both categories, however, are performed under the Jacksonville code. From 1970 to the end of 1973, according to the Division, 17,536 units (individual living quarters)<sup>1</sup> were either found in compliance or brought into compliance as a result of the city's code enforcement efforts.<sup>2</sup> In Tables 4-4 and 4-5 are indications of the total number of units and structures and the percentage of failed units.

#### Operations of the Agency

Planning and implementation of the Experimental Housing Allowance Program took place within the context of the JHUD mission, particularly that of the Codes Enforcement Division. During the fall of 1972, a Detailed Plan for the Experimental Housing Allowance Program was prepared by the Director of JHUD, assisted by persons from the Community Renewal Program and others. The Detailed Plan was approved by HUD in January 1973, and staff members were hired to begin implementation. On April 9, 1973, an Annual Contributions Contract was signed with HUD providing funds for housing subsidies to enrollees who qualified for payments.

Among the many major decisions made during the planning process were three which have particular relevance to this report:

- (1) It was decided that the housing quality requirements which enrollees would be required to satisfy in order to become recipients would be the same as the city's Minimum Housing Code, and that inspections would be performed by regular city inspectors rather than enrollees or Agency staff members. Influencing this decision were: (1) a commitment by JHUD to the City Council to bring the city's housing into compliance with the code, and (2) a JHUD policy decision to use the code as the housing quality requirement for all federally-funded programs which place people in

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<sup>1</sup> Many of these units have been in the Hogan's Creek and East Side Neighborhood Development Program (NDP) areas, both in the central city.

<sup>2</sup> The Division is about two years behind schedule due to a shortage of personnel and more than the anticipated number of inspections on tenant request (as opposed to systematic inspections initiated by the Division itself).



existing housing. An Agency spokeswoman said that other quality requirements were considered, but rejected because it was felt that the code reflected a real minimum health and safety standard.

- (2) It was decided that housing information (including information on housing quality, equal opportunity, leases, and searching for housing) would be offered on a voluntary rather than a mandatory basis. An "enrollment conference" at which program information on rights and responsibilities was presented was, however, required of all enrollees.
- (3) A "low profile" outreach and public relations campaign was planned. The program was to be announced to the public by news releases, informing agencies which might refer clients, and by leaflets and brochures, but no effort to "sell" the program was anticipated.

As the newcomer among JHUD's programs, and a temporary newcomer at that, the Agency was not always able to make plans "from scratch." The choice of the code and inspection method illustrates the point. While agreeing with the plans that were made, the Agency director also said, "we felt we didn't have much choice," and related this to the Codes Division's strongly-held position that the code should be treated as a real "minimum" standard. Another indication of the Agency's standing at JHUD is its relationship to the public housing division: public housing followed a policy of selecting the most desirable applicants (to public housing) and referring others to the experimental program; at the same time, the Agency was not permitted to do outreach to tenants currently in public housing (outreach was done in some subsidized housing developments serving somewhat higher-income households, however).

The Agency experienced relatively more difficulties in internal operations throughout the enrollment and search periods than did other AAE sites. The staff that was hired was somewhat less experienced both in service delivery and housing markets than at most other sites, and less training was given than most other agencies provided. Initial uncertainties about areas of responsibility and lines of authority took somewhat longer to resolve than at most other sites.<sup>1</sup> All these are matters of degree, as start-up difficulties were experienced at all agencies. The overall impression which

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<sup>1</sup> Comparison of Start-Up and Management Support Logs from all sites.

emerges from reading accounts of management at the AAE sites is that Jacksonville, while not showing exceptionally smooth administration, was not a great deal worse off in this regard than the others.<sup>1</sup>

The first participants were enrolled in late March of 1973, and enrollment continued through early November of the same year. Since enrollees were given up to 90 days to find acceptable housing, it was not until early February of 1974, that the last household became either a recipient or a terminnee and the search period was closed out. For much of the period between March 1973, and February 1974, the Agency was engaged concurrently in outreach, enrollment, certification of income and household size, providing housing information and other services to participants, and making payments to recipients, as well as management activities intended to coordinate and monitor these tasks. The following brief chronology lists major events during this period which are important to the topics covered in this report.

#### Chronology of Major Events

##### Date

10/72	Agency is invited to submit proposal.
11/1/72	Planning Grant Contract is signed.
11/72-2/73	Detailed Plan is prepared (includes small vacancy survey assisted by Board of Realtors, meeting with Property Managers' Association, planning conferences with HUD).
1/8/73	First publicity is released on the program.
2/15/73	Contract for administrative funds is signed.
3/26/73	First applications are accepted; 76 are taken.
3/27/73	It is found that 60 percent of the first day's applicants were black, a reversal of the planned percentage for all applicants.
4/9/73	Annual Contributions Contract for subsidy funds is signed.
4/25/73	The Agency learns that approximately 5,000 additional Navy personnel are expected to be assigned to the Jacksonville area during the coming year. They expect it to tighten the housing market for program enrollees.

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<sup>1</sup> The Report on Program Management will compare management of the Jacksonville program with that at other sites.

- 4/30/73 First participants attend Enrollment Conference. Both the enrollment period (which lasted until 11/9/73) and the period of enrollee housing search (which lasted 90 days longer, until 2/9/74) began at this point.
- 5/73 A problem with the widespread non-cooperation by housing suppliers becomes evident.
- 5/73 Difference of interpretation about legal services furnished by Duval County Legal Aid Association comes to light. Legal Aid is prepared to give general legal advice, but not to represent specific participants without further negotiations. Legal services remain unfurnished. Subsequently, the city's General Counsel's office considers providing services, thus delaying negotiations with Legal Aid.
- 5/11/73 The first Director announces his resignation effective June 18, 1973.
- Early 6/73 The first Director and the new Director-designate meet with representatives of the Jacksonville Property Manager's Association, a meeting which led to some accommodations by the program to the wishes of housing suppliers.
- 6/18/73 New Director officially assumes title.
- 7/16/73 General Counsel's office decides not to represent participants in open housing or other suits. Negotiations with Legal Aid are reopened.
- 8/14/73 The housing list is posted with a total of four listings.
- 8/18/73 A recipient is doing outreach work voluntarily. He has distributed over 1,000 leaflets to local shopping centers, etc., and has been nicknamed "The EHAP Man."
- 8/28/73 Agency reaches its 100th recipient.
- 8/28/73 Individual enrollment conferences are replaced by small-group conferences (4-15 selected applicants) led by assigned services representatives. The primary reason is to process participants more quickly.
- 9/6/73 A meeting to discuss supplier objections to the program is held at the Mayor's request between the Agency, JHUD, and a number of housing suppliers.
- Early 9/73 City decides not to use services from Legal Aid.
- 9/17/73 Formal agreement for legal services with a private attorney is reached. For the first time, legal services are furnished participants by the Agency.

- 11/9/73           The enrollment period ends.
- 11/9/73           Two hundred people have become recipients.
- 1/9/74            Three hundred people have become recipients.
- 2/9/74            The housing search period ends for the last enrollees, those enrolled 11/9/73. In all, 338 have become recipients; 697 enrollees have not qualified for payments, and therefore have been terminated.

The City, its population and housing market, and JHUD thus provided the context within which the Agency made and implemented its plans. The remainder of this report, beginning in the next chapter with an analysis of the unrepresentative response to outreach, assesses the results obtained by those plans in that context.

## 5.0 ANALYSIS OF RESPONSE TO OUTREACH

### 5.1 INTRODUCTION AND STATEMENT OF THE PROBLEM

Agency efforts to inform potential participants about the program are called "outreach." As a result of agency outreach, people heard about the program and decided whether or not to apply.

The people who applied to the Housing Allowance Program in Jacksonville differed in important respects from the profile of applicant characteristics projected by the Agency in its Detailed Plan of February 9, 1973. A comparison of planned versus actual profile for net household income, race of head of household, and sex of head of household<sup>1</sup> is presented in Table 5-1. and Figure 5-1. The data show that the racial distribution of eligible applicants (33 percent whites, 66 percent blacks)<sup>2</sup> is almost exactly the reverse of the planned distribution (65 percent whites, 34 percent blacks) and that the percentage of applicants with incomes under \$2,000 is more than twice that which was projected (57 percent compared to 27 percent). In addition, as shown in Table 5-1, only 62 percent of the total projected number applied to the program.

The analysis in this chapter will be concerned with these two questions:

Why did fewer households than anticipated respond to Agency outreach?

Why was the profile of those who responded different from the planned profile (which reflected the eligible population in the Jacksonville program area)?

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<sup>1</sup> In the analysis which follows, sex of head of household will play little part, since sex is highly correlated with race and another variable which will be introduced later: welfare state.

<sup>2</sup> The remaining one percent was composed of persons in the general category of "Spanish Americans." Preliminary analysis show that they differed in important ways from both "blacks" and "whites" in Jacksonville. For this reason, they have not been grouped with either of the two larger ethnic groups, but rather dropped from the analysis entirely. Their numbers are too small either to permit meaningful analysis as a separate group or to change overall results greatly. Further, most research questions concern differences between black and white enrollees. Households in this category will, of course, be included in other AAE reports.

TABLE 5-1

COMPARISON OF NET INCOME, RACE OF HEADS OF HOUSEHOLDS, AND  
SEX OF HEADS OF HOUSEHOLDS IN PLANNED AND ACTUAL  
ELIGIBLE APPLICANT POPULATIONS

Eligible Applicant Household Characteristics	Planned Number	Actual Number <sup>a</sup>	Percent of Plan Achieved
<b>I. Net Household Income</b>			
\$0 - 1999	733	963	131%
2000 - 2999	298	272	91%
3000 - 4999	678	369	54%
5000 - 6999	733	88	12%
7000 - 9999	271	1	--
10,000 & over	0	0	--
<b>II. Race of Head of Household</b>			
White	1764	564	32%
Black	922	1118	121%
Other	27	11	41%
<b>III. Sex of Head of Household</b>			
Male	1655	353	21%
Female	1058	1341	127%
<b>IV. Total Number of Eligible Applicants</b>			
	2713	1694	62%

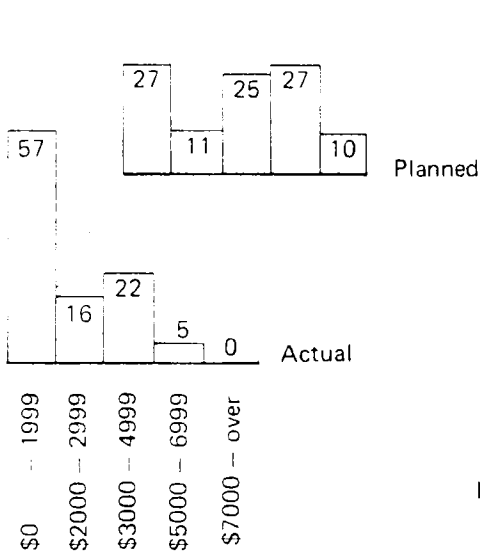
Sources: Agency Detailed Plan, February 9, 1973; AAE Application Forms

<sup>a</sup>One missing observation

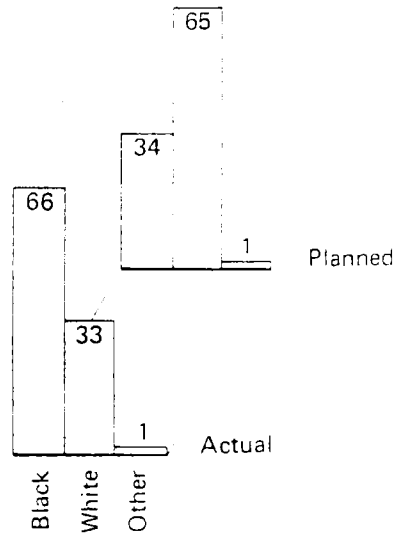
Figure 5-1

COMPARISON OF NET INCOME, SEX OF HEADS OF HOUSEHOLDS, AND RACE OF HEADS OF HOUSEHOLDS IN PLANNED AND ELIGIBLE APPLICANT POPULATIONS (IN PERCENTAGES) FOR JACKSONVILLE

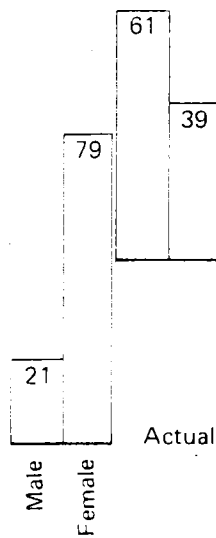
I. Net Income



II. Race/Ethnicity



III. Sex



Source: AAE Application Forms  
Agency Detailed Plan (Feb. 9, 1973)

To say that Agency outreach was associated with certain results is not, of course, to say that Agency outreach caused those results to take place. As was mentioned in Chapter 3, the decision to apply to the program is one that has many possible causes, only one of which is the outreach message sent out by the Agency. Three factors appear to have contributed significantly to this outreach response: agency outreach activities, attitudes toward government programs, and different needs. These factors will be examined in the following analysis. An overview of Agency outreach activities is presented in Section 5.2. The relationship between these activities and the extent and composition of outreach response is discussed in Section 5.3. The relationship of Agency activities to the "image" projected by the Agency and the effect of this image in the context of community attitudes toward government programs are discussed in Section 5.4. Differential "housing needs" of black and white households in Jacksonville as a factor in outreach response are analyzed in Section 5.5.

## 5.2 AGENCY OUTREACH ACTIVITIES

### Outreach Plans

Agency outreach plans were based in part upon two assumptions which proved to be ill-founded. These regarded the size of the eligible population and the relative probability of receiving too many or too few applications.

The size of the eligible population as originally estimated by the Agency was 57,293 households. It was realized later that this figure included homeowners as well as renters and did not exclude military personnel. A second estimate of 28,115 was made late in the enrollment period. Using Census Bureau 1-in-100 Public Use Sample tapes, Abt Associates estimates the eligible population to be 17,429.<sup>1</sup> Thus, at the time outreach was planned and implemented, the number of potential eligible applicants was overestimated by as much as 230 percent. Further, as noted in Section 4.3 above, as much as 50 percent of the eligible population may have been in subsidized housing already. Applications would have been accepted from such households, but they may have been less likely to apply than others.

The Agency Program Manual, which provided guidelines for Agency planning, warned agencies against raising unrealistic expectations among potential applicants, given the ceiling on households which could receive benefits under the program (900

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<sup>1</sup> See Appendix II for the estimation methods used.



in Jacksonville). The Agency was also concerned about the possibility of excessive numbers of applications. The problem really was, as it turned out, too few applications.<sup>1</sup>

With these assumptions in mind, the Agency planned for very low key outreach and allocated few resources to this activity. The plan provided for limited use of speeches or meetings attended by Agency personnel, pamphlet and poster distribution, and mass media coverage.<sup>2</sup> The Agency also planned to open a second application office (in addition to the Agency's central city headquarters) for the duration of the enrollment period in the Beaches area, which has a proportionately large eligible white population. This neighborhood<sup>3</sup> is approximately 18 miles east of the Urban Core where the main office is located. For a number of reasons, this second office was never opened. The Agency envisioned practical problems related to the political autonomy of the Beaches area. The area had resisted being consolidated into the city of Jacksonville. By an agreement dating from the time of consolidation, housing inspections in the Beaches area were performed by agencies of the previously independent towns rather than by JHUD. This made it more difficult to carry out the Agency policy of having program inspections done by JHUD.<sup>4</sup> Also, the most readily available space for a Beaches office was in a public housing complex, a location which the Agency felt would contribute to a "welfare image."<sup>5</sup> In addition to foreseeing practical problems, the Agency had a misconception of the composition of the eligible population in the area. They felt that most of the low income residents were black and therefore did not see a Beaches office as contributing to their efforts to offset the imbalances in the application profile.<sup>6</sup>

<sup>1</sup> The desire to avoid too many applications was common to all agencies in the AAE, although none overestimated the size of the eligible population quite so much as Jacksonville.

<sup>2</sup> Detailed Plan, February 9, 1973.

<sup>3</sup> The Beaches area, neighborhood 12 on the map given as Figure 4-1, has the third highest proportion of below-poverty level renter households of any of the neighborhoods in which eligible potential applicants were concentrated.

<sup>4</sup> Interview with Agency administrator.

<sup>5</sup> Ibid.

<sup>6</sup> Ibid.

In fact, of the 1,469 renter households below poverty level in the area (1970 Census figures), 85 percent were white. Despite this sizable eligible population, only 43 households applied from the Beaches.

Phase I, April - June: Initial Effort

Outreach activities began in March 1973. The Agency made presentations about the program to community groups, public housing social workers, and the Division of Family Services to encourage them to refer eligible applicants to the program. Beginning at the end of March, the Agency used television and radio presentations. The director and outreach coordinator appeared together on television to explain the program. The outreach coordinator made several public announcements over the radio to encourage applications.

Other methods used during this first period of outreach were a few newspaper articles that gave general program information, brochures, leaflets, and poster distribution to local food markets, liquor stores, gasoline stations, etc. in 12 of the 13 neighborhoods, three of which are predominantly black (1, 5 and 6). Newspaper advertisements (three lines in the classified section) appeared, beginning in late May and running until August.

By the end of April, it became quite apparent that the profile was not being met; at this point, 67 percent of the applicants were black as compared with 34 percent in the planned profile. Despite this, the Agency continued to maintain low-key outreach efforts. However, in an effort to increase the proportion of white applicants, the Agency decreased its outreach activities in neighborhoods 1, 5, and 6, and finally ceased them entirely in these neighborhoods by mid-May. It also increased its efforts in white areas at this time.

Phase II, July - August: Little Activity

One person acted as outreach coordinator through June; he left the program in July, in part because of tension between himself and management with respect to the performance of the outreach function.<sup>1</sup> The new program

<sup>1</sup> Outreach Log. The original plan had envisioned only three months of outreach. For this reason, the position of outreach coordinator was a temporary one scheduled to end at the time that it in fact did end. This position was permitted to drop out of the organization chart despite the fact that it had become evident that further outreach was needed; the director then assumed responsibility for outreach.

director took charge in June, and gave outreach activities little attention. At that time, the reasons she gave for dissatisfaction with outreach as it had been performed were: (1) that planned outreach activities had never been implemented and (2) that methods which were implemented were ineffective and should be discontinued.<sup>1</sup>

No additional Agency outreach efforts were made during the months of July and August, while the Agency concentrated on providing services to current enrollees and on securing the cooperation of housing suppliers, rather than on outreach. However, in August, an enthusiastic white recipient distributed over 1,000 leaflets at local shopping centers and gathering places, at his own expense.

#### Phase III, September - October: Increased Efforts

In September, the Agency director decided to expand outreach. More emphasis was placed on such activities as distributing leaflets to apartment complexes, contacting other agencies, and writing letters to public housing tenants. The director also met with the mayor's staff to obtain aid from the city government in extending outreach to senior citizens. Elderly applications, however, remained far below the number projected in the plan.

In October, JHUD hired a new public relations man. He developed a "jingle" for radio broadcasts and made contacts with local television stations and newspapers. In mid-October, the staff distributed leaflets to subsidized apartment complexes in mostly middle-income areas.<sup>2</sup> Application-taking ceased as of October 26, 1973.

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<sup>1</sup> Outreach Log.

<sup>2</sup> The units leafletted were in largely white-occupied Section 236, federally subsidized housing complexes in which rents had recently been increased. The agency assumed that an increased rent burden in these complexes might lead some households to apply for the Experimental Housing Allowance Program, according to the Agency director.

5.3 THE RESPONSE TO OUTREACH

Overall Response

Three distinct phases of outreach activity have been identified above:

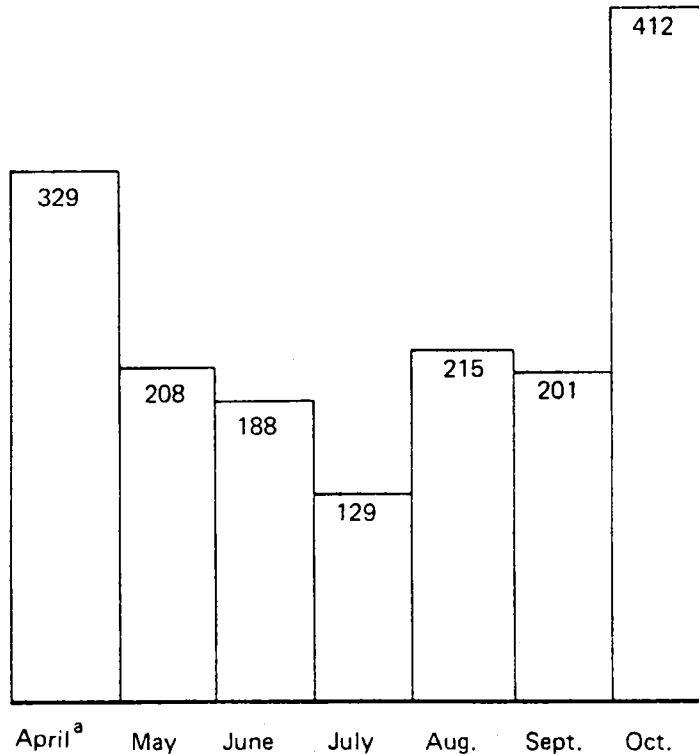
April-June: initial "low profile" general activities,

July-August: little outreach activity

September-October: intensified outreach activity with more "targeting" toward whites and (relatively) higher-income households.

The total number of eligible applicants by month is shown in Figure 5-2. The shape of the distribution confirms the general impression of outreach given above: that is, early activity followed by declining emphasis in the middle months and renewed efforts late in the enrollment period. The average number of applicants per month is about 240.<sup>1</sup>

Figure 5-2  
ELIGIBLE APPLICANTS BY MONTH (BLACK AND WHITE ONLY)



N=1682, missing one observation

Source: AAE Application Forms

a March and April program months combined in April

<sup>1</sup> Standard deviation = 87.96.

While it cannot be ruled out that the decreased application rate during July and August resulted from seasonal differences (heat, seasonal employment, distraction of summertime activities, for example), it seems reasonable to see in this data a relationship between the level of agency outreach activity and the number of applications received.

No such relationship can be found for variations in the proportions of black and white applicants. Taking only these two groups into account, the percentage of white applicants varied from a low of 32 percent in Phase I (April - June) to a high of 38 percent in Phase II (July - August). Part of the increase in Phase II may be a result of the activities of the white recipient who was acting as self-appointed recruiter at that time.<sup>1</sup> At the time when Agency efforts were most consciously directed toward whites, in Phase III (September - October), the number of white applicants increased but the percentage actually declined somewhat from Phase II, as shown in Table 5-2.

TABLE 5-2  
ELIGIBLE APPLICANTS BY RACE/ETHNICITY AND OUTREACH PHASE

Race	Outreach Phase					
	I		II		III	
	#	%	#	%	#	%
White	231	32%	132	38%	201	33%
Black	494	68	212	62	412	67
TOTAL <sup>a</sup>	725	100	344	100	613	100

N=1670

Missing observations (no income reported) = 13

Source: AAE Application Forms

<sup>a</sup>In the remainder of this chapter and in those that follow, data on only black and white participants and terminees are analyzed; applicants and participants whose race/ethnicity was reported as "other" are not included since the emphasis here is on differences between blacks and whites.

<sup>1</sup> The impression of the Agency at the time was that the applicants referred by this white recipient were racially mixed. The on-site observer felt, however, that they were predominantly white.

Much the same conclusion is reached from data describing variations in net income of eligible applicants by month. The percentage falling into the lowest income group (\$0-1,999) varies from a low of 50 percent in May to a high of 62 percent in September.

Numbers and percentages of eligible applicants by outreach phase and income are reported in Table 5-3. The income distribution of applicants is almost identical for all three phases of outreach activity. Thus, it cannot be shown that Agency efforts to reach more white or higher-income eligible applicants were a significant factor in determining who actually applied.

TABLE 5-3  
ELIGIBLE APPLICANTS BY INCOME AND OUTREACH PHASE

Income	Outreach Phase					
	I		II		III	
	#	%	#	%	#	%
\$0-1,999	402	56%	195	58%	342	56%
\$2,000-4,999	283	39	124	37	235	39
\$5,000 +	38	5	19	6	32	5
TOTAL	723	100	338	100	609	100

N = 1670

Missing observations = (no income reported): 13

Source: AAE Application Forms

Response to Outreach Methods

What, then, did influence the observed outcomes? The next factor to examine is the outreach techniques by which the agency reached applicants. If it can be shown that the various media used had very different results, some conclusions can be drawn about the efficiency of the mix of methods actually used in attempting to meet the planned profile.

Analysis of the relative effectiveness of different outreach methods in Jacksonville relies heavily upon a single question on the Application Form, as indicated in Figure 5-3.

Figure 5-3

APPLICATION FORM QUESTION: HOW APPLICANT FIRST HEARD OF PROGRAM

4 How did you <i>first</i> hear of this program? (Please check only one.)		Identification Number
<input type="checkbox"/> Referral from Public Housing waiting list	<input type="checkbox"/> Radio	
<input type="checkbox"/> Referral from another agency	<input type="checkbox"/> Printed Pamphlet	
<input type="checkbox"/> Friend or relative	<input type="checkbox"/> Community Bulletin Board	
<input type="checkbox"/> TV	<input type="checkbox"/> At a meeting	
<input type="checkbox"/> Newspaper	<input type="checkbox"/> Other (specify: _____)	

It is clear that responses to this question are an imperfect proxy for information as to what actually led an applicant to apply; however, they can yield some information and will henceforth be used to draw inferences about the response to various outreach methods.

The responses to the question on the Application Form were grouped into the categories shown in Table 5-4. The percentages given in parentheses beside the column headings in Table 5-4 indicate the percentage of all eligible applicants who named that method as the one by which they first heard of the program.

The categories imply different kinds of response to Agency outreach activities. Applicants who say they heard of the program from the media or community contacts are indicating a direct response to an outreach activity controlled by the Agency. Applicants who were referred by other agencies may represent a response to Agency presentations to those agencies, but referral behavior is certainly not under the direct control of the housing allowance Agency. Finally, the "word-of-mouth" applicants, those who heard of the program through friends or relatives, cannot clearly be linked to any particular Agency outreach activity.

According to this grouping, it can be seen that fewer than a third of all applicants were responding directly to an Agency-controlled outreach effort. About 29 percent were referred by other agencies, and even more fell into the word-of-mouth category. This distribution is consistent with the patterns at other AAE sites and illustrates the limits on outreach as a means of controlling application profiles.<sup>1</sup>

<sup>1</sup> Over all eight AAE sites, about a quarter of all eligible applicants were referred by other agencies, and about a third first heard of the program by word-of-mouth. See Jean MacMillan, "Applicant Characteristics and Outreach Methods" (Cambridge: Abt Associates Inc., draft, 1976), p. 21.

TABLE 5-4

## ELIGIBLE APPLICANTS BY HOW FIRST HEARD OF PROGRAM BY RACE

Race \ Method <sup>a</sup>	Word of Mouth (39%)		Refer-ral (29%)		Tele- vision (10%)		News- paper (9%)		Radio (8%)		Pamphlets (4%)		Community Contacts (1%)		Misc. Other (1%)		TOTAL (100%)	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White	218	34%	146	30%	83	51%	59	38%	12	9%	29	49%	7	58%	10	53%	564	34%
Black	432	66	337	70	80	49	96	62	129	91	30	51	5	[42]	9	47	1118	66
TOTAL	650	100	483	100	163	100	155	100	141	100	59	100	12	100	19	100	1682	100

Missing Observations: 1

Source: AAE Application Forms

<sup>a</sup>The percentages shown with method category names are the percentages of all responses which fell into that category. The percentages shown in other cells are the percentages within that category which belong to the racial group identified.



In the word-of-mouth category, the proportions of blacks and whites exactly mirror those in the applicant population as a whole. It seems reasonable to conclude from this that word-of-mouth communication served to amplify other outreach methods in general, rather than carrying the word selectively to one or more subgroups within the eligible population.<sup>1</sup>

More revealing is the "referral" category, which produced a racial mix of applicants significantly different from the overall percentages at the .05 level.<sup>2</sup> The on-site observer reported that most referrals came either from the local Division of Family Services or from public housing and relocation social workers. The percentage of eligible applicants who were also welfare recipients is shown in Table 5-5. Although only an estimated 10 percent of

TABLE 5-5  
WELFARE RECIPIENTS AS A PERCENTAGE OF THE ELIGIBLE POPULATION, OF ALL ELIGIBLE APPLICANTS, AND OF ELIGIBLE APPLICANTS WHO WERE REFERRED BY OTHER AGENCIES IN JACKSONVILLE, DURHAM AND PEORIA

	Jacksonville	Durham	Peoria
Welfare recipients as a percentage of the eligible population	10%	8%	11%
Welfare recipients as a percentage of all eligible applicants	64	58	49
Welfare recipients as a percentage of all eligible applicants from referral	78	74	64

Sources: AAE Application Forms  
1970 Public Use Sample Census Tapes

<sup>1</sup> This conclusion is supported by analysis of the response patterns for all eight AAE agencies. *Ibid.*, pp. 26-27.

<sup>2</sup>  $Z = 1.65$  in a difference of proportions test, significant in a one-tailed test (appropriate because, given the agencies involved and their clientele, the probable direction of difference can be hypothesized). Throughout the report,  $Z$  will be used for any test statistic which has a unit normal distribution.

the eligible population was receiving welfare assistance, 64 percent of all eligible applicants fell into this category. Over three-quarters of those who first heard of the program by referral were welfare recipients. Figures from Durham and Peoria, included for comparative purposes, show much the same pattern--of about equal strength in Durham and Jacksonville, and somewhat weaker in Peoria.

In 1974, the Housing Management Branch of JHUD estimated that 75 percent of all households in public housing in Jacksonville were black. The Division of Family Services estimated that 77 percent of its clients in the Aid to Families with Dependent Children (AFDC) program were black. (Figures on other Division of Family Services programs were not available.) The solicitation of referrals from these and other agencies produced a relatively large number of applicants (helping somewhat with the problem of too few applications). However, these referrals also produced a mix of applicants quite different from that in the eligible population.<sup>1</sup>

Of all the methods shown in Table 5-4, only "television" and "pamphlets" produced proportions of eligible white applicants which seem substantially higher than that of the group as a whole.<sup>2</sup> "Radio" produced a strikingly large percentage of black applicants, much higher than that of any other method. Although outreach messages were carried over ten different radio stations in the Jacksonville area, most of them were not stations whose programming was directed especially toward black audiences. The response to outreach methods by lower income households was similar to that of black households. Generating applications from moderate and higher income groups proved to be a problem. Television and pamphlets show a smaller than average proportion of respondents in the lowest income category; referral shows a very high proportion. Television and pamphlets were more successful than other methods in attracting middle income (\$2,000-\$4,999).

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<sup>1</sup> Among applicant households which first heard of the program by referral from other agencies, 81 percent were female-headed, a major difference from the estimated 39 percent in the eligible population.

<sup>2</sup> "Community contact" and "miscellaneous other" categories were not taken into consideration because of the small numbers involved.

applicants. No method generated a proportion of higher income (over \$5,000) applicants greater than 11 percent. These results are presented in Table 5-6. Given this evidence that different methods attract different mixes of applicants, it is interesting to look at the way in which the mix varies with level of Agency activity. In Table 5-7, two outreach methods whose level of use the Agency could vary at will -- television and pamphlets -- are compared with referrals. At least on a percentage basis, referrals seem to be little affected by the lower activity level of Phase II or the increased activity of Phase III. Television and pamphlets vary somewhat more from phase to phase. The greater percentage of applicants who first heard of the program through pamphlets during Phase III is probably a result of the intensified leaflet distribution at that time.

It should also be noted, however, that changes in percentages of total applicants within the two categories under Agency control are small when compared to the gap in absolute numbers between them and the number of referrals. Thus, while there is evidence that the Agency could have increased the proportions of white and higher-income applicants by greater use of television and other outreach activities through the enrollment period, the data do not lead to the conclusion that minimally increased use of these methods would have made much difference. It is, of course, impossible to speculate on the basis of the data about what might have happened had the use of these methods been greatly intensified.<sup>1</sup>

Examination of time trends in responses of demographic groups (racial, income) to varying outreach methods sheds no further light upon what has already been reported.

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<sup>1</sup> The AAE report on outreach methods concludes, on the basis of an analysis of outreach at all eight sites, that intensive outreach campaigns which employed professionally designed materials and paid media time (and space) proved best able to draw a mix of applicants from all parts of the eligible population. Ibid., p. iii.

TABLE 5-6

ELIGIBLE APPLICANTS BY HOW FIRST HEARD OF PROGRAM BY  
INCOME

Method <sup>a</sup> Net Income	Word of Mouth (38%)		Refer- ral (29%)		Tele- vision (10%)		News- paper (9%)		Radio (8%)		Pamphlets (4%)		Community Contacts (1%)		Misc. Other (1%)		TOTAL (100%)	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
\$0-1,999	350	54%	339	71%	55	34%	81	52%	69	50%	25	42%	10	83%	10	53%	939	56%
\$2,000- 4,999	254	40	124	26	94	58	68	44	62	45	31	53	2	[17]	7	[37]	642	38
\$5,000+	39	6	17	4	14	9	6	[4]	8	[6]	3	[5]	0	0	2	[11]	89	5
TOTAL	643	100	480	101	163	100	155	100	139	101	59	100	12	100	19	100	1670	99

Missing observations (reporting no income): 13

Source: AAE Application Forms

<sup>a</sup>The percentages shown with method category names are the percentages of all responses which fell into that category. The percentages shown in other cells are the percentages within that category which belong to the income group identified.

TABLE 5-7

## VARIATIONS IN RESPONSE TO THREE OUTREACH METHODS OVER PHASES OF AGENCY OPERATION

Phase Method	I		II		III		Overall	
	#	%	#	%	#	%	#	%
Television	85	12%	21	6%	57	9%	163	10%
Pamphlets	15	2	10	3	34	6	59	4
Referral	212	29	101	29	170	28	483	29
All Other Sources	413	57	212	62	352	57	977	58
TOTAL	725	100	344	100	613	100	1682	101

Missing observation: 1

Source: AAE Application Forms

#### 5.4 THE MESSAGE CONVEYED BY OUTREACH: PROGRAM IMAGE

In preceding sections, it is shown that the Agency was successful in attracting applicants from some subgroups of the eligible population (black and lower income households) and less successful with other groups. This outcome does not appear to be related to the intensity of outreach activities. Although the number of applicants varied with the intensity of Agency efforts, their racial and income characteristics did not. Some outreach techniques worked better than others in attracting the under-represented elements of the population, but even the most successful technique (television) yielded a proportion of white applicants substantially lower than the planned level.

Given this distinct application pattern, which the Agency was unable to alter by changing the extent or emphasis of its activities, it seems appropriate to look beyond the specific types of outreach carried out by the Agency for an explanation. The Agency employed a diverse mix of outreach media: news releases, television and radio talk shows and viewer-listener response shows,

classified advertisements in newspapers, contacts with other agencies to encourage referrals, brochures, leaflets and posters.

General circulation media were used and literature was distributed in areas where there was a high concentration of eligible households. Although it was correctly described by the Agency as "low profile," the outreach effort seems to have given most of the eligible population an opportunity to hear of the program's existence.

There is no evidence that any subgroup of the population was excluded from outreach. Only after it became clear that a disproportionate number of lower-income and black households were applying was the outreach effort consciously directed toward whites and households in the higher eligible income categories.

If the message was fairly widely disseminated and all groups had a reasonable opportunity to hear it, the next question is, was it stated in such a way as to imply that the program was intended for one subgroup rather than another. Specifically, in light of the observed response, it must be asked whether the Agency, intentionally or unintentionally, gave the impression that they expected the program to be used mostly by black households.

The Agency conscientiously portrayed the program as one intended for the full eligible population. Brochures and leaflets showed a Superman figure with both Caucasian features and an "Afro" hairstyle; the attempt seemed to be to project a racially non-specific image.<sup>1</sup> The outreach coordinator (black) and the agency director (white) appeared together in early television and radio exposures. A newspaper article quoted the Agency director as saying "Unlike other public housing, the experiment calls for a cross-section of the community to be enrolled. . . ."<sup>2</sup>

Contacts with other agencies probably resulted in a somewhat greater exposure of the program to clients of those agencies than to the population in general. Data have been presented showing that participants in Jacksonville "welfare" and public housing programs are disproportionately black; thus, the outreach

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<sup>1</sup> An example is attached in Appendix I.

<sup>2</sup> Florida Times Union, April 2, 1973. The Times Union is Jacksonville's most widely read newspaper.

method contained the potential for reaching some groups more than others. With this exception, Agency outreach does not seem to have been directed toward blacks more than whites.

However, some factors influencing the program's "image" were beyond Agency control. As earlier stated, public housing serves a disproportionate number of black families in Jacksonville. It is alleged, in fact, to be thought of generally among whites as "a black program."<sup>1</sup> Thus, although the statement by the Agency director cited above contains the information that the program is intended for "a cross-section of the community," it also identifies the experimental housing allowance program with public housing.<sup>2</sup> Even more racially identifiable was the manner in which the program was first announced to the city by the mayor, who was quoted as saying that it was a program "which he expects to help get rid of the ghettos in the city."<sup>3</sup>

Whatever the cause, the data revealed that the program was widely thought of as a welfare-type program. This image often carried with it the assumption that most participants in such programs in Jacksonville are nonwhite.

It seems that this welfare image with its racial overtones greatly affected the response to Agency outreach, making it less likely that white and moderate-income households would apply because of the stigma associated with such programs in their minds and cultural milieu. Households which were already participants in a welfare type program, on the other hand, would presumably have less resistance to applying for another. This is a matter which cannot be demonstrated by the data, but appears to have been of great importance in producing the observed response to the Agency's outreach.

In summary, although the Agency did not do anything deliberately to create the image of a black program, its outreach was not extensive or specific enough to offset tendencies to regard it as such. It thus failed to project the intended idea of the program in a way which would encourage white and higher income groups in the eligible population to apply.

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<sup>1</sup> Opinion of on-site observer, corroborated by supplier and community interviews.

<sup>2</sup> Another part of the same article stated that "the experiment is designed as an alternative to public housing--project housing."

<sup>3</sup> Florida Times Union, February 14, 1973.

5.5 DIFFERENTIAL HOUSING NEEDS

A final matter which should be taken into account is the differential need for the program among black and white residents of Jacksonville. In Chapter 4, data are presented which show that the housing market in Jacksonville is highly segregated and that housing conditions for black households are systematically worse than for white households. More specific data on the housing condition of the eligible population show that 33 percent of eligible black households were living in substandard units, as compared to 10 percent of eligible white households.<sup>1</sup> It seems quite reasonable, given these facts, to assume that a program which offered housing assistance would be used most by that part of the populace with the worst present housing situation.

Few data, except those on housing conditions and response rates, exist to test this assumption. It is supported somewhat by evidence that black enrollees planned to move from the unit in which they were living at the time of their enrollment more often than did white enrollees.<sup>2</sup> These data are presented in Table 5-8.

TABLE 5-8  
PLANS AT ENROLLMENT TO MOVE OR STAY  
BY RACE OF HEAD OF HOUSEHOLD

Race \ Plans	Move		Stay		Undecided		TOTAL	
	#	%	#	%	#	%	#	%
White	221	64%	110	32%	16	5%	347	101%
Black	590	87	53	8	34	5	677	100

Sources: AAE Enrollment Forms, AAE Application Forms.

<sup>1</sup> See Appendix II for the housing measures used.

<sup>2</sup> The outreach question deals with applicants, of course, and not with enrollees. However, the profile of enrollees is very much like the applicant profile in all characteristics collected on the Application Form. Thus, it seems valid to infer that a corresponding difference also existed among applicants.



Survey responses on the satisfaction of participants with their current dwelling unit and neighborhood at the time of enrollment reveal patterns which are consistent with moving plans. Among respondents feeling strongly about their neighborhood or unit, blacks were much less likely to be very satisfied and more likely to be very unsatisfied. Neutral and less emphatic responses showed less difference between blacks and whites. These results are presented in Table 5-9. Data are from the sample of the enrollees included in the First Participant Survey.

The evidence that eligible black households were in lower quality housing than eligible whites and that black enrollees were more likely to plan to move and were less satisfied with their housing units and neighborhoods supports the hypothesis that differences in "need" for the program played a part in the relatively larger number of black households who applied. This causal link must remain at best a hypothesis, however, since data to test it directly are lacking.

#### 5.6 SUMMARY OF THE ANALYSIS OF THE RESPONSE TO AGENCY OUTREACH

Analysis of the response to Agency outreach began with the recognition that the Agency had failed to achieve either its planned number or demographic profile of applicants.

The deliberately low-key outreach campaign almost certainly contributed to the low total number of applicants. The volume of applications over time corresponded to the intensity of outreach, so it is reasonable to conclude that an earlier increase in outreach intensity would have yielded more applications by the end of the prescribed enrollment period.

With respect to the profile, in which white applicants and applicants with comparatively high (eligible) income levels were under-represented, an examination of Agency outreach activities led to the conclusion that nothing had been done intentionally to produce the results. Further, when the Agency's own monitoring of the applicant profile revealed this trend, efforts were undertaken to correct it, but those efforts proved only partially effective.

TABLE 5-9

DWELLING UNIT AND NEIGHBORHOOD SATISFACTION BY RACE OF HEAD OF HOUSEHOLD

Dwelling Unit Satisfaction	Very Satisfied		Somewhat Satisfied		Neither		Somewhat Dissatisfied		Very Dissatisfied		TOTAL	
	#	%	#	%	#	%	#	%	#	%	#	%
White	9	[22%]	8	[20%]	2	[5%]	10	22%	13	32%	42	100%
Black	10	9	16	15	7	[7]	21	20	52	47	106	100

82 Missing observations: 4

Neighborhood Satisfaction												
White	15	37	9	[22]	0	-	7	[17]	10	24	41	100
Black	21	20	23	22	8	[8]	12	11	43	40	107	100

Missing observations: 3

Source: First Participant Survey, AAE Application Forms

The Agency, in making decisions on outreach, was hesitant in responding to evidence that the profile was not being met. Outreach was insufficiently intense or specific to offset local tendencies to regard the housing allowance as a welfare-type program which would be used mostly by black participants. Some Agency outreach activities were somewhat more successful than others in reaching a representative subset of the eligible population. However, this outreach was largely offset by a very large proportion of applicants who were referred by other agencies, especially welfare and public housing. It is probable that two factors which explain much of the observed response to Agency outreach are the welfare stigma that was associated with the program and the generally greater level of housing deprivation among black residents of Jacksonville than among white citizens. Lacking data on why some individuals and groups did not apply in more representative numbers, however, the influence of these two factors must remain a hypothesis.<sup>1</sup>

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<sup>1</sup> Data collection activities during the second enrollment period in Jacksonville will be designed to allow testing of the hypothesis.



## 6.0 INTRODUCTION TO THE SEARCH PROCESS

The following five chapters contain an analysis of a complex set of activities which will be referred to as "the search process" or simply "search." Search includes: (1) all activities by enrollees which are related to renting a unit for which payments may be received; (2) all Agency actions which influence these enrollee activities; and (3) all actions by housing suppliers and others which influence the outcome of enrollee activities. An overview of the search process and a perspective on the five separate but interrelated analyses which follow are provided in this chapter.

### 6.1 OVERVIEW OF THE SEARCH PROCESS

After certified applicants were enrolled in the program,<sup>1</sup> they were given a period of 60 days (with a possible 30-day extension) to rent housing which met the Agency's quality criteria.<sup>2</sup> A schematic view of the components of the search process is presented in Figure 6-1. It calls attention to those components which will be included in the analysis.

The first process noted in Figure 6-1 is the enrollment of a certified applicant. When a household had been enrolled, the Agency offered, but did not require,<sup>3</sup> a series of three housing information workshops. An enrollee might choose to attend one or more of these sessions at any time during the search period. Similarly, the enrollee had the option to meet in an individual conference with an appointed services representative or to use any of several services the Agency made available: a list of available units, transportation to look for units, and child care while visiting potential units.<sup>4</sup>

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<sup>1</sup> See Appendix III on intervening selection procedures, which had little effect on profile.

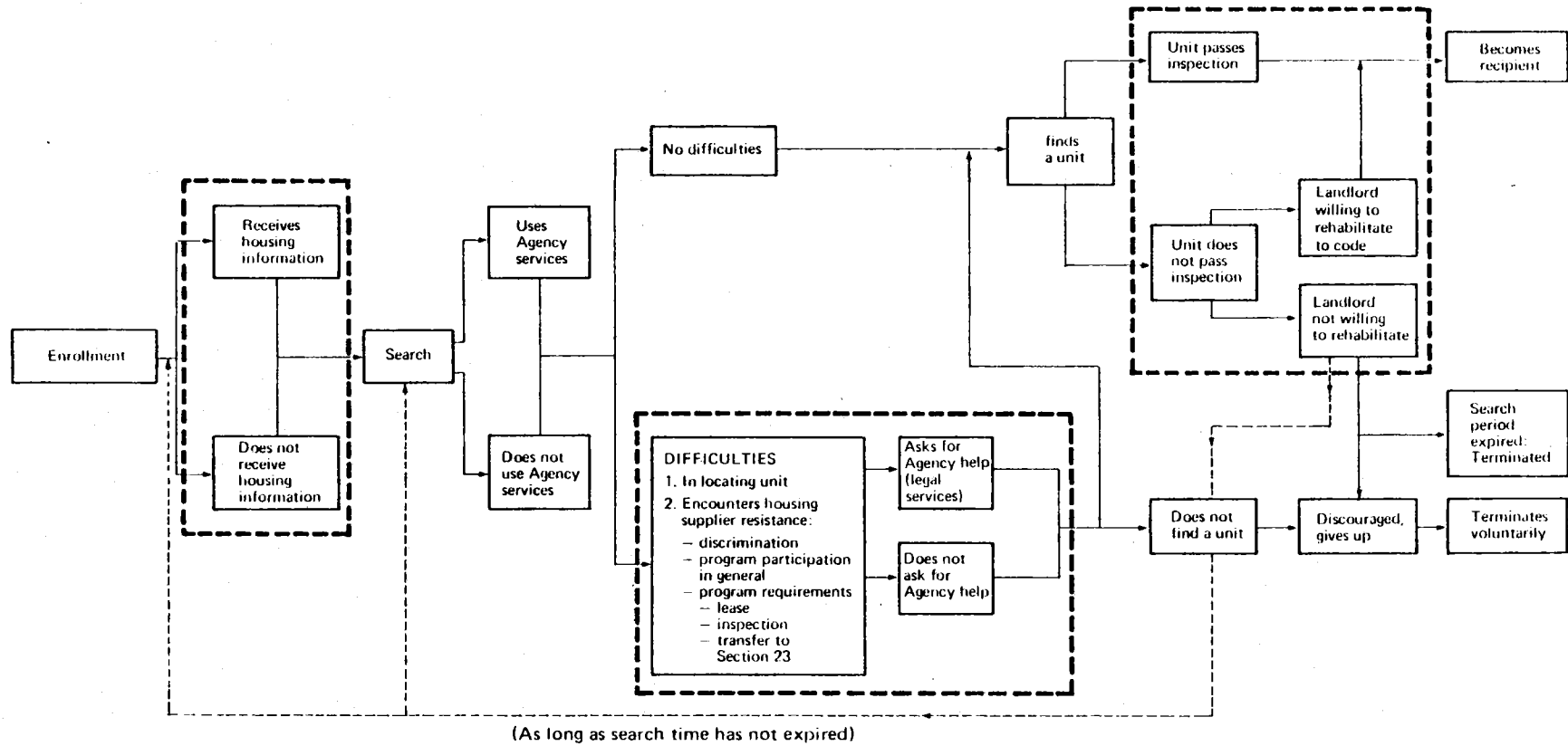
<sup>2</sup> This period will be called "the search period." A related but distinguishable period of time is "the agency search period," the time during which any one of the 1,035 enrolled households was searching (e.g., from the time of the first enrollment in late April 1973, until February 9, 1974, when the last enrollee who had not managed to find housing was terminated).

<sup>3</sup> One exception will be discussed later. The workshops are discussed in Chapter 8 and described in Appendix III.

<sup>4</sup> The general term "unit" will be used to refer to a housing or dwelling unit, whether it is a single-family structure or in a multi-family structure.

Figure 6-1  
SCHEMATIC CHART OF THE SEARCH PROCESS

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Note: Areas surrounded by heavy dotted lines will be given special attention in this report.

For the household, the goal of the process was to find a unit for which payments could be received. Three major steps were required of enrollees: (1) find units they wished to rent;<sup>1</sup> (2) learn whether or not the housing supplier<sup>2</sup> was willing to rent the unit to them; and (3) request an inspection by the Agency to determine whether the unit in question met program requirements, based on Jacksonville's Minimum Standards Housing Code. These steps did not take place in an invariable order. The enrollee might first find a unit that met the Agency's quality criteria and then approach the supplier about renting, or might first ascertain the supplier's willingness to rent before requesting an inspection. The Agency advocated the latter course in order to save the cost of fruitless inspections.

Enrollees were free to consider, bargain for, and request inspection for as many units as time permitted, but the search process ultimately ended one of two ways: either the households found units meeting the program criteria and became recipients, or they did not find units and consequently terminated from the program without having received any payments.

#### The Problem: Search Failures for Black Households

The central research problem simply stated is: "Why did black households become recipients at a much lower rate than white households?" Evidence of the problem has already been presented in the tables in Section 2.1. While 54 percent of the enrolled white households attained recipient status, only 21 percent of the black households did so.<sup>3</sup> Of the 697 households which terminated without receiving payments, 76 percent were black. Of these black households, 95 percent terminated because they did not find an acceptable unit within the time allowed them.<sup>4</sup> Although the analysis will consider a number of secondary questions, the issue of search failures for black

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<sup>1</sup> The unit could be either the one occupied by the household at enrollment or another to which they desired to move.

<sup>2</sup> The term "housing supplier" or "supplier" is used throughout the report to refer to owners, landlords, property managers, rental agents, or other persons who are empowered to make decisions about the rental and maintenance of a unit.

<sup>3</sup> See Table 7-1 and Chapter 7 for discussion of racial differences in becoming recipients.

<sup>4</sup> Failure to find an adequate unit was also the major reason for termination among whites, with 90 percent (146) of all white terminations for this reason; the difference was that fewer whites terminated.

households is the thread that links them all. The failure rate for white households, while not nearly so high as that for blacks, was nevertheless the highest at any site. An additional secondary research problem is to understand the factors which led to this outcome.

## 6.2 FACTORS TO BE CONSIDERED IN THE ANALYSIS OF THE SEARCH PROCESS

The analysis follows the order of activities suggested in Figure 6-1. It considers first (in Chapter 7) the characteristics of enrolled households at the time of their enrollment, before they received housing information from the agency:

Demographic characteristics other than race (income, household size, and sex and age of head of household);

Quality and cost of the housing occupied by households at enrollment;

Preferences for moving to a different unit or staying in the original unit; and

Prior experience in the housing market (to the extent that data permit inferences).

The primary reason for examining these factors is to see whether characteristics other than race might help explain the lower rate of attainment of recipient status among black households.

In Chapter 8, attention turns to the Agency and what it did to prepare enrollees to search for units. Differences between black and white households are analyzed with particular emphasis on the impacts of Agency activities on search outcomes.

In Chapter 9, the way in which enrollees (now having had the opportunity to receive Agency housing information) searched for housing is examined. The chapter asks:

How intensively did enrollees search;

Where did enrollees search, and why; and

What housing conditions existed in places where enrollees searched?

Differences between black and white households are examined for possible explanations of different search outcomes. One major potential cause of



prepayment termination is discussed in this chapter. It is conceivable that the enrollees who dropped out either did not search at all, did not persevere, or searched in places where they were likely to encounter resistance on the part of housing suppliers. If any one of these patterns was more in evidence among blacks than among whites, it can help explain the lower rate of attaining recipient status among blacks.

Another potential source of search difficulties is supplier resistance, which is examined in Chapter 10. Both the Agency and Abt Associates' on-site observer reported widespread supplier resistance to some parts of the program. In many cases, it was suspected that discrimination because of race or program participation was also taking place. Factors which are examined include:

Discrimination;

The lease requirement (program guidelines required that a lease be signed by the supplier and the recipient);

The inspection requirements; and

Other factors (such as the limited duration of the program and the proposed transfer of units to the Leased Housing Program after the Experiment ended).

Interactions between the Agency and housing suppliers are also analyzed.

Finally, in Chapter 11, the role the Agency played in assisting enrollees with problems they encountered during search is examined. Particular attention is paid to the use of legal services to counter perceived discrimination and to the procedures for housing inspection.



## 7.0 ENROLLEE CHARACTERISTICS AT ENROLLMENT

### 7.1 OVERVIEW

The fact that black enrollees were less successful than white enrollees in becoming recipients might be explained in two ways. The black enrollees may have entered the program with characteristics (other than race) which put them at a relative disadvantage in meeting the housing quality requirements and in becoming recipients. The remainder of Chapter 7 examines this possible explanation. Alternately, experiences encountered in the program or in the marketplace may have worked to the detriment of black enrollees. The second explanation for differences between blacks and whites in the probability of becoming recipients is analyzed in Chapters 8 through 11.

Two types of pre-program enrollee characteristics (other than race) could explain racial differences in the attainment of recipient status in the program: demographic characteristics and pre-program housing conditions. The former is examined in Section 7.2, the latter in Section 7.3.

The demographic characteristics of enrollees are analyzed to determine whether there are systematic differences between black and white enrollees which might explain their differing success rates. Several contrasts are found, but none explains the major difference in outcomes. In all major demographic categories, a smaller proportion of black than white enrollees became allowance recipients.

Some factors related to pre-program housing conditions did seem to place black enrollees at a disadvantage: black enrollees occupied poorer quality housing, were more dissatisfied with both their unit and their neighborhood, and more often intended to move to a new unit than white enrollees. The key element in this chain is the intention to move; enrollees who intended to move became recipients at only half the rate of those who intended to stay in their prepayment unit. This set of factors, therefore, does partially explain the differential success of black and white enrollees. Although these factors leave much of the difference between black and white success rates unexplained, they show more impact than any other points examined in the chapter.

The conclusion from this analysis is that race is by far the most important pre-program characteristic distinguishing those who succeeded in attaining recipient status from those who failed to do so.

Racial Differences in Becoming Recipients

As indicated earlier in the report, there were substantial differences in Jacksonville between whites and blacks in their success in meeting all program requirements and becoming recipients of a housing allowance. Twenty-one percent of black enrolled households and 54 percent of white enrolled households actually became recipients. Table 7-1 shows this difference, which was found to be statistically significant.

TABLE 7-1

ATTAINMENT OF RECIPIENT STATUS BY RACE OF HEAD OF HOUSEHOLD

Recipient Status	Black		White	
	N	%	N	%
Became Recipient	145	21%	186	54%
Did not Become Recipient	532	79	161	46
TOTAL ENROLLEES <sup>a</sup>	677	100	347	100

$\chi^2 = 108.5$  Significant at the .05 level  
 N = 1024

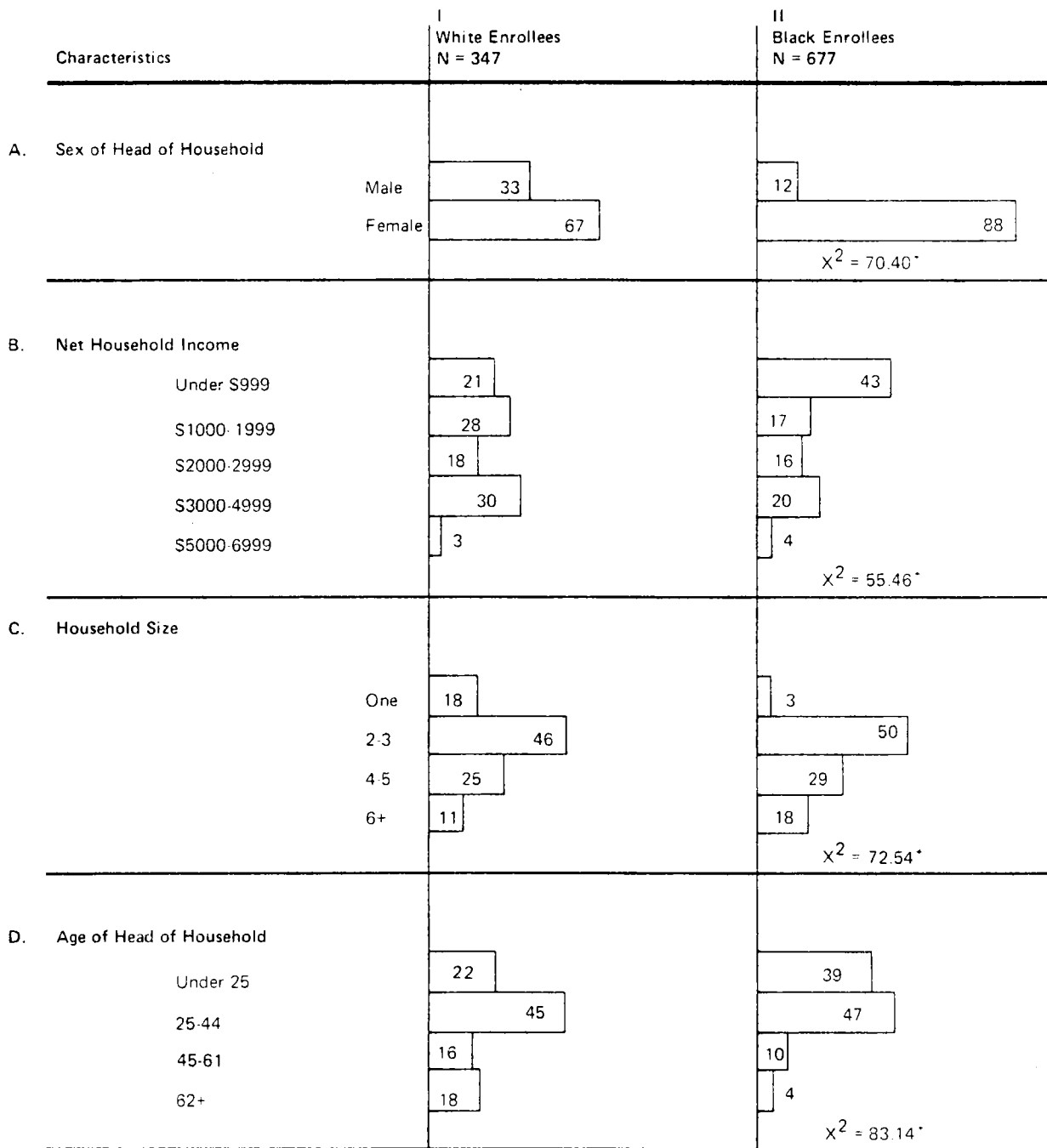
Sources: AAE application and Payment Initiation Forms

<sup>a</sup> In the remainder of this chapter and in those that follow, data on only black and white participants and terminees are analyzed; the 11 enrollees whose race/ethnicity was reported as other than black or white are not included since the emphasis here is on differences between blacks and whites.

7.2 DEMOGRAPHIC CHARACTERISTICS

Observed differences between whites and blacks in attaining recipient status in Jacksonville could possibly be explained by pre-program demographic characteristics other than race. The distribution of white and black enrollees on four characteristics--sex of head of household, net household income, household size and age of head of household--is shown in Figure 7-1. Black and white enrollees differed on a number of these demographic characteristics. As is shown in Figure 7-1, there are statistically significant

Figure 7-1.  
 COMPARISON OF DEMOGRAPHIC CHARACTERISTICS OF BLACK AND WHITE  
 ENROLLEES (IN PERCENTAGES)



N = 1024

Source: AAE Enrollment, Application, & Certification Forms

\* $\chi^2$  is significant at the .05 level, computed from actual numbers.

differences between black and white enrollees in their distributions of age, sex, income and household size. Black households were more often female-headed. They tended to be larger and to have lower income and somewhat younger heads of household than white families. It seems logical that any one of these differences might have played a major role in the failure of blacks to find units. Each of these characteristics (with the possible exception of the age difference), often leads to more difficulty in using the housing market.

The percentages of enrollees who became recipients within each demographic category are presented in Figure 7-2. The most striking aspect of Figure 7-2 is the consistency with which black households in every category became recipients at a noticeably lower rate than white households. (Columns one and three of that figure display a comparison of the "success rates" by race within each category.) Thus the distribution of demographic characteristics (other than race) does not directly explain the relationship between attainment of recipient status and the race of household head (shown in Table 7-1). Each of the demographic characteristics is discussed in more detail in the succeeding sections.

#### Sex of Head of Household

As shown in Figure 7-2, female heads of household, among both black and white enrollees, were somewhat more successful than male-headed households in attaining recipient status (22 percent vs. 15 percent for black households and 55 percent vs. 51 percent for white households).<sup>1</sup> The hypothesis that female heads of household may have encountered more difficulty in the housing market is not supported by these data. Also, since the proportion of female-headed households in the black enrollee population is larger than in the white enrollee population, a higher female success rate does not help to explain the lower attainment of recipient status by black households. In fact, the empirical relationship observed, if real, should have contributed to a higher rather than a lower success rate for blacks.

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<sup>1</sup> In neither case is the difference between the sexes statistically significant: corrected  $\chi^2$  for whites = 1.66, for blacks = 0.37.

Figure 7-2  
**ATTAINMENT OF RECIPIENT STATUS BY DEMOGRAPHIC CATEGORIES**  
**(IN PERCENTAGES)**

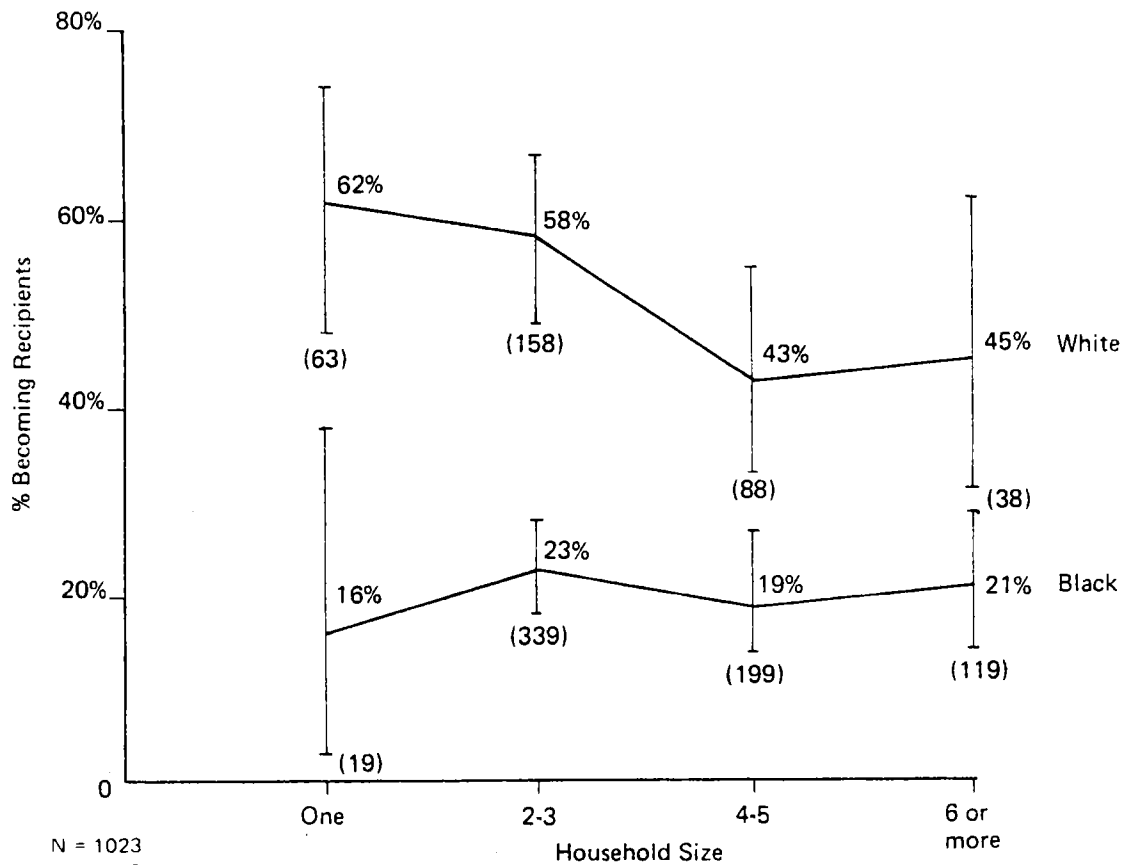
BLACK ENROLLEES			WHITE ENROLLEES		
I Became Recipients	II Did Not Become Recipients		III Became Recipients	IV Did Not Become Recipients	
N = 79	15	Sex of Head	Male	51	N = 116
N = 598	22		Female	55	N = 231
N = 292	23	Net Income	\$0-999	64	N = 72
N = 114	32		\$1000-1999	61	N = 96
N = 105	14		\$2000-2999	41	N = 63
N = 138	20		\$3000-4999	46	N = 104
N = 27	0		\$5000-6999	58	N = 12
1 Missing Observation					
N = 19	16	Household Size	One	62	N = 63
N = 339	23		2-3	58	N = 158
N = 199	19		4-5	43	N = 88
N = 119	21		6+	45	N = 38
1 Missing Observation					
N = 264	21	Age of Head	24 & under	55	N = 75
N = 319	22		25-44	50	N = 155
N = 70	23		45-61	58	N = 55
N = 24	17		62 & over	56	N = 62
1 Missing Observation					
N = 677	21	Race	White	54	N = 347

N = 1024  
 Source: AAE Application, Certification, and Payments Initiation Forms

Age of Head of Household and Size of Household

Although there is a statistically significant difference in the distribution of white and black households across age and household size categories (see Figure 7-1), these two demographic characteristics do not appear to explain the differential rate of termination between the two racial groups. Figure 7-2 indicates that there were very small differences across age categories in the percentage of enrollees who became recipients among either blacks or whites. Smaller families became recipients somewhat more often than large families among white households. This relationship, however, did not hold for black households (see Figure 7-3).

Figure 7-3  
**ATTAINMENT OF RECIPIENT STATUS BY HOUSEHOLD SIZE AND RACE/ETHNICITY OF HEAD OF HOUSEHOLD**



N = 1023

Missing Observations: 1

Source: Confidence intervals by interpolation from graph in Richard S. Burington and Donald C. May, Jr. *Handbook of Probability and Statistics* (New York: McGraw Hill, 1970), p. 254.

AAE Application Forms, Payment Initiation Forms.

Note: In percents with confidence intervals based on sample size in each category. Sample sizes shown in parentheses below confidence intervals.



Household Net Income

As shown in Figure 7-2, lower income households (less than \$2,000 net income per year) were somewhat more successful in attaining recipient status than higher income households (\$2,000+). The hypothesis that higher income households would be more likely to succeed (because of advantages such as more disposable income to spend on housing and a higher probability of entering the program in adequate housing) is not supported in the data.

When enrollee households are classified on the basis of per capita gross income rather than net income, the negative relationship between income and attaining recipient status disappears. As shown in Table 7-2, whites again were far more successful in becoming recipients than blacks in each of the ranges of per capita income.

TABLE 7-2

ATTAINMENT OF RECIPIENT STATUS BY RACE AND PER CAPITA GROSS INCOME

Race Per Capita Income	White				Black			
	Became Recipient		Did Not Become Recipient		Became Recipient		Did Not Become Recipient	
	N	%	N	%	N	%	N	%
\$0-500	31	62%	19	38%	55	24%	170	76%
\$501-1,000	59	60	39	40	50	23	163	77
\$1,001-1,500	28	41	40	59	16	13	103	87
\$1,501-2,000	31	46	37	54	12	17	57	83
\$2,001-2,500	16	53	14	47	10	29	24	71
\$2,501 +	21	64	12	36	2	[12]	14	88
TOTAL	186	54	161	46	145	21	531	79

N = 1023

Missing Observations: 1

Sources: AAE Application, Certification and  
Payments Initiation Forms

The mean net income<sup>1</sup> and the mean per capita income<sup>2</sup> were significantly lower for blacks than for whites. However, the effect of this difference in initial characteristics is independent from the differences between the races in attaining recipient status.<sup>3</sup>

#### Source of Income

The source from which enrollees received income--earned or welfare--also fails to provide an explanation for the difference between black and white success rates. One might expect discrimination in the housing market against welfare recipients, and discussions in subsequent chapters present some evidence that such discrimination existed in the Jacksonville situation. Since black enrollee households more often received welfare income, it might be this fact rather than race which explained their low success rate. However, as indicated in Table 7-3, both black and white enrollees receiving welfare were somewhat more successful than others in becoming recipients,<sup>4</sup> and, again whites in each category were more successful than blacks. Again, the data fail to provide an alternative to race as the determinant of differential success rates.

#### Summary

This section was devoted to examining various pre-program demographic characteristics (other than race) of enrollees in Jacksonville to see if any of those characteristics would help to explain the strong differences between whites and blacks in attaining recipient status. Controlling for each of the demographic variables, the pattern remains stable and consistent. In each and every category, black households had substantially less success in completing program requirements and becoming recipients.<sup>5</sup> It appears, therefore, that of the demographic characteristics examined in this section, race was the variable that most affected the differential success rates of whites and blacks; black households in Jacksonville were less successful because they were black.

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<sup>1</sup> "Net income" is the income figure used in computing allowances; it is computed by subtracting certain allowable deductions from gross income.

<sup>2</sup> "Per capita income" is the certified gross income divided by household size.

<sup>3</sup>  $\chi^2 = 10.376$  for whites and  $8.881$  for blacks, with 6 degrees of freedom. Neither is significant at the .05 level.

<sup>4</sup> The difference between welfare recipients and others is not statistically significant.  $\chi^2$  for blacks =  $0.60$ , for whites =  $0.57$ .

<sup>5</sup> Additional cross-tabulations are displayed in Appendix VI so that an interested reader can verify that they show no pattern which would justify a change in the conclusion drawn from the analysis in Section 7.2.

TABLE 7-3

## ATTAINMENT OF RECIPIENT STATUS BY WELFARE STATUS

Status	Black (N=107)				White (N=11)			
	Welfare		Non-welfare		Welfare		Non-welfare	
	N	%	N	%	N	%	N	%
Became Recipient	21	25%	4	[17%]	16	76%	13	65%
Did Not Become Recipient	63	75	19	83	5	[24]	7	35
TOTAL	84	100	23	100	21	100	20	100

Missing observations: 3 (The first participant survey includes two households whose race was classified as Spanish-American or as other. In this chapter, the survey and HEF sample analyzed excludes these households.)

In the remainder of the chapter the other set of pre-program characteristics of enrollees--their initial housing situations and prior market experiences--are analyzed.

### 7.3 HOUSING QUALITY AND INTENTION TO MOVE

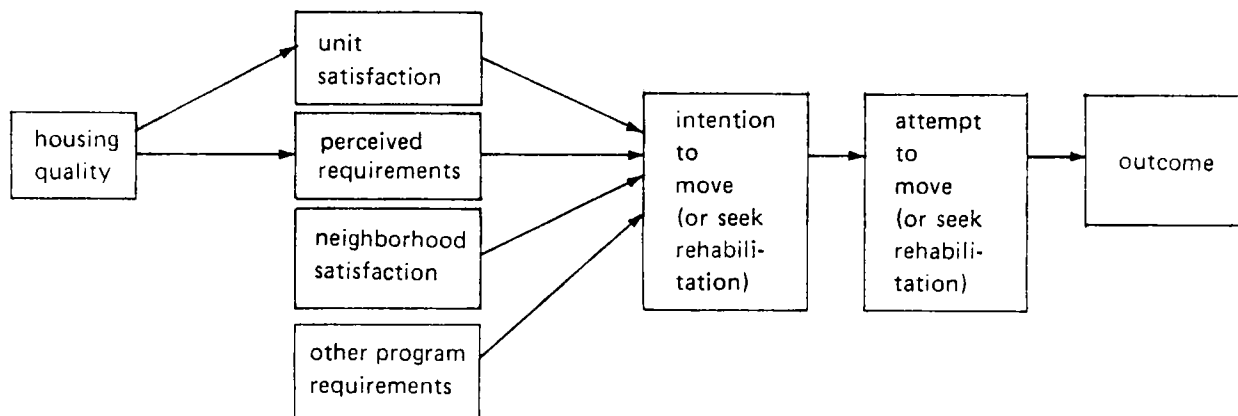
In order to receive housing allowance payments, an enrollee had to rent a housing unit which satisfied the Agency's housing quality requirements. An enrollee's housing condition at the time he entered the program determined what action would be necessary to complete program requirements and become a recipient. If an enrollee was satisfied with his housing at the time of enrollment and the unit he occupied met the housing quality requirements and other program requirements, he had only to secure the landlord's cooperation in signing a lease.<sup>1</sup> In all other cases, an enrollee would have to seek a change in his or her unit (either rehabilitation of the unit so that it satisfied the program requirements or acquiring a new unit). Either of the latter courses entailed a risk of failure: the landlord might be unwilling to rehabilitate or the enrollee might be unable to find an acceptable unit in the time allowed.

<sup>1</sup> For some enrollees, this became a major difficulty. See Chapter 10 for a discussion of landlord attitudes toward the lease requirement.

If prior conditions of black enrollee households meant that they would more often have to (or want to) have their units rehabilitated or find different units, and thus face the risk of failure to meet program requirements, this might partially explain their higher rate of failure. The data examined in this section indicate that this was in fact a significant problem.

In exploring ways in which prior conditions may influence enrollees' success in becoming allowance recipients, this section follows a conceptual framework set forth in Figure 7-4. This figure suggests that a chain of factors are involved in the decision to change housing circumstances. If enrollees occupy housing of poor quality, they may be dissatisfied with it. If they are dissatisfied with their unit or neighborhood, or if they feel that their unit would not meet housing quality or other program requirements, they may intend to move to a new unit or seek rehabilitation of their present unit. If they intend to find a unit or seek rehabilitation, they may try to do so. And if they try to do so, they may fail.

**Figure 7-4**  
**POSSIBLE INFLUENCE OF HOUSING QUALITY, SATISFACTION, AND INTENTION TO MOVE (OR SEEK REHABILITATION OF PRESENT UNIT)**



Each element in this conceptualization is examined below. In each case, the prior conditions of the black enrollee households, as compared to those of whites, are such that one would theoretically expect higher exposure to the risk of failure. The analytic question is whether there is any evidence that these conditions are actually related to differential success in attaining recipient status.

Housing Quality

Black enrollee households were definitely living in poorer quality housing than that occupied by white enrollees. The amount of rent paid at the time of enrollment and housing evaluation data collected by Abt Associates on a sample of units occupied by enrollees at the time of enrollment both indicate the poorer quality of housing initially occupied by black enrollees.

Black enrollees lived in less costly housing than did whites.<sup>1</sup> The average monthly rent paid by white households was \$121 as compared to \$87 for black households. This pattern holds if rent is controlled for household size, as shown in Table 7-4.<sup>2</sup>

TABLE 7-4  
MEAN RENT AT ENROLLMENT BY HOUSEHOLD SIZE AND RACE

Race	One Person Households		2-3 Person Households		4-5 Person Households		6 + Person Households		TOTAL	
	N	Mean Rent	N	Mean Rent	N	Mean Rent	N	Mean Rent	N	Mean Rent
White	57	\$94	142	\$119	82	\$131	36	\$141	317	\$121
Black	16	79	284	82	184	91	109	96	593	87
TOTAL	73	91	426	94	266	103	145	107	910	99

Missing Observations: 114

Source: AAE Applications, Certification and Enrollment Forms.

For analytic purposes, actual housing conditions are compared to a set of measures (in Table 7-5) ranging from "minimum health and safety" to a somewhat higher

<sup>1</sup> This pattern is consistent with studies which suggest that, because of price discrimination in the housing market, where a black household "gets less than a dollar's worth of goods for a dollar," the household is inclined to spend less of its income on housing than white households with similar income. See, for example, Rapkin, C., "Price Discrimination against Negroes in the Rental Housing Market," in John F. Kain, Race and Poverty, the Economics of Discrimination (Englewood Cliffs, N.J., Prentice-Hall, Inc., 1969), pp. 112-121. The difference in rent paid may be influenced by the fact that blacks were almost certainly living in subsidized housing more often than whites. These data were not gathered directly, but see discussion under "Intention to Move" later in this section.

<sup>2</sup> The pattern also holds if household income is controlled. See Table I-6 in Appendix I.

stringency level.<sup>1</sup> About 66 percent of the enrolled black households sampled were living in units which failed to meet even the lowest measure; 39 percent of the white households sampled failed the minimum test.

TABLE 7-5

HOUSING CONDITIONS AT ENROLLMENT BY RACE

Race	Housing Measure							
	Fails Low		Medium		Passes High		TOTAL	
	N	%	N	%	N	%	N	%
Black	71	66%	21	20%	15	14%	107	100%
White	16	39	11	27	14	34	41	100

N = 148

Missing Observations: 1

Sources: Housing Evaluation and AAE Application Forms

Satisfaction with Unit and Neighborhood

Given that the black enrollees were occupying lower-quality housing and given the general pattern of poorer housing conditions in predominantly black areas of the city (discussed in Chapter 4), one would expect black enrollees to be less satisfied than whites with their living conditions at enrollment. This expectation is confirmed in the data.

Black enrollees were markedly less satisfied with both their current housing units and with their neighborhoods than were their white counterparts. This pattern is displayed in Table 7-6, which is based on interviews with a sample of enrolled households. Both groups were somewhat more satisfied with their

<sup>1</sup> These housing measures are explained in Appendix II. For purposes of simplicity of presentation, a larger range of measures is here collapsed into three categories: "Fails low" (in Table 7-5) means that the unit failed to pass even the lowest criteria; "Medium" means that it passed the lowest criteria but failed the highest; "Passes high" means that it complied with the highest criteria.

neighborhood than their unit, but a majority of blacks were dissatisfied with one or the other or both.<sup>1</sup>

TABLE 7-6  
UNIT AND NEIGHBORHOOD SATISFACTION BY RACE

Satisfaction	Unit		Neighborhood		Both Unit and Neighborhood <sup>a</sup>	
	White	Black	White	Black	White	Black
	N %	N %	N %	N %	N %	N %
Satisfied	17 43%	26 26%	24 59%	44 44%	12 31%	18 18%
Dissatisfied	23 58	73 74	17 41	55 56	12 31	47 47
TOTAL	40 101	99 100	41 100	99 100	24 62	65 65

Missing Observations: Unit satisfaction: 12 (includes 9 who answered "neither satisfied nor dissatisfied")

Neighborhood satisfaction: 11 (includes 8 who answered "neither satisfied nor dissatisfied")

Source: First Participant Survey

<sup>a</sup>Excludes those who were (dis)satisfied with either their unit or their neighborhood, but not with both.

The level of housing unit satisfaction was generally related to the quality of the units as measured by the objective evaluation data, as shown in Table 7-7. White enrollees' opinions conformed more closely to the evaluation quality measures than did the opinions of black enrollees, however. The reason appears to be that black households, more often than whites, may have been reacting to circumstances not directly related to the physical quality of the unit itself. For example, there were 16 black households living in housing which failed to meet the lowest measure, but who declared themselves satisfied with their units (see Table 7-7). When these cases were examined

<sup>1</sup> The original variable in the First Participant Survey was a 5-point scale: very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, and very dissatisfied. For this analysis, the data have been collapsed into two categories, satisfied and dissatisfied. Responses of "neither satisfied nor dissatisfied" have been excluded.

TABLE 7-7

## UNIT SATISFACTION BY HOUSING QUALITY AND RACE

Satisfaction	Housing Quality					
	White (N=40)			Black (N=99)		
	Fails Low	Medium	Passes High	Fails Low	Medium	Passes High
N %	N %	N %	N %	N %	N %	
Satisfied	1 [7%]	5 [45%]	11 79%	16 24%	4 [22%]	6 46%
Dissatisfied	14 93	6 55	3 [21]	52 76	14 78	7 54
TOTALS	15 100	11 100	14 100	68 100	18 100	13 100

N = 139

Missing observations: 10 (includes 9 who responded "neither satisfied nor dissatisfied".)

Source: First Participant Survey, Housing Evaluation Forms, AAE Application Forms

individually, nine of the households were sharing bath facilities with at least one other household, indicating that they were "doubled up" in the unit, possibly with parents or other family members. Since the lowest housing measure requires separate bath facilities, this fact in itself would cause the unit to fail, regardless of other characteristics. Thus, the household might accurately perceive that the physical attributes of the unit were satisfactory even though it did not pass the lowest housing measure that was used.

The fact that blacks were dissatisfied more often than whites with units which passed the highest measure seems to be related in part to neighborhood satisfaction (which was lower for these households than unit satisfaction),<sup>1</sup> and to the fact that many of them were living in public housing or other subsidized units. The latter factor is discussed in the following section.

<sup>1</sup> Both unit satisfaction and neighborhood satisfaction measures were available for 11 black households living in units which passed the highest measure: six (55 percent) were dissatisfied with their units, eight (73 percent) were dissatisfied with their neighborhoods.



Intention to Move

The model advanced earlier suggests that enrollees who occupied lower quality housing and/or were more dissatisfied with their current housing or neighborhood conditions, and/or whose units failed to comply with program requirements for other reasons, would more often plan to move to a new unit under the program. Since black enrollees fit all of these conditions, logic would suggest that they more often tended to move. This proved to be the case.

At enrollment, all new enrollees were asked whether they planned to move or to remain in their current unit under the program. As shown in Table 7-8, a majority of all enrollees expressed an intention to move. Black enrollees were practically unanimous in planning to move, while about a third of the white enrollees planned to stay in their present units.

TABLE 7-8  
INTENTION TO MOVE OR STAY BY RACE

Preference	Black		White	
	N	%	N	%
Planned to Move	590	92%	221	67%
Planned to Stay	53	8	110	33
TOTAL	643	100	331	100

$X^2 = 97.9$  (significant at .05 level)

N = 974 (does not include 50 households who were "undecided")

Sources: AAE Application and Enrollment Forms

Working backward through the model on which this section is based, we first find that the intention to move is generally related to satisfaction with the enrollee's original unit, as shown in Table 7-9. This pattern is clearer for whites than for blacks because blacks were more often required to move for reasons not directly linked to unit satisfaction, reasons which included "doubling up" in the original unit (discussed above) and living in subsidized housing at enrollment (discussed below).

TABLE 7-9  
 INTENTION TO MOVE OR STAY BY UNIT SATISFACTION

Preference	White (N=39)				Black (N=99)			
	Satisfied		Dissatisfied		Satisfied		Dissatisfied	
	N	%	N	%	N	%	N	%
Plan to Move	4	[24%]	21	95%	22	85%	69	95%
Plan to Stay	10	59	1	[5]	3	[12]	1	[1]
Undecided	3	[18]	0	--	1	[4]	3	[4]
TOTAL	17	101	22	100	26	101	73	100

N=138

Missing Observations: 13 (including nine who answered "neither satisfied nor dissatisfied")

Sources: AAE Application and Enrollment Forms; First Participant Survey

The relationship between intention to move and quality of the original unit is examined in Table 7-10. Again, the responses by white households fit the logic of the model better than those by blacks, leading to the suspicion

TABLE 7-10  
 HOUSING QUALITY BY INTENTION TO MOVE OR STAY  
 BY RACE

Preference	Housing Quality											
	White (N=41)				Black (N=107)							
	Fails Low		Medium	Passes High		Fails Low		Medium	Passes High			
	N	%	N	%	N	%	N	%	N	%		
Plans to Move	15	94%	8	73%	3	[21%]	64	90%	21	100%	14	93%
Plans to Stay	1	[6]	3	[27]	8	57	3	[4]	0	--	1	[7]
Undecided	0	--	0	--	3	[21]	4	[6]	0	--	0	--
TOTAL	16	100	11	100	14	99	71	100	21	100	15	100

Missing Observations: 1

Sources: AAE Application, Enrollment and Housing Evaluation Forms

that factors other than housing quality are influencing some households' intention to move. And, in fact, when the 14 black households which intended to move from housing which passed the high measure were examined in detail, at least seven were found to be living in subsidized housing<sup>1</sup>--from which program rules required that they move if they were to qualify for payments--and two others were found to be overcrowded. The anomalous behavior of black households thus seems in large part an artifact of program rules, and the logic of the model--that higher housing quality should lead to greater satisfaction with housing and less intent to move--is reaffirmed for the "normal" case, as is the validity of the measures used. The fact that public housing in Jacksonville serves a disproportionately high percentage of blacks (a fact already noted in Chapter 4) thus links up with the fact that enrollees who intended to move became recipients less often, and helps explain in part why blacks were less successful in the program. As indicated in the summary below, however, even the combination of factors which produced a much higher intent to move among blacks cannot fully explain the different success rates of blacks and whites.

#### Attempt to Move

It is assumed that an intention to move leads to an attempt to carry out that intention. Data on the actual moving behavior of households which became recipients and interviews with a separate sample of households which terminated without achieving recipient status both indicate that this is the case. Table 7-11 shows that 80 percent of white and 86 percent of black recipients who had planned to move actually did so. A substantial minority among both racial

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<sup>1</sup> Enrollees were not asked directly whether they lived in subsidized units. A sequence of questions on the First Participant Survey first asked if the household paid "the full rent that the owner usually charges" for the unit; if the rent was lower than usual, the household was asked why this was so. It is not clear that households paying the "usual" rent in public housing would answer that their rent was "lower than usual," even though it might be below market rate for a comparable unit. Unless they gave this answer, however, they were not asked whether they were in subsidized housing. Thus, still others among the 14 might also have been in subsidized housing. Of the 14, 13 were female-headed households, 12 of them welfare recipients. A weaker version of the same pattern emerges when the 21 black households intending to move from "medium" quality housing are examined: three are identifiably in public housing; three others are overcrowded; 20 are female-headed households, 14 of them with welfare income.

TABLE 7-11  
ACTUAL MOVING STATUS BY INTENTION TO MOVE AND RACE

Moving Status	White (N=186)						Black (N=145)					
	Plan to Move		Plan to Stay		Undecided		Plan to Move		Plan to Stay		Undecided	
	N	%	N	%	N	%	N	%	N	%	N	%
Moved	85	80%	8	12%	4	[ 33%]	101	86%	2	[9%]	2	[33%]
Stayed	21	20	60	88	8	67	16	14	20	91	4	[67]
Total Recipients	106	100	68	100	12	100	117	100	22	100	6	100

N=331

Sources: AAE Application, Enrollment and Payments Initiation Forms

groups stayed in their original units despite an expressed preference for moving. This might have resulted either from more difficulty in accomplishing a move than had been anticipated, or from some change in the original situation which made the unit more acceptable (e.g., rehabilitation or a landlord who became willing to accept the program).

Respondents to the In-Depth Interview, all of whom were members of households which failed to qualify for payments, were asked about their attempts to locate new units. All of them who had wanted to move made at least some effort to do so. On the basis of these data, it seems safe to assume that most of the households that intended to move actually tried to do so.

#### Attaining Recipient Status

The final step suggested in the model is the link between moving behavior and the successful attainment of recipient status. The need or desire to move, it was argued, exposed the enrollee to a greater risk of failure. The data confirm this assumption. Enrollees who planned to stay in their original units were much more successful at attaining recipient status. This pattern is illustrated in Table 7-12, which shows that 55 percent of those who planned to stay in the unit they occupied at the time of enrollment subsequently became recipients. Half as many, or 27 percent, of those

TABLE 7-12  
 ATTAINMENT OF RECIPIENT STATUS BY PREFERENCE  
 FOR MOVING AND RACE

Status	Black (N=643)				White (N=331)				All Enrollees			
	Planned to Move		Planned to Stay		Planned to Move		Planned to Stay		Planned to Move		Planned to Stay	
	N	%	N	%	N	%	N	%	N	%	N	%
Became Recipient	117	20%	22	42%	106	48%	68	62%	223	27%	90	55%
Did not Become Recipient	473	80	31	58	115	52	42	38	588	73	73	45
Total Enrollees	590	100	53	100	221	100	110	100	811	100	163	100

Race	$\chi^2$	Significance
Black	13.34	Significant at .05 Level
White	5.68	Significant at .05 Level

N = 974 (does not include 50 households which were "undecided")

Sources: AAE Application, Enrollment and Payments Initiation Forms.

who planned to move became recipients. The direction of the relationship was the same for both racial groups, but the pattern was stronger for blacks: blacks who planned to move had a much lower success rate than whites. Moving plans at the time of enrollment do, therefore, explain some portion of the differences between the two groups in attaining recipient status, since a much higher proportion of blacks than whites intended to move, and since blacks who intended to move faced greater difficulty than whites with similar intent.

The model used in this section assumed that housing quality and satisfaction were indirectly related to the attainment of recipient status, by influencing the enrollee's intention to move. The relationships hypothesized in the model are borne out for whites, but are obscured for blacks by the intervening factors which have been discussed throughout this section. These relationships are shown in Tables 7-13 and 7-14. For whites, there is a statistically

TABLE 7-13

## ATTAINMENT OF RECIPIENT STATUS BY QUALITY OF ORIGINAL UNIT AND RACE

Status	Black (N=107)			White (N=41)		
	Low	Medium	High	Low	Medium	High
	N %	N %	N %	N %	N %	N %
Recipient	17 24%	3 [14%]	5 [33%]	11 69%	8 73%	10 71%
Not Recipient	54 76	18 86	10 67	5 [31]	3 [27]	4 [29]
TOTAL	71 100	21 100	15 100	16 100	11 100	14 100

Race	Corrected $X^2$	Significance
Black	0.246	Not significant
White	0.365	Not significant

Missing Observations: 1

Sources: AAE Housing Evaluation, Application, Payments Initiation Forms.

TABLE 7-14

## ATTAINMENT OF RECIPIENT STATUS BY SATISFACTION WITH UNIT AND RACE

Status	White (N=40)		Black (N=99)	
	Satisfied	Dissatisfied	Satisfied	Dissatisfied
	N %	N %	N %	N %
Recipient	13 76%	16 70%	6 23%	17 23%
Not Recipient	4 [24]	7 30%	20 77	56 77
TOTAL	17 100	23 100	26 100	73 100

Race	$X^2$	Significance
Black	0.062	Not Significant
White	0.011	Not Significant

Missing Observations: 12 (includes 9 who answered "neither satisfied nor dissatisfied")

Source: AAE Application, Payments Initiation Forms, First Participant Survey.

non-significant but positive relation between both satisfaction and housing quality and the attainment of recipient status. For blacks there is practically no relationship at all, the result of the factors other than unit quality or satisfaction which also influenced their intention to move. The model's link between quality and attaining recipient status thus seems to hold for households in private-market units in which they are not doubled up but further complications must be introduced (as noted above) to account for other cases. In Jacksonville, at least, a disproportionate number of those cases were black households.

Appendix VII presents five-way tables showing the relationships between housing quality, housing satisfaction, neighborhood satisfaction, intention to move or stay, and the attainment of recipient status.

#### Summary

Enrollees' pre-program housing conditions did seem to exert some influence on their likelihood of achieving recipient status. Black enrollees were occupying housing of poorer quality, were more often in subsidized housing (from which the program required them to move if they were to receive payments), were more dissatisfied with their housing, and more often intended to move to new housing under the program. All of these factors meant that black enrollees were more often placed in a position where they were exposed to a higher risk of failure to become recipients.

Neither of the two direct measures of initial housing condition (quality or satisfaction) shows a clear relationship to the pattern of racial differences in becoming recipients. On the basis of the model, it has been suggested that initial moving plans is a reasonable (though indirect) proxy measure for initial housing condition. Since whatever the motivation for the intent to move, the direction of the influence of initial moving plans would be to create a relative advantage for whites over blacks in attaining recipient status, it is worth deriving a rough indication of a strength of association. Such an indication can be obtained by using a weighted sum (an "expected success rate")<sup>1</sup> for whites and blacks and comparing it to actual outcomes.

<sup>1</sup> The expected success rate for each group = (proportion planning to move times the success rate for movers) + (proportion planning to stay times success rate for stayers). The numbers come from Table 7-12. For blacks, the expected success rate =  $(0.92 \times 0.27) + (0.08 \times 0.55) = 0.29$ . For whites,  $(0.67 \times 0.27) + (0.33 \times 0.55) = 0.36$ . These computations exclude the 50 undecided households.

The expected success rates for whites and blacks are 36 percent and 29 percent respectively. The actual outcomes were 54 percent and 21 percent. Therefore, enrollees' intentions to move or say, like the initial demographic characteristics, fail to explain fully the differential success rates of whites and blacks.<sup>1</sup>

The remaining sections of this chapter will show that other pre-program characteristics did not have major effects on success in attaining recipient status. These figures therefore emphasize the importance of the different experiences of black and white enrollees in the search process, experiences which will be examined in Chapters 8-11.

#### 7.4 HOUSING MARKET EXPERIENCE

If the search process constitutes a major obstacle to the attainment of recipient status, it might be expected that prior experience in moving would help enrollees surmount the obstacle. The data provide little support for this expectation.

While there is no direct measure of housing market experience contained in the AAE data base, the First Participant Survey includes questions about the length of residence in the unit occupied at the time of enrollment. It would be reasonable to assume that people who had lived in their unit for only a short time had more recent experience in dealing with the housing market than those with longer residence.

Although white households in general had lived in their units for a shorter time than blacks, there is little evidence that this factor was important in achieving recipient status. Table 7-15 shows that a much higher proportion of white than black households had lived in their unit less than one year at the time of enrollment. However, as shown in Table 7-16, there was no significant relationship between this length of residence and attainment of recipient status, either for black or white households.

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<sup>1</sup> If the "strength of association" were substantial, one would expect a much closer correspondence between "expected success rates" and actual outcomes.



TABLE 7-15

LENGTH OF RESIDENCE AT TIME OF ENROLLMENT BY RACE

Length of Residence	Black		White	
	N	%	N	%
Under 1 year	38	36%	30	71%
1 Year or More	69	64	12	29
TOTAL	107	100	42	100

N=149

Missing Observations: 2

Sources: AAE Application Forms and First Participant Survey

TABLE 7-16

ATTAINMENT OF RECIPIENT STATUS BY LENGTH OF RESIDENCE AND RACE  
(only Households which Planned to Move)

Status	Black (N=99)				White (N=26)			
	Under 1 Year		Over 1 Year		Under 1 Year		Over 1 Year	
	N	%	N	%	N	%	N	%
Became Recipient	9	26%	12	18%	13	65%	5	[83%]
Did not Become Recipient	25	74	53	82	7	35	1	[17]
Total	34	100	65	100	20	100	6	100

Race	Corrected X <sup>2</sup>	Significance
Black	.869	Not Significant
White	.70	Not Significant

N = 125 (Only households who were planning to move are included, since the hypothesis is that one move makes the next easier.)

Missing Observations: 3

Sources: First Participant Survey and Payments Initiation Forms

The same survey contained a question asking about ways the enrollee knew of finding housing. Black enrollees gave more answers to the question than whites. But the difference was not large and again could not be shown to be related to attainment of recipient status.<sup>1</sup>

#### 7.5 OTHER FACTORS

A number of factors touching on the search-readiness of enrollee households were examined for significant differences between black and white households. These factors included ways in which the household found its current unit, specific methods of searching for units, means of transportation available to the household, and discrimination reported in searching for the original unit. In general, little was found to shed light upon observed differential success rates. The two factors sufficiently interesting to report concerned automobile ownership and the role of the acquaintance network in housing search.

##### Automobile Ownership

In response to a question about means of transportation available for search, 46 percent (13 of 28) of the white households which planned to move, responding to the First Participant Survey, answered that they had their own automobile available. Only 15 percent of black households which planned to move (15 of 107) gave this answer. Among all enrolled households, those which gave this answer became recipients more often than those who did not, with the relationship stronger for black households than for white, when only those households which intended to move were examined. Thus, a somewhat higher percentage of black households with their own car available for search became recipients than was the case for black households without cars. Again, these data explain a part of the difference between blacks and whites, but do not explain fully the gap that exists. These data are presented in Table 7-17 only for households which planned to move.

<sup>1</sup> The "success rate" for blacks with their own automobile available was 40 percent, as shown in Table 7-17. The overall "success rate" for whites was 69 percent. It follows that if only those households which intended to move are examined, blacks would have been less successful than whites even if all black households had had cars. (Note that the numbers for blacks planning to stay are also small. Since these conclusions are based on such a small number of observations, they should be judged accordingly.)

TABLE 7-17

ATTAINMENT OF RECIPIENT STATUS BY AVAILABILITY OF OWN AUTOMOBILE  
FOR SEARCH AND RACE  
(Only Households which Planned to Move)

Status	Black (N=100)				White (N=28)			
	Own Car Available		Own Car not Available		Own Car Available		Own Car not Available	
	N	%	N	%	N	%	N	%
Became Recipient	6	40%	16	19%	9	69%	10	67%
Did not Become Recipient	9	60	69	81	4	[31]	5	[33]
Total	15	100	85	100	13	100	15	100

Race	$\chi^2$	Significance
White	3.33	P .10
Black	0.26	Not significant

N = 128

Sources: Application Forms, Payment Initiation Forms, and AAE First Participant Survey.

Reliance on Friends in Search for Current Unit

When asked how they had found the unit in which they were living at the time of enrollment, black households answered that they had learned about it from a friend or relative significantly more often than white households. About 40 percent of the 42 white households gave this answer, compared with 63 percent of the 107 black households. When the rate of attainment of recipient status was examined for those households which gave this response within each racial group, the rate was found to be somewhat higher than for the group as a whole. Among black households, 27 percent (18 of 67) of those who had found their original unit through a friend or relative became recipients as opposed to 21 percent (145 of 677) of all black households. Among whites, 71 percent (12 of 17) in this category became recipients as opposed to 54 percent (186 of 347) overall. Again, this factor is stronger for whites than for blacks.

### Summary

It is clear that these factors were not of major importance in determining the differential rates with which white and black households achieved recipient status. Indeed, while several characteristics with which enrollees entered the program have been shown to have some relationship to recipient status, none explains more than a small portion of the major difference between black and white households' success rates. Further explanations will be sought in terms of what happened to the enrollee after enrollment. The next chapter examines the Agency's efforts to prepare enrollees for search.

## 8.0 AGENCY ACTIVITIES INTENDED TO PREPARE ENROLLEES FOR SEARCH

### 8.1 OVERVIEW

The preceding chapter has shown that pre-program characteristics of blacks and whites do not explain the large differences between the races in their likelihood of becoming recipients. While some other factors (for example, preference for staying in the household's current unit) had some impact, they did not offset the clear differences between blacks and whites, a difference that cut across all other categories. The Agency could not alter the racial or other characteristics of its enrollees but it could provide services to help enrollees complete the search process successfully. Enrollees would use some services, like housing inspection and legal assistance, after they had begun actively seeking housing; these services are analyzed in Chapter 11. This chapter will examine information services which were intended to prepare the enrollee for housing search. The central question for analysis here is whether the information services were helpful and, if so, whether they tended to increase or decrease the difference in probability of attaining recipient status between black and white enrollees.

Relatively few enrollees took advantage of the services intended to prepare them to seek housing. Black households used the services more often than whites. Although users described the services as helpful, the extent to which the services influenced the attainment of recipient status is unclear. The best available evidence indicates that black households which received housing information became recipients at a significantly higher rate than black households which did not. There is no evidence of this relationship among whites. Thus, although the cause-effect relationship is not clear, it seems likely that Agency information services helped reduce the relative disadvantage of black enrollees.

### 8.2 PRE-SEARCH SERVICES OFFERED BY THE AGENCY

The three types of pre-search services offered by the Agency<sup>1</sup> were: program information, equal opportunity information, and housing information. The

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<sup>1</sup> Details of Agency services are given in Appendix III.

first two were offered at enrollment conferences which all participants were required to attend. During most of the enrollment period, these conferences were held on an individual basis. Toward the end of this period, the Agency moved first to small group sessions, then to larger sessions in an attempt to process more participants.

The third pre-search service, housing information, was offered at workshops which were optional at first. Midway through the enrollment period, it was decided that enrollees who had not found housing at the end of 60 days would be required to attend at least two workshops before they could receive a 30-day extension of their search period. The enforcement of this policy was left to the discretion of services representatives, a decision which led to considerable variation in its application.

In the sections which follow, these three types of services are briefly described, then examined for possible relationships to the attainment of recipient status.

#### Program Information

One purpose of the conferences held when a participant was enrolled in the program was to tell enrollees about the program and their rights and responsibilities under it. Examples of topics presented at the conferences are information about the duration of the program and the search period, the necessity for a unit to pass inspection before payments could be received, and the availability of interest-free loans for security deposits. Since these conferences were mandatory, it can be inferred that practically all of the enrolled households attended at least one of them.

The Agency began with two conferences. The first was used as an information session; the second, held after income and household size had been verified, was devoted almost entirely to signing forms. The second session was normally very brief--about ten minutes. There were some instances of participants being permitted to continue despite their not attending a "mandatory" conference, but this was quite rare for enrollment conferences. The two sessions were combined late in the enrollment period.

In order to measure the differences in program knowledge among enrollees, an index of program understanding was created from responses to a series of

questions on the First Participant Survey which tests knowledge of important program components.<sup>1</sup> The index, essentially the mean proportion of correct answers given to the questions on which it is based, shows no appreciable difference in program understanding between black and white enrollees.<sup>2</sup>

In order to estimate the relationship between program understanding and attainment of recipient status, these scores were examined separately for recipients and pre-payment terminees within each racial group. The differences that were found were small and statistically nonsignificant. They are reported in Table 8-1.

TABLE 8-1  
MEAN PROGRAM UNDERSTANDING BY RACE AND ATTAINMENT OF RECIPIENT STATUS

Status	Black	White
Became recipient	89	89
Did Not Become Recipient	86	86

Neither difference is statistically significant

N = 151

Sources: AAE Application Forms  
First Participant Survey, questions 24, 27a, c, d, e, f  
AAE Payments Initiation Forms

Thus, these data do not indicate that a difference in program understanding existed between blacks and whites who had received the Agency's program information services, nor that the level of program understanding made any appreciable difference in whether or not enrollees became recipients.<sup>3</sup>

<sup>1</sup> These questions and the derivation of the index from them are described in Appendix II.

<sup>2</sup> The index of program understanding was higher for Jacksonville than for any other AAE site.

<sup>3</sup> There are instances in which misunderstanding of particular details led to failure to become a recipient. For example, one In-Depth Interview respondent lost a unit because she did not know that she (rather than the supplier) had to ask for an inspection. On the basis of other data, these instances appear to be incidental rather than typical.

### Equal Opportunity Information

Both federal law and the Agency Program Manual required each Agency to inform each participant of his or her right not to be discriminated against on the basis of race, religion, or nationality. (Neither the city of Jacksonville nor the state of Florida has open housing or anti-discrimination laws which add to federal law.) This equal opportunity information was also given at the enrollment conferences.

The best data source for estimating the extent to which enrollees were aware of their rights to equal housing and to Agency help in overcoming discrimination is the First Participant Survey. In it, respondents were asked an open-ended question concerning their rights should they encounter discrimination. Answers to this question were coded to distinguish those respondents who were aware of their rights from those who were not.

Of the 107 black respondents to the survey, 84 percent were found to be aware of their rights; 15 percent were not. Of those who were aware of their rights, 28 percent went on to become recipients, while none of those who were not aware did so.<sup>1</sup> The results are practically the same if only blacks who planned to move are included. Thus, most enrollees were aware of their basic rights, and those who knew their rights did better at becoming recipients. It is difficult to attribute success to having more knowledge, however, since almost none of the enrollees took any action to secure their rights when they felt that these rights had been violated.

### Housing Information

Program information and equal opportunity information were presented before enrollment at sessions which selected applicants were required to attend if they wished to enroll. Housing information, in contrast, was offered after enrollment at voluntary workshops. Experimental guidelines required that the Agency not present this material until after enrollment (so that the evaluators had a chance to measure enrollees' housing market knowledge before it had been influenced by the Agency). The way in which housing information was presented, however, was determined by the Agency's overall approach

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<sup>1</sup> The difference in the proportions is statistically significant at the .05 level ( $Z \approx 2.4$ ). The grouping of these responses is explained in Appendix II.



to the provision of services. Like all the other AAE Agencies, Jacksonville adopted an unofficial rule-of-thumb that "activities which tend to make participants unnecessarily dependent upon the Agency should be avoided." The application of this "rule" by various agencies led to a wide variety of practices. Some, such as Salem and Springfield, decided that many or most enrollees needed minimal search and housing knowledge before they would be able to function independently in the housing market. Lacking this knowledge, they would either be forced to depend too heavily on the Agency or would not be able to comply with program requirements. Following this general line of reasoning, five of the seven other AAE agencies chose to require attendance at at least one housing information session. In Jacksonville, by contrast, the same rule-of-thumb was believed to imply that requiring attendance would lead to dependence rather than independence, since the decision to attend would be taken out of the participants' hands. Jacksonville's approach was thus among the less directive in exposing enrollees to this information, as well as to all other post-enrollment services and information.<sup>1</sup>

The Agency presented housing information to enrollees through a series of three workshops entitled: (1) Relocation, (2) Leases and Equal Opportunity, and (3) How to Evaluate Housing.<sup>2</sup>

An average of about six workshops per month was offered, divided fairly equally among the three topics. They were held both during the day and in the evening, primarily at the Agency's office in the central city. A few workshops were held in community buildings in various neighborhoods. Agency records show that during May and June an average of only about six persons attended each of the 14 workshops offered.<sup>3</sup> When persons who attended more than once are taken into account, it appears that, at most, about 43 people

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<sup>1</sup> Further discussion of comparative approaches to services delivery by AAE agencies will be found in forthcoming reports and technical papers on services and inspection.

<sup>2</sup> See Appendix III for a description of these workshops and their content, which changed to some extent during the course of the agency search period.

<sup>3</sup> These records are based on the actual sign-up sheets for the workshops, and are considered by the Agency to be very accurate. The on-site observer regards the records as more questionable, noting that "attendance lists were not always accurate, and they have become difficult to locate since the Agency changed offices." The actual figures given are based on the Agency's monthly narrative reports to HUD and available attendance records.

attended at least one workshop during this period. Even if it is assumed that each of these persons represented a different household, only a maximum of 24 percent of the 176 households enrolled by June 15, 1973, had attended a workshop by the end of June.

On July 12, a new policy was adopted. Enrollees who had not found housing within 60 days of enrollment were required to attend at least two workshops as a condition for receiving their 30-day extension. As participants who had enrolled after July 12 neared the end of their two months' search time, attendance at workshops climbed from an average of three persons per workshop in August to about 14 in September, and to about 17 in November. Near the end of the search period, as the number of active enrollees dwindled, attendance again declined to the May-June level.

In all, 57 optional workshops were held during the course of the housing search period. Total attendance by participants at these workshops was 516. The Agency estimated in September that 43 percent of total attendance up to that point consisted of persons who attended two or more workshops. If these proportions continued throughout the housing search period, this would mean that about 222 enrollees attended at least two workshops. If each of these 222 attended only two workshops, it would mean that about 300 enrollees (29 percent) received at least a part of the housing information offered by the Agency.<sup>1</sup> While the estimates are open to considerable question, they indicate the general range within which the true percentage probably lies. Thus, it seems that more than a quarter, but fewer than half, of the enrollees attended at least one housing information session.

There is evidence that black enrollees made more extensive use of Agency workshops than whites. The most direct test of this is found by comparing the proportions of respondents in each of two separate data sources, one composed entirely of prepayment terminees, the other entirely of recipients.

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<sup>1</sup> A somewhat higher estimate can be obtained by applying the attendance rates for the "successful" and "unsuccessful" samples (reported in the following paragraph) to the full number of participants falling into each category. This produces an estimate of 467 households (45 percent) which attended one or more workshops. This estimate agrees with Agency figures only if almost no one attended more than one workshop after September. This seems unlikely since it was just at that point that the Agency began (at least in theory) to require attendance at two workshops as a prerequisite for obtaining an extension of the search period.

Among respondents in the In-Depth Interview sample (none of whom became recipients), 14 of 32 blacks (44 percent) and three of 10 whites (30 percent) had attended at least one workshop. Among respondents to the Second Participant Survey<sup>1</sup> (all of whom became recipients), 44 of 54 blacks (81 percent) and 17 of 52 whites (33 percent) had attended at least one workshop.<sup>2</sup> At least among those enrollees who became recipients, then, the data indicate a significantly greater use of workshops by blacks than by whites.

It is striking that, while the proportions of whites attending workshops are identical in both samples, a much greater proportion of the black recipients attended workshops than was true of the black terminees.<sup>3</sup> It thus seems that there is a positive relationship between attending agency workshops and attaining recipient status among black enrollees, a relationship which does not exist in the data on white enrollees.

The meaning of this finding is unclear. It may be that more of the black enrollees who attended workshops became recipients because they attended. If this is the case, the implication is that the combination of housing information and encouragement offered by the workshops made a substantial difference in the ability of black enrollees to find units.<sup>4</sup> But it may be that these enrollees both attended workshops more often and became recipients for some underlying cause, perhaps because of greater motivation to find adequate housing. If this is true, then the information presented at the

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<sup>1</sup> The Second Participant Survey is, as its name indicates, a second survey given the remaining members of the same panel that was administered the First Participant Survey. It was given six months after first payment. Its preparation was not completed at the time this report was written, and for this reason it is not used as a data source in the analysis. These data were especially processed because of their importance at this point.

<sup>2</sup> A null hypothesis of no difference in proportions between blacks and whites in the In-Depth Interview sample cannot be refuted at the .05 level ( $Z = 1.12$ ). Within the Second Participant Survey sample, however, this null hypothesis can be refuted ( $Z = 5.11$ ).

<sup>3</sup> A test of the significance of the difference in proportions across the two samples confirms this impression ( $Z = 3.64$ , significant at the .05 level).

<sup>4</sup> The housing information offered in workshops should not be confused with the program information (discussed previously), which was found unrelated to attainment of recipient status among both blacks and whites.

workshops did not cause the higher success rate observed among blacks who attended them. Those particular enrollees would have had more success whether they went to workshops or not. Assessments by both enrollees and Agency staff members, however, support the first interpretation that attending workshops made a positive difference in the probability of an enrollee's attaining recipient status. Only one respondent to the In-Depth Interview who attended the workshops described them as not useful. Others indicated that they had found them fairly useful to very useful. The sessions dealing with housing standards seem to have made an especially lasting impression: many of the persons interviewed remembered numerous details of the housing code and mentioned them as examples of what they had learned at workshops. Staff Survey responses indicate that the staff felt that the workshops were potentially very useful to enrollees, but that low attendance greatly limited their impact.

In summary, it appears that the housing information workshops were potentially useful, but were used by only about a third of all enrollees. Blacks made greater use of them than did whites.

Program information, equal opportunity information, and housing information were intended, at least in part, to help the enrollee complete the search process successfully and thus receive allowance payments. Having had at least the opportunity to receive these information services, the enrollees were then at the point of beginning their search. In the remaining chapters of the report, their experiences in attempting to locate adequate housing are examined, beginning in the next chapter with a description of where and how they searched.

## 9.0 ENROLLEE SEARCH PATTERNS

### 9.1 OVERVIEW

In the previous chapters, we have dealt largely with pre-search conditions or with search outcomes. In this chapter, we begin to analyze what happened within the search process, an examination which will be continued in Chapters 10 and 11. The chapter is primarily focused on respondents to the In-Depth Interview; those interviews constitute the principal source of data about what happened to enrollees who terminated without becoming recipients. Following a brief summary section, the analysis begins with an examination of how intensively these enrollees searched, then considers the problems that they reported encountering during search, indicates where they searched, and gives the characteristics of the areas in which most searches took place. The most important conclusions are as follows:

Most enrollees seem to have searched actively.

The major problem faced by enrollees who did not become recipients was the resistance of housing suppliers, most often (in the enrollees' opinions) caused by objections to the program, unwillingness to rehabilitate a unit, and discrimination.

A secondary problem was the inability to locate a unit which the enrollee felt could pass inspection.

Most unsuccessful searches did not reach the point of having a unit inspected; much more often, the enrollee was turned down at first contact with the housing supplier.

Black enrollees searched primarily in black areas; whites tended to search more widely, if only because white areas are less concentrated.

Areas of black housing in Jacksonville, which were the search locations for most black enrollees, are marked by a very low percentage of vacant, standard rental units relative to the rest of the city.

## 9.2 SUMMARY OF IN-DEPTH INTERVIEW SEARCH PATTERNS

The 42 respondents to the In-Depth Interview<sup>1</sup> were asked to recount, to the best of their memory, what happened with regard to each unit or housing supplier they contacted during their search. Much of the remainder of this chapter is based upon their accounts. These searches are summarized in Figure 9-1, which describes the reasons for search failures.

## 9.3 INTENSITY OF SEARCH

Most enrollees in the sample did search actively for housing. Comparatively few failed to reach recipient status simply by choosing not to search. As shown in Figure 9-1, six respondents (three black, three white)<sup>2</sup> wanted to participate in the program only if they could remain in their present units. When they were unable to do so, they did not search further, and were terminated at the end of 60 days.

Two respondents, both black, searched only in general ways. That is, they went into neighborhoods in which they wanted to live and looked for "for rent" signs, or they telephoned suppliers and asked them if they accepted program participants. These two enrollees never reached the stage of considering a specific unit. All others (27 black, 7 white) found at least one unit to consider. If the number of searches reported is simply divided by this number of enrollees, the average is about 6 searches for blacks and 4 for whites.

In order to acquire additional information about the seriousness of searches, interviewers also asked about the number of cases in which the respondent actually visited the interior of a unit (as opposed to seeing a "for rent" sign, calling, and being told the unit was unavailable). The answers are

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<sup>1</sup> See Appendix I for description and discussion of this data source and its sample. All respondents were former enrollees who had terminated without receiving payments because they did not find adequate housing within the time limits specified by the program. Unless otherwise noted, the findings in this chapter were derived from the In-Depth Interviews.

<sup>2</sup> This is 14 percent of the full sample and 9 percent of black respondents. Percentages for white In-Depth Interview respondents will not be reported because of their very small numbers. The entire sample is small and nonrandom. It is more useful as a source of examples of what happened to some enrollees during search than as a basis for statistical inferences to the full population of pre-payment terminees.

Figure 9-1 SUMMARY OF IN-DEPTH INTERVIEW SEARCH ACCOUNTS

Categories of Experiences		Black	White
I Enrollee wanted to remain in current unit n = 6	Supplier would not sign lease	1	1
	Agency would not accept lease		1
	Supplier would not rehabilitate	1	1
	Supplier did rehabilitate but enrollee did not request re-inspection	1	
II Initiated search n = 2	Enrollee found no available units <sup>a</sup>	2	
III Found Unit n = 169	Enrollee could not ascertain supplier's identity, so gave up	1	
	Respondent lacked money for deposit	3	
	Unit not available within respondent's time limit	2	3
	Respondent informed unit for sale, not for rent	9	
	Respondent informed unit promised to someone else	18	5
	Respondent felt unit unavailable to him because of discrimination	24	2
	Respondent rejected unit because he thought it would fail inspection and either did not want to pursue it further or landlord refused to rehabilitate	27	3
	Supplier refused program/lease	36	3
	Unit found to be subsidized	1	
	Respondent rejected unit as too expensive	18	3
	Landlord promised to rehabilitate but did not	3	
Respondent rejected unit for personal reasons	5	3	
IV Inspection Requested and Performed n = 21	Landlord promised to rehabilitate but did not	2	
	Landlord refused rehabilitation	12	6
	Landlord did rehabilitate but raised rent so high respondent forced to move	1	
V Unit Passed Inspection n = 3	Respondent paid deposit but when tried to move in found landlord had rented to someone else and refused to return deposit	2	
	Landlord promised to install window panes (missing in every window) but had not done so by moving day so respondent refused to move in <sup>b</sup>	1	
VI Receiving Payments n = 1	Enrollee apparently was terminated but she reapplied and unit passed although she stated it was rat-infested	1	
<b>TOTALS</b>		<b>171</b>	<b>31</b>

Note: This figure reports on "searches" rather than individual enrollees. Thus, if a household reported looking at ten units, their experiences will account for ten of the search outcomes reported. The boxed-in categories at the left of the table are mutually exclusive and also refer to "searches," not individuals.

<sup>a</sup>These two searches are non-specific; that is, the enrollee never reached the point of considering a specific unit. All other searches (200) refer to specific units or contacts with specific suppliers.

<sup>b</sup>If this account by the enrollee is correct, it is clear that the unit should not have passed inspection. There is no way to tell at this point whether it was the inspection procedures or the enrollee's memory which was at fault.

reported in Table 9-1. As it shows, black respondents reported visiting an average of about four units, whites about three units.

TABLE 9-1  
 NUMBER OF UNITS ACTUALLY VISITED BY  
 IN-DEPTH INTERVIEW RESPONDENTS WHO TRIED TO MOVE

Number of Units Visited	Race	
	Black	White
0	4	0
1	2	1
2	4	1
3	5	2
4	4	2
5	2	1
6	1	0
7	1	0
8	1	0
12	1	0
15 or more	3	0
Total	28	7

Source: In-Depth Interviews

Note: 6 respondents (3 black, 3 white) who did not try to move and one black respondent who answered "don't know," were excluded. The mean for blacks is 4.6 with a standard deviation of 4.4. Responses of "15 or more" were counted as 15 each. The modes for whites are 3 and 4.

Most respondents also reported search activities of a general nature--calling realtors, looking for "for rent" signs, etc.--and the data gives the impression that often quite a bit of this general activity was required to locate one specific unit to visit.

Since there are no comparable data on the search patterns of enrollees who succeeded in becoming recipients, it cannot be inferred that the intensity of search (or lack of intensity) was a factor in reaching recipient status. Nonetheless, it is clear that for most of those who failed, the housing search had been a serious effort which encountered obstacles not of the participants' making. We turn, then, to an examination of some of those obstacles.



#### 9.4 PROBLEMS ENCOUNTERED IN SEARCH

##### Problems Related to Finding Available Units

It has already been seen that finding a unit presented problems to some enrollees, especially those who engaged in a generalized search rather than visiting specific houses. A particular problem for these people concerned their contacts with housing suppliers.

Although respondents were not asked to name the suppliers whom they contacted, many names were mentioned. Almost all were large suppliers. In the central city neighborhoods (1,5,6) most suppliers named were firms which are members of the Jacksonville Property Managers' Association. Outside these neighborhoods, rental agents for larger apartment developments were often named.

A relatively large number of participants was, therefore, dealing with a relatively small number of suppliers; other suppliers were also in the market, but these enrollees were rarely in touch with them. Moreover, the suppliers most often contacted by participants were precisely the ones who most often refused to cooperate with the program. Many enrollees, whether they called to inquire about vacancies in general or to ask about a specific unit of which they had learned, progressed no further than the first contact. They were told that the unit had been rented, that program participants were not accepted as tenants, or that an inspection would not be permitted. In other cases, the enrollees themselves decided not to attempt to rent the unit.

Thus, although 42 enrollees and over 200 units were involved (136 of which were actually visited), only 28 of the searches reached the point of having the unit inspected. Three of these inspections involved units in which the participant was already living and wished to remain. In the following sections, we look in more detail at the reasons given for unsuccessful termination of searches.

##### Problems Related to Housing Quality Requirements

Although relatively few units located by In-Depth Interview respondents were inspected, the housing quality requirements were nevertheless the single largest reported cause of loss of prospective units. Of the 25 units<sup>1</sup> which

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<sup>1</sup> Excludes units already occupied by enrollees.

were inspected, 21 did not comply with quality requirements, and the supplier would not rehabilitate the unit to meet the standard. Six of these inspections were performed for whites, 15 for blacks. Another 35 units, 31 found by blacks and four by whites, were lost because either the supplier or the enrollee decided the unit would not comply with standards and the supplier was unwilling to rehabilitate. Thus, 56 units in all failed to meet, or were perceived to fail to meet, housing quality requirements (46 found by blacks and 10 by whites). This represents 35 percent of the 133 units actually visited by black enrollees in the In-Depth Interview sample.

#### Problems Related to Other Program Components

The second largest number of units was lost because the supplier either refused to accept program participants or to sign a lease as required by program guidelines. Thirty-seven units found by blacks and four by whites were unavailable for this reason. This represents 22 percent of all units mentioned by blacks (including units which were not actually visited, since the refusal was often given in a preliminary telephone contact).

#### Problems Related to Discrimination

In 26 searches, enrollees felt that they had been refused because of discrimination on the suppliers' part. In 24 cases, the enrollee in question was black. The reasons most often given were race and family size, although others were also named.

In other cases (18 black, 5 white searches) the respondent was told that the unit had been rented or promised to someone else. Respondents were often not sure whether this was true or simply a convenient mask for discrimination.

#### Problems Related to Cost Preferences

The final large category of problems reported was made up of cases in which the respondent decided the unit was too expensive (about 10 percent of the units mentioned by blacks). In most cases, these involved units in suburban apartment developments.<sup>1</sup>

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<sup>1</sup> Locations are not specific enough to permit an exact count.

The available data suggest that unsuccessful housing searches were conducted in the same kinds of locations as the successful searches. In both cases, black households sought housing mainly in traditionally black areas of the city.

For 79 searches, 65 by blacks and 14 by whites, the respondent was able to recall the street address or a reasonably specific description of the location of the unit which was under consideration. These locations were plotted on a map of Jacksonville, shown as Figure 9-2.<sup>1</sup>

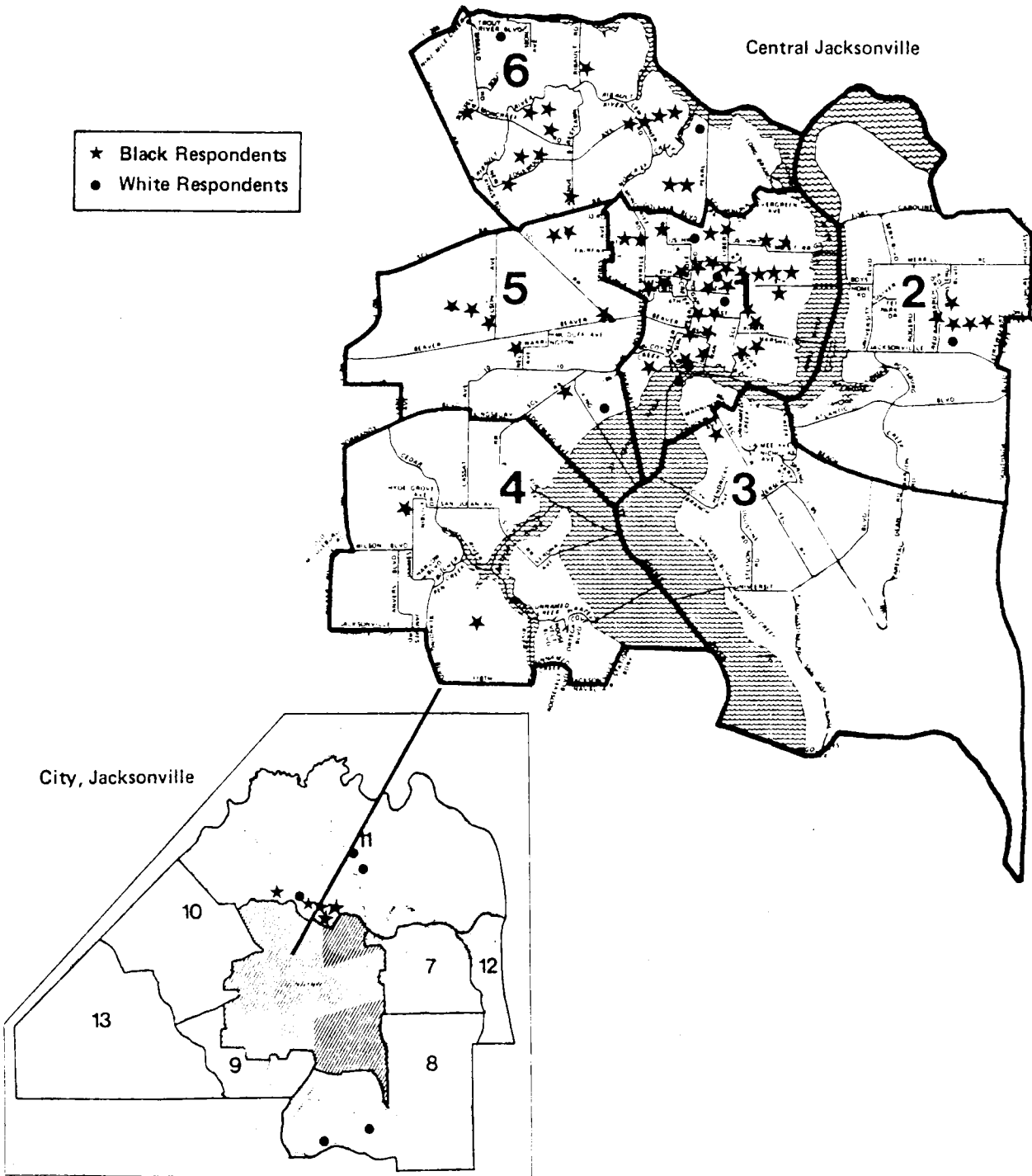
About two-thirds of the black searches that could be located in this manner took place in traditionally black areas. When blacks searched outside these areas, they went primarily to more visible, but more expensive large apartment developments. Interviewers probed for respondents' reasons for searching where they did, but the answers given were so unspecific as to allow no conclusion; for example, "That's where I wanted to live"; or "I'd heard of someone getting in there recently." Blacks' choosing to search in black areas was based in part on preference and in part on expectation of discrimination elsewhere, but the relative strength of these factors cannot be estimated from the interviews. In fact, they seem to be so interrelated that the enrollees themselves would probably have difficulty distinguishing between them.

The pattern of white searches is more dispersed, though the numbers are so small that they should probably not be given much weight. About one-half of the white searches (as compared to about one-fifth of black searches) were outside the central city neighborhoods (1, 5 and 6 on the maps shown in Figure 9-2), the neighborhoods with the lowest socio-economic status and greatest concentrations of poor quality housing. Even within these neighborhoods, most white searches were in a traditionally white strip north of the central business district. Housing within this strip, mostly in large, older houses that have been divided into rooms and apartments, is of lower quality

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<sup>1</sup> The numbers appearing on the maps in this chapter are the "neighborhoods" described in Chapter 4.

FIGURE 9-2  
SEARCH LOCATIONS IDENTIFIED IN THE IN-DEPTH INTERVIEWS



than that found in most other predominantly white areas, but noticeably better than that in nearby black neighborhoods.<sup>1</sup>

In order to permit a comparison with the searches shown in Figure 9-2, the distribution of black and white recipients on maps of the city are shown in Figures 9-3 and 9-4. It does not show where else these households might have searched, but it does make clear that the units they found were concentrated in neighborhoods in which their own racial group predominated.<sup>2</sup> A comparison with Figure 9-2 shows that unsuccessful enrollees searched in much the same areas as successful ones, and that in these searches also, black households tended to concentrate within black areas.

#### Characteristics of Search Areas for Black Enrollees

In the spring of 1974, Abt Associates assembled a panel of local housing experts in Jacksonville to collect information on the local rental housing market. This panel was composed of city officials and planners, housing suppliers, bankers, and community representatives. One of the panel's tasks was to circle on a map of Jacksonville areas which, in their opinion, had (1) an increasing proportion of black households, (2) extensive housing abandonment, (3) extensive housing deterioration, and (4) extensive construction of new rental housing. The maps thus produced were then combined by Abt Associates staff, and "consensus" maps produced with areas encircled about which the "experts" were in substantial agreement. These "consensus" maps, while clearly subjective in origin and crude in execution, nevertheless provide some general data about the condition of Jacksonville neighborhoods.<sup>3</sup> They are shown in Appendix I.

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<sup>1</sup> Based on data recorded during a windshield survey of Jacksonville census tracts, March 1974.

<sup>2</sup> The cluster of white recipient households in neighborhood 1 (Figure 9-4) is within the "white corridor" mentioned above which runs north from the central business district. This was the fashionable residential section of the city in the early 20th century and, therefore, led to the development of nearby black neighborhoods where the servants lived. The area is still predominantly white, but is now much deteriorated.

<sup>3</sup> They are in general agreement with more objective data on the same topics, and are used here primarily because of their easily understood visual nature and recent collection.

FIGURE 9-3  
 LOCATION OF BLACK RECIPIENTS IN CENTRAL JACKSONVILLE

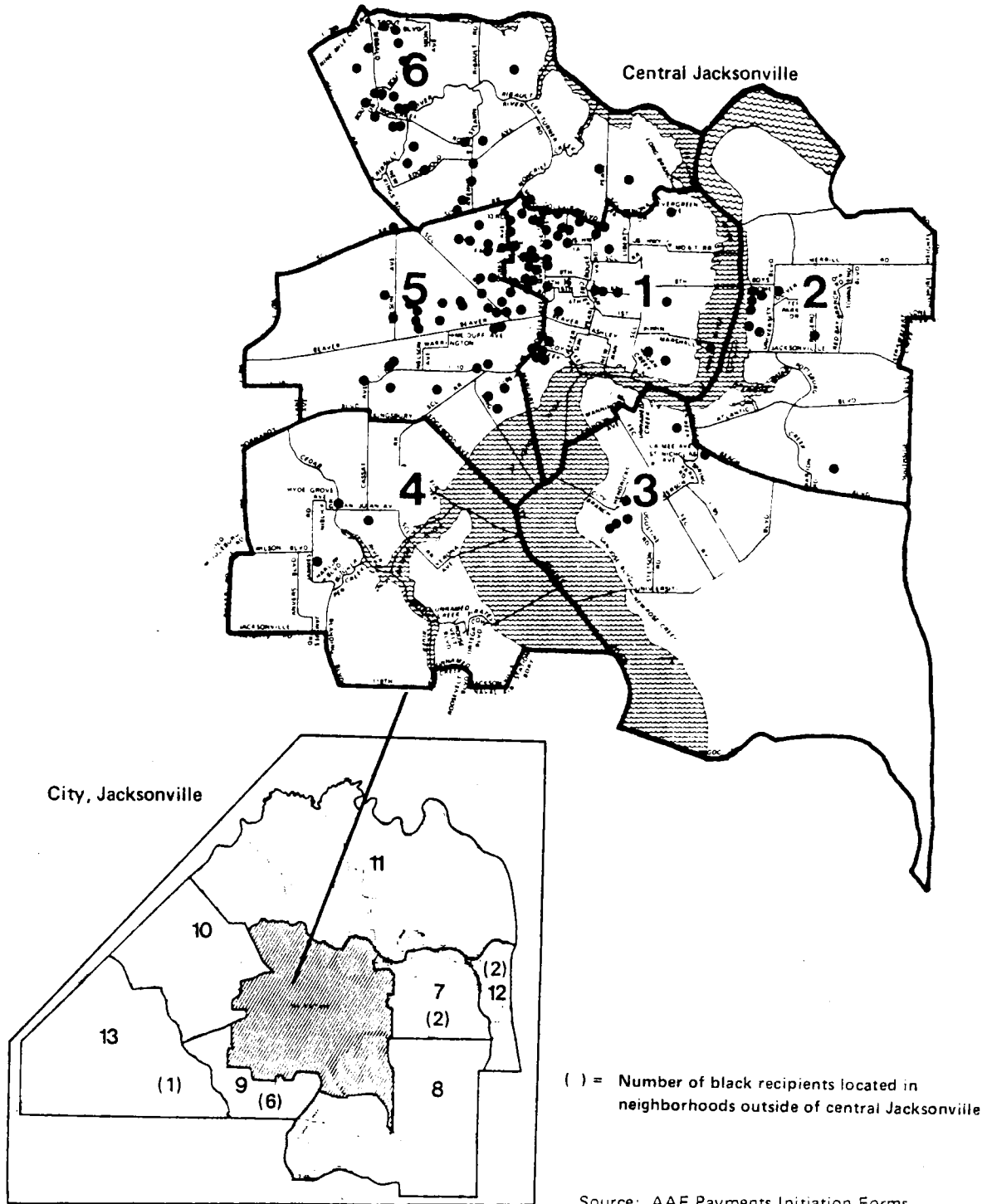
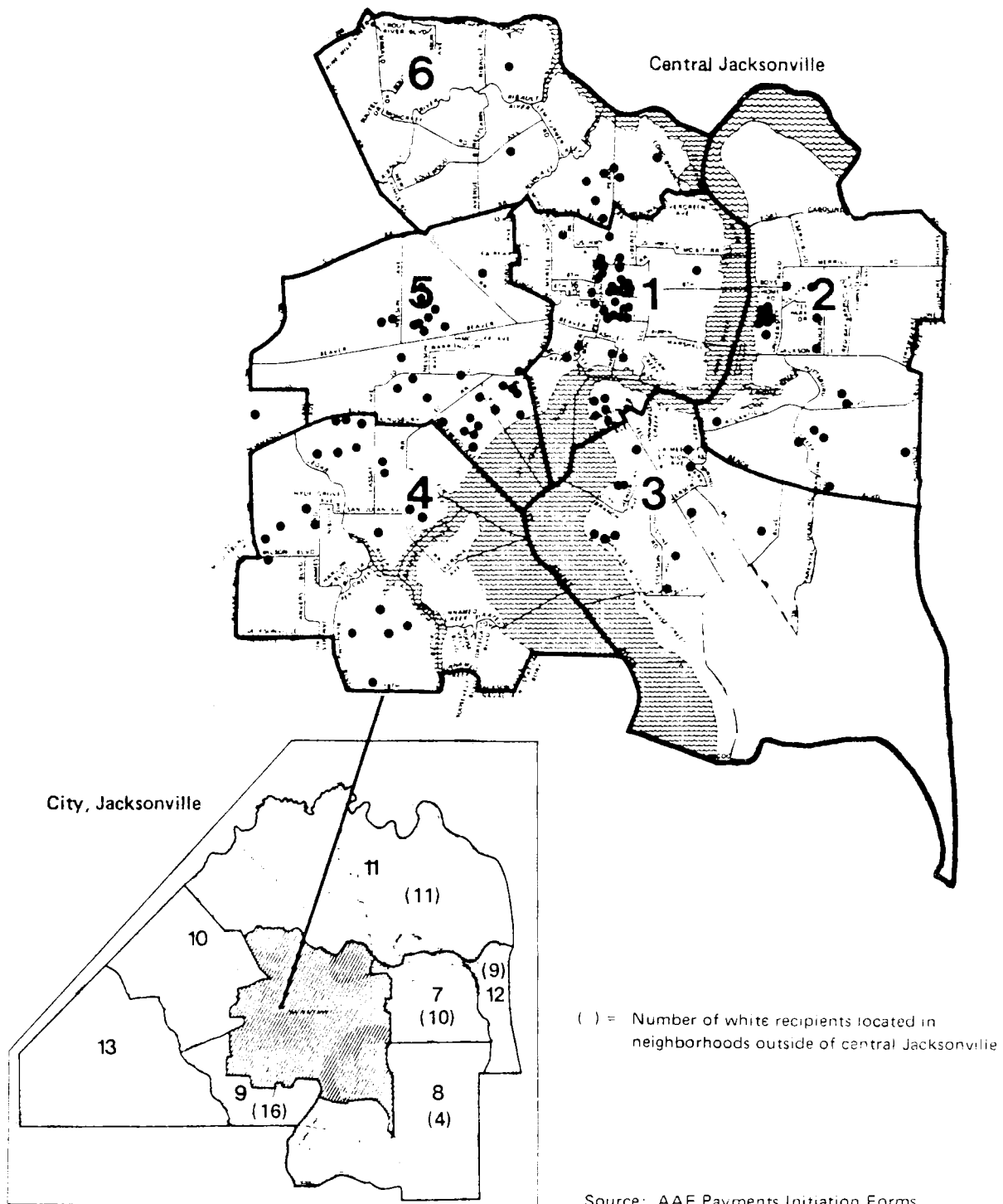


FIGURE 9-4  
 LOCATION OF WHITE RECIPIENTS IN CENTRAL JACKSONVILLE



A comparison of these maps with the one showing search locations of black enrollees reveals that the locations in which most searches took place were areas already largely black.<sup>3</sup> Moreover, especially in neighborhood 1 and the parts of neighborhoods 5 and 6 which bordered on 1, both deterioration and abandonment were said to be "extensive" relative to the rest of the city. The map showing areas of new rental housing construction indicates that most construction is in predominantly white areas in which few black households searched. Some of the construction in neighborhoods 1 and 6 is federally subsidized<sup>2</sup> and therefore unavailable to participants under program guidelines.

General conditions in an area say nothing about any specific units that an enrollee might have looked at, of course. The fact that many enrollees did find acceptable housing in these areas indicates that success was not impossible. It seems clear, however, that the task of locating a vacant unit in standard condition was more difficult in the parts of Jacksonville where most blacks searched, even if only the physical condition and availability of units are taken into consideration.<sup>3</sup>

Many whites also searched in areas marked by poor-quality housing, but, to a much greater degree than blacks, they both searched for and found units in other areas as well. These patterns, matched with housing conditions in the city's neighborhoods, do much to explain why both black and white enrollees experienced difficulties in finding units, and why blacks experienced more difficulty than whites.

Despite the apparent difficulty of the task, many enrollees did find units in which they were interested, only to be met with resistance from the housing suppliers. The next chapter will explore this resistance in more detail.

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<sup>1</sup> See Figure 4-1 for the percentage of blacks in each neighborhood.

<sup>2</sup> Based on comments and descriptions attached to maps by the "panel of experts."

<sup>3</sup> To be available under the program, of course, a unit must be both vacant (or otherwise available for rent) and able to meet quality criteria. Table 4-2 presents further data on vacancy rates and housing conditions by neighborhood.



## 10.0 HOUSING SUPPLIER RESPONSES

### 10.1 OVERVIEW

The housing allowance concept assumes that housing suppliers treat program participants as they would anyone else with the same resources to spend on housing. The operating agency is responsible for informing suppliers about the program, but substantial intervention to overcome suppliers' unwillingness to rent to program participants goes beyond its assigned role, unless discrimination prohibited by law is involved. Although suppliers can be forced to rent units under the program in cases of discrimination protected by law (such as racial discrimination), substantial discrimination against program participants somewhat diminishes the presumed advantages of the allowance approach.

Given this program structure, it becomes important to examine the details of a situation such as that in Jacksonville in which there was widespread supplier resistance to the program. How much of the resistance was based upon misunderstandings which might eventually be cleared up in an on-going program? How much, on the other hand, was irreducible opposition to basic components of the program? Was opposition created by aspects of the experimental situation which would probably not be present in a full-scale program?

In Chapter 9, it was concluded that while other factors such as lack of enrollee initiative, unacceptable units, and higher-than-acceptable rents were involved, most of the reasons given by unsuccessful enrollees for their failure to rent units that they had located were associated with supplier resistance of various sorts. The suppliers' perspective on these problems is examined in this chapter. It looks first at suppliers' knowledge of the program in general, then at housing quality requirements, leases, other program components, and experimental features. It concludes with discussions of program changes suggested by suppliers, and discrimination.

The major findings are as follows:

The Agency's attempts to inform suppliers were sporadic and largely unsuccessful. Attention was focused primarily upon suppliers who were unwilling to cooperate with the program and were unlikely to change that position, while others who were more likely to cooperate went uninformed except by participants.

Supplier resistance to inspections and unwillingness to rehabilitate units were major factors in producing the observed search outcomes, especially in the low-income housing submarket. This submarket contained a high proportion of units which did not meet the Agency's quality criteria, but for which, nevertheless, general market demand was high relative to supply.

Supplier objections to the lease per se were a lesser factor, although a real one. In this case, however, misinformation played a substantial role, and such resistance was lessened when the Agency provided adequate information.

Supplier objections to other program components and experimental features played little part in enrollees' difficulty in locating acceptable units.

Discrimination on the basis of race was very probably a major factor in failure to attain recipient status, especially in traditionally white areas. However, it is very easy to mask such discrimination behind other reasons for refusal, and it is difficult to prove that it occurred in most cases.

Discrimination against program participants per se was also present and was closely associated with suppliers' perceptions of participants as similar to welfare recipients or as predominantly black. Suppliers in submarkets which traditionally do not deal with blacks and households with welfare incomes often used blanket refusal to accept participants as a screening device to exclude households they considered undesirable.

## 10.2 BACKGROUND

A brief summary of the background to search-period interactions among suppliers, enrollees, and the Agency is provided to set the stage for the analysis which follows.

Prior to, and outside the bounds of, the Experimental Housing Allowance Program, relationships between JHUD and Jacksonville's rental housing suppliers had often been stormy. JHUD was created in the late 1960s at about the same time that the city's first housing code was adopted, and the new department was given the task of applying this code. Then, even more than now, much of the low-income housing in the city did not comply with the code. The systematic application of the code began in some of the areas of worst housing conditions and has led to extensive rehabilitation, but also to extensive demolition. As a result, many suppliers of low-income housing are critics of JHUD, particularly of the code and its application.

At the time the Experimental Housing Allowance Program was in the planning stage, there was some Agency contact with suppliers of both low-income housing and middle-income housing. After that time, especially during the search period, Agency attention focused on organized suppliers of low-income housing who systematically refused to rent units to program participants during the search period.<sup>1</sup>

Once the search period began, it became apparent that supplier resistance was a major problem. After some conversation between the Agency and the Jacksonville Property Managers' Association (PMA), the program was modified in June 1973, to remove some PMA objections.<sup>2</sup>

In September 1973, at the Agency's request, the mayor of Jacksonville called a meeting to which a number of housing suppliers and Agency and JHUD officials were invited. This meeting gave the Agency an opportunity to explain the program to some suppliers who had misunderstood parts of it prior to this time and apparently resulted in better cooperation from these suppliers during the remainder of the search period.

Enrollees were given some explanation of the lease and inspection provisions during mandatory enrollment sessions, but most of this information was reserved for the voluntary housing information workshops. It was estimated in Chapter 8 that only one-quarter to one-half of enrollees attended one or more of these workshops. Thus, many enrollees were not exposed to this information. This is important because, where the Agency did not inform suppliers about lease and inspection provisions, this task often fell to enrollees.

Agency legal services to assist enrollees in countering discrimination and verifying cases of perceived discrimination were not provided until about halfway through the Agency's search period. Even after they were available, these services were little used by participants searching for units.<sup>3</sup>

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<sup>1</sup> For further discussion and data sources, see "Agency Relations with Housing Suppliers," Appendix III.

<sup>2</sup> The major concession was a JHUD promise not to require code compliance following a failed inspection if the enrollee did not move in, and if no safety hazard had been found. For further discussion and data sources, see Appendix III.

<sup>3</sup> For further discussion and data sources, see Chapter 11 and Appendix III.

### 10.3 SUPPLIERS' KNOWLEDGE OF THE PROGRAM

Supplier responses were based upon their understanding of the program. Under program guidelines, responsibility for informing suppliers about the program and interpreting its provisions to them was lodged primarily with the Agency. Much of the task fell by default to the participants, however.

The Agency began with no systematic plans to inform suppliers and with no sense of urgency about the matter. After brief contacts with PMA and some board of realtors organizations during the planning period, no further contacts with suppliers took place for about five months. During this five-month period, the program had been changed by the addition of a one-year lease requirement which stipulated, among other things, that Agency permission had to be obtained before a participating tenant could be evicted. Suppliers first learned of these changes from enrollees rather than from the Agency.

Once search began, it soon became apparent that enrollees were encountering extensive supplier resistance. When the original Agency director resigned, he reportedly left without giving his successor any indication that serious problems existed in this regard.<sup>1</sup> When the Agency began to study the problem (about the middle of the enrollment period), it discovered that, while attention had been concentrated on PMA and other large suppliers, most successful enrollees were finding units with small resident and nonprofessional suppliers. Even after this pattern had been observed by the Agency, however, smaller suppliers were not contacted systematically, but only as they were located by searching enrollees.

The result was widespread misunderstanding of the program by suppliers. Suppliers obtained most of their information from enrollees, and most enrollees did not attend the workshops in which the lease, inspection, etc. were discussed in detail. Conversely, the Agency learned only slowly what the suppliers' real objections were, and was thus hampered in responding to those objections which might have been lessened or removed by better information.

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<sup>1</sup> Interview with Agency administrator, February 1975.

The following is an example of the slow flow of communications. In June, the Agency director met with the president of PMA to discuss PMA's objections to the program, and as a result of the meeting, some important concessions were made by the Agency regarding leases and inspections. (A 15-day notice-to-vacate provision was permitted, and rehabilitation following a failed EHAP inspection was required only if the participant rented the unit.) The Agency told the president of PMA of these decisions in July. Yet, in September at a meeting of suppliers called by the mayor, it became apparent that many suppliers, even some PMA members, had never heard of the changes made two months earlier. This slow communication almost certainly caused problems, especially with an issue as complex and central as the inspection requirement.

#### 10.4 THE INSPECTION REQUIREMENT

Housing units rented by recipients were required under program guidelines to pass an inspection based on Agency-defined standards. The Agency elected to require full compliance with the city's Minimum Housing Code, and to have inspections performed by regular city inspectors.<sup>1</sup>

##### Enrollee Experiences

The inspection requirement was more important than any other single factor in enrollees' search difficulties. Twenty-one of the 36 In-Depth Interview respondents who commented on inspection reported that suppliers would not rent to them because of the inspection requirement. Thirteen cited inspection difficulties specifically as a major reason for their not becoming recipients. The two common difficulties related to inspections that were reported in the In-Depth Interview were suppliers' outright refusal to permit an inspection and suppliers' refusal after inspection to bring the unit up to code standards.<sup>2</sup>

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<sup>1</sup> See Chapter 4 for a discussion of the code and the normal city inspection process.

<sup>2</sup> In the Staff Surveys, services representatives concurred that enrollees frequently reported these two inspection problems to the Agency also.

Among the 202 search narratives collected from the In-Depth Interview sample were 30 other instances (27 black, three white) in which the enrollee decided in advance that the unit would fail and that the supplier would be unwilling to rehabilitate. These enrollees did not request an inspection at all for these 30 units.<sup>1</sup>

#### Supplier Responses

Both search narratives and supplier interviews indicate that the impact of inspection was much greater in the low-income submarket concentrated in the central city. There is a tradition of hostility toward the city code and inspections among suppliers in all parts of the city. Where housing stock tended to be newer and better maintained, however, objections focused on the alleged "pickiness" of the code. Suppliers in the middle-income submarket complained of having to repair small rips in window screens, for example, but rarely argued that it was financially infeasible to bring a unit into compliance.<sup>2</sup>

In the low-income submarket, complaints were more substantial, and many suppliers refused to permit inspections at all. One of the largest property managers declared that "the inspection requirements (were) the major reason that suppliers have not cooperated" with the program. Their motive was largely economic. Given the demand for low-to-moderate-income housing and the poor quality of much of this housing stock, rehabilitation was often both costly and unnecessary, because there was no shortage of nonparticipant renters willing to take the unit as it stood. Some suppliers also voiced the concern that, even if a landlord did rehabilitate and raised the rent to cover costs, the program did not guarantee that the recipient would stay long enough for the costs to be covered, the lease notwithstanding.<sup>3</sup>

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<sup>1</sup> During enrollment sessions, enrollees were instructed not to request Agency inspections for units that they felt would not pass Agency standards. Based on this, one could classify these 30 instances as inspection-related.

<sup>2</sup> Source: Supplier Interviews, March 1974.

<sup>3</sup> Because of the relatively small number of recipient households in the AAE, this supplier response should not be generalized to a national program. If a sizeable percentage of the eligible households in an area were program recipients, a supplier's chances of collecting a supplemented rent on a rehabilitated unit would depend much less on an individual tenant's propensity to move. This factor is being tested in the Housing Allowance Supply Experiment.

One property manager felt the program ought to guarantee the extra rent to the landlord for a certain period of time and was certain that in low-to-moderate-income areas it would be difficult or impossible to find another tenant willing to pay the higher rent even though the unit had been rehabilitated.

Although, as mentioned earlier, the Agency agreed in July not to enforce program inspections unless the unit was rented by a recipient, many suppliers remained unaware of the agreement.<sup>1</sup> Some property managers were angered when they continued to receive violation notices despite the agreement (the result of a clerical error in the Codes Division which was corrected when JHUD learned of it). Several property managers also expressed the concern that there was nothing to prevent an enrollee living in a unit which failed from arranging independently for a second inspection which would be binding. Such an event did occur in September, and word of it and similar occurrences intensified supplier hostility to the program.

#### Adjustments to the Inspection Process

Some adjustments to the inspection requirement and its administration were made during the course of the program, most of them in order to make the program more acceptable to suppliers. The most important such adjustment was the decision, mentioned above, not to require owners of units which failed program inspections to bring the units into compliance with the code unless the participant actually moved in (or unless serious health or safety hazards existed). This concession made suppliers more willing to permit inspections, but no more willing to rehabilitate.

Another adjustment smoothed the process by which inspections were requested and performed. During early search months, there was concern that enrollees were losing units because suppliers were unwilling to hold a unit open until an inspection could be completed, when they could rent it immediately to a nonparticipant. This appears to have been largely solved before the end of

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<sup>1</sup> Source: On-site observer memo, October 1973. Before this concession to suppliers, landlords whose units were inspected as the result of an enrollee's request were required to bring the unit into compliance within 120 days whether or not the enrollee became a tenant.

the search period; inspections were normally performed the day after the request.

#### Supplier-Enrollee Interaction

One factor which inhibited enrollees' willingness to request inspections or to negotiate for rehabilitation of failed units in which they were living was their fear that the landlord would abandon the unit rather than repair it. This was especially true in the low-income submarket. Tapes of workshop discussions and the In-Depth Interview reveal several instances in which enrollees said that they had been warned by the landlord that he would close out the unit if an inspection required him to make substantial repairs. This tactic was clearly an effort on the supplier's part to delay city inspection of units which might be found substandard. Once program inspections ceased to require rehabilitation unless the unit was rented to a recipient, enrollees seemed more willing to request inspections, but often remained hesitant to negotiate for rehabilitation.

In effect, the administrative procedure surrounding the inspection requirement was placing many enrollees in an unfamiliar, more aggressive stance toward landlords. Not surprisingly, particularly considering the limited preparation which most enrollees had received, many failed to perform the role successfully.

#### 10.5 THE LEASE REQUIREMENT AND EVICTION REVIEW

Program guidelines required that a one-year lease be signed between supplier and recipient.<sup>1</sup> Although a model lease was available, suppliers were free to use any lease as long as it contained specified clauses and had been read and approved by the Agency. (Some suppliers did not understand this and reacted as if the full wording of the model lease were required.) The mandatory clause which caused the most resistance was one which permitted evictions on 30-days' notice, but which required the supplier to obtain prior approval from the Agency.

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<sup>1</sup> Under program guidelines, either party could terminate with 30-days' notice, however. As noted below, however, the Agency permitted shorter notification periods to be written into rental agreements.



Of the 42 respondents to the In-Depth Interview, 16 (11 black, five white) reported that the lease requirement was an obstacle to their housing search. In the Former Participant Survey, five out of 19 people specified the lease when asked why they were unable to become recipients under the program.

Supplier response to the lease requirement varied between the low-income and middle-income submarkets. Within the low-income submarket, leases are not customary. Members of the PMA use a monthly rental agreement. Small landlords rarely use leases and often objected to the idea of any lease at all. Some asserted that there was a commonly held feeling among Jacksonville suppliers that leases in general took rights from landlords and gave them to tenants.

Within the middle-income submarket, however, leases are normally used by larger professional suppliers. Here, the smaller suppliers interviewed for this study, though they did not often use leases, did not object to a lease, per se.

Suppliers in both submarkets reacted strongly against the eviction clause, however. Florida law permits eviction within 10 days for nonpayment of rent or after 15-days' notice on other grounds, while program guidelines specified that 30-days' notice be given. One of the concessions to PMA in June was an Agency agreement to accept leases calling for 15-days' notice.

This agreement was not systematically communicated to non-PMA suppliers, however, and most continued to respond to the original rather than the modified version of the program.<sup>1</sup> Several of the suppliers who wanted maximum freedom to evict tenants as quickly as possible were also among those who wanted the program to restrict participants' freedom to move at will.

Suppliers were even more skeptical about the requirement that the Agency had to approve an eviction. They expected it to lead to further delay and argument. As in other matters, the Agency's efforts to inform suppliers about the lease were focused primarily on the PMA, that is, organized suppliers in the Central City submarket. Suppliers had not been told of the lease requirement at the time the first enrollees began their search. As it became apparent that a negative reaction was taking place, the Agency

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<sup>1</sup> Source: Supplier interviews and on-site observer logs.

staff urged the director to take steps to counter it. At the meeting with PMA representatives in June 1973, the Agency assured those suppliers that requests to evict would be approved automatically, provided valid grounds were stated. This assurance was conveyed to the PMA in writing, but appears to have reached most other suppliers by way of enrollees' explanations, only. A more representative group of suppliers learned about it at the meeting called by the Mayor in September.

Suppliers' resistance to leases lessened when they understood that eviction was possible and would not be made difficult. However, this did not greatly increase cooperation with the program, an indication that the lease was not at the heart of the suppliers' objections. A residual reluctance remained on the part of some suppliers to be party to a lease which had to be approved by a government agency. These suppliers, mostly small landlords, vaguely feared that the government "would take away their rights as private owners." Some of them, more explicitly, were afraid that they would be "forced to accept anybody the government wants to put in" if the original tenant moved out. Explanations that they could not be held to any such obligation usually removed the specific cause of fear. But the generalized suspicion remained, and it was often enough to cause a supplier to choose a nonparticipant as a tenant when he had a choice.

#### 10.6 OTHER PROGRAM COMPONENTS

In interviews, suppliers were asked about their reactions to a number of other aspects of the program, some of them inherent in a similarly designed, full-scale program and others resultant of the fact that this was an experiment of limited duration. Although several points were mentioned and are described briefly below, none emerged strongly as an obstacle of major importance.

##### Conversion to Section 23

Included in the program design was a provision that participants could continue to receive a subsidy under the Section 23 Leased Housing Program upon termination of the experiment. This provision did not require that they remain in the unit in which they were living at the time the experiment ended. Nor did it require that the supplier agree to their staying if the household

decided that they wanted to do so. The influence of this factor on suppliers' willingness to rehabilitate units or to accept enrollees was negligible. Among the suppliers interviewed, few remembered even having heard of this provision.

#### Limited Duration of the Experiment

It is conceivable that the fact that the program was an experiment of only two years' duration might have made suppliers less willing to rehabilitate units or sign leases with participants. This factor appears to have played little or no part in determining supplier reactions, however. Since the lease included a clause which permitted either party to break it on short notice, suppliers regarded the probable duration of the tenancy as much less than two years.<sup>1</sup> When asked about this matter in interviews, suppliers uniformly responded that their concerns were not about what happened after two years, but what happened during that period.

#### Lack of Agency Guarantees Against Loss

Except for the inspection and special lease provisions, the supplier comments focused on features absent from the program rather than positive aspects of its design. In general, the suppliers interviewed felt that they should be protected by the Agency against some risks that they perceived to be inherent in the program.<sup>2</sup> These responses were elicited within an unstructured interview and are therefore difficult to evaluate meaningfully: the number of suppliers who mentioned a particular topic is known, but there is no way to know how many others might have mentioned the same topic if it had occurred to them. For this reason the comments are simply reported, with little attempt to guess whether the attitudes reflected in them were widespread among Jacksonville suppliers.

Several suppliers wanted the Agency to screen tenants for them. Their attitude was that participants on the whole were probably undesirable tenants, but that they would be willing to accept "the cream of the crop" if the

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<sup>1</sup> See discussion above in Sections 10.4 and 10.5. As noted there, this reaction might have been different in a larger program.

<sup>2</sup> The feeling was not unanimous. Three of the 18 interviewed explicitly said that they did not want any guarantees and would prefer not even to know that their tenant was a program recipient.

Agency would identify it for them by means of credit checks and mandatory counseling in caring for a unit and landlord-tenant relationships.

Other suppliers wanted the Agency not only to recommend tenants, but also to back up the recommendation with a guarantee to pay for excessive damage or vandalism caused by a participant's presence. Still others wanted the rent payment guaranteed.

Another guarantee desired was that tenants would not move before the supplier's rehabilitation costs were recovered from the higher rents possible under the program. Some suppliers would have preferred a binding one-year lease, while others thought the rent should be guaranteed for a year even though the participant remained free to move. One supplier who wanted this guarantee stated that he did not want it to imply an agency right to place another tenant in the unit without his approval, however.

No supplier mentioned two-party checks as a desirable idea, and most of the suppliers who were asked opposed them either on grounds of inconvenience or because they constituted an unwarranted invasion of the tenant's privacy.

#### 10.7 DISCRIMINATION

It is impossible to be certain that individual suppliers' objections to program features such as those just mentioned reflected real concerns rather than a mask for discrimination. This in turn makes it impossible to determine how much of the difficulty experienced by black households in finding units was the result of discrimination. Virtually all of the Agency staff and 15 of the 18 suppliers interviewed said that they felt discrimination had played an important part or that they would be surprised if it had not. Yet, there were very few specific allegations of discrimination either by enrollees or by the Agency. For this reason, it will be useful to break the discussion of the topic into some less general categories. The word "discrimination" in this context has at least four distinguishable meanings:

- Discrimination inherent in the structure of the housing market,
- Discrimination against participants because they are participants,
- Discrimination on the basis of race, and
- Discrimination on other grounds.

Each of these will be discussed separately in the concluding sections of this chapter. Enrollees' use of Agency services which were intended to help them overcome illegal discrimination will then be discussed in the next chapter.

#### Discrimination Inherent in the Housing Market

Given a segregated market, even in the absence of any specific act of discrimination or exclusion, forces are at work which will tend to maintain racial concentrations. These include preferences on the part of black households to live near other black households, families, friends and community facilities, as well as the expectation of white hostility in predominantly white areas. These forces work primarily by psychologically constraining black participants' choices and were certainly present in both positive (preference to live with other blacks) and negative (disinclination to encounter white hostility) aspects.

There is indirect evidence that segregation influenced the outcomes of search. Blacks were living in worse housing and were more dissatisfied with their neighborhoods than white enrollees. Black neighborhoods in general contained housing in worse condition than white neighborhoods. Despite these liabilities, most blacks searched for units in predominantly black areas.

The effects of segregation seem so prevalent that they may have precluded the occurrence of many specific acts of discrimination and also may have led black enrollees to "swallow" suspicions of discrimination rather than report them. Although the discussion here has been primarily about black households, the same situation exists to a lesser extent for any households who might expect suppliers to discriminate against them; for example, households with welfare income or female-headed households.

#### Discrimination Against Participants as Such

Of the 42 respondents to the In-Depth Interview, 12 stated that they felt that they had lost one or more units because the supplier refused to accept any program participants. The accounts of 14 others imply that this was the case although they did not perceive it as discrimination. Of the combined total, six were white and 20 were black. This does not include instances in which the supplier's opposition was clearly to a specific program component rather than to either the program in general or its participants. Nevertheless, it is impossible to separate the two factors. Enrollees' reports of

suppliers' reasons for rejecting them were seldom specific enough to determine what lay behind the words.

Interviews with suppliers indicate that reactions in the low-income submarket and the middle-income submarket differed. Suppliers of low-income housing were accustomed to dealing with black households and households with welfare income and thus were unlikely to refuse participants who fit in these categories. These suppliers generally expressed opposition to the program itself, because of the inspection requirement or the lease as they understood it, rather than opposition to accepting participants as tenants. (This is not to say that these suppliers would accept black participants in units which they normally rented to whites, of course. Two, at least, stated that they would not, and others were evasive on the subject.)

Interviews with suppliers of housing in middle-income areas revealed a different attitude. In these areas the most frequent objections were not to the program per se, but to the participants as perceived by the supplier. Several suppliers openly identified participants as "welfare-types," and expressed the opinion that, regardless of race, it was not in their interest to accept this type of tenant. Their worry was that their current tenants would regard "welfare-types" (and, some said, especially blacks) as undesirable neighbors, that the current tenants would move out, and that they could only be replaced by other less desirable tenants. They expected this pattern to lead to an increased number of complaints, to increased maintenance and management costs, and, in some cases, to a change in the character of the housing development or neighborhood in question. Specific fears were expressed about large families, especially female-headed families with a working mother, female-headed households in general, "lower-class people," and "hippies," as well as blacks and welfare recipients.

The normal exclusionary device in these areas was simply to state that the supplier "did not go along with the program" or words to that effect. Another device, used by at least one management firm which controlled access to a large number of apartment developments in middle-class suburban areas, was not to count the housing allowance as income. This generally had the effect of making the rent-to-income ratio so high that the supplier could refuse to accept participants on that ground, while maintaining that the

same standard was applied to all prospective tenants. Other methods of exclusion mentioned by participants included alleging that no vacancies existed or that a specific vacancy had already been filled. Participants usually had no way to check these statements on their own and did not use the Agency to check them.

#### Discrimination on the Basis of Race

Of all the forms of discrimination discussed in this chapter, only racial discrimination was illegal under laws in effect at the time that search was in progress.<sup>1</sup> It is also the form which is most institutionalized in the housing market itself. For both reasons, it tended to be masked behind other pretexts or to occur as a part of patterns which extend far beyond the scope of the Experimental Housing Allowance Program. One Agency staff member said, "Everybody knows it's going on, but nobody can prove it."<sup>2</sup> Yet only seven of the 32 black households in the In-Depth Interview sample stated that they felt they had been discriminated against because of their race. (Others suspected this might have been the case.)

As mentioned above, 15 of the 18 suppliers interviewed said that they would assume that racial discrimination was present, since it was a normal part of the Jacksonville housing market. (Most of them also claimed that this discrimination was practiced by others, but not by themselves.)

It is difficult to separate assumption from fact in opinions such as these. For this reason, the opinions are reported without analysis. Other supporting opinions are not lacking. For example, a local task force which studied Jacksonville's housing conditions reported in 1974 that,

While it is admitted that some blacks have managed to obtain fairly satisfactory housing for themselves, over 80 percent of the black population is so limited by income and discriminatory housing practices that they can exercise relatively

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<sup>1</sup> Discrimination on the basis of sex is now illegal under an amendment to Title VIII of the Civil Rights Act of 1968, which went into effect in August 1974, well after the search period ended for all the original enrollees.

<sup>2</sup> Staff Survey.

little control over their environment and are trapped within the pattern of segregation into slum and near slum conditions.<sup>1</sup>

It can be concluded that active discrimination was certainly present. Systemic, "built-in" discrimination could in itself be sufficient to explain much of the difficulty encountered by black households during search.

#### Discrimination on Other Grounds

Interviews revealed that many suppliers routinely discriminated against female-headed households, large families, households with welfare or other forms of grant income, and other specific groups. These discriminatory attitudes have already been discussed above in the section dealing with discrimination against participants per se. The only difference in this case would be that some suppliers did not equate housing allowance recipients with the categories they wished to screen out. They, therefore, tended to accept some participants-and to reject others, following their normal management strategy. This type of discrimination was in evidence more in areas of middle-class housing than in low-income areas.

In sum, enrollees encountered both overt and disguised discrimination in a variety of forms, as well as the specific points of supplier opposition discussed earlier in the chapter. The next chapter will examine the Agency services which were available to support participants who encountered these obstacles in their housing search.

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<sup>1</sup> Commission on Goals and Priorities for Human Services, "Report on Task Force II--Basic Material Needs (Food, Clothing, Housing)," Community Planning Council of the Jacksonville Area, Inc., 1974. Quote taken from Profile II.C, p. 40. A footnote adds that this statement is also based primarily upon interviews with suppliers.



## 11.0 ENROLLEES' USE OF AGENCY SERVICES DURING SEARCH

### 11.1 OVERVIEW

The problems which most frequently prevented enrollees from becoming recipients are discussed in Chapters 9 and 10, first from the point of view of the enrollees, then from the suppliers' perspective. The role played by the Agency in helping enrollees overcome their problems is discussed in this chapter.

Agency services were of two sorts: required and optional. The most important service<sup>1</sup>, the only one required of all enrollees before they could become recipients, was the inspection of the unit the enrollee hoped to rent. In previous chapters, the inspection requirement has been singled out as the chief cause of enrollees not renting units that they had located and as the program component which met with the most intractable supplier resistance. In this chapter, data on failure rates and numbers of inspections requested are examined, and it is concluded that supplier resistance and enrollees' hesitancy to request inspections were more important influences on the rate of attaining recipient status than the actual failure of inspected units. Most prepayment terminees, especially blacks, never reached the point of requesting an inspection. The failure rate for inspections performed for black households was not much different from that for whites, but at least two-thirds of all black enrollees did not have an inspection performed at all, even on the unit they were living in at the time of enrollment. (According to the In-Depth Interviews, the most common reasons for failing to have an original unit inspected were suppliers' unwillingness to permit inspection or to undertake anticipated rehabilitation and enrollees' hesitancy to bring up the subject.)

All other services, with minor exceptions, were optional, including the opportunity for individual conferences with services representatives, legal services (furnished for only part of the Agency's search period), a listing of available units, and some transportation and child care. These services

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<sup>1</sup> While the inspection was a "service" to participants in that it was designed to protect them from housing that was not "decent, safe and sanitary," not all participants viewed this requirement in these terms.

were little used and had negligible impact upon the results of the search process.

## 11.2 INSPECTIONS

The Agency required that all units for which enrollees wished to receive housing allowance payments comply with the city's minimum standards housing code. Compliance was determined by regular city inspectors from JHUD's Codes Division.<sup>1</sup>

Enrollee accounts and supplier interviews have isolated two sets of problems associated with inspections. One of these was the enrollees' inability to find affordable units which they thought would pass inspection. The second was supplier noncooperation, either through refusal to permit inspections or through refusal to rehabilitate units which did not comply. There is no way to separate the two problems completely in the data. It is not difficult to estimate the number of units which failed inspection and were not brought into the program. Only in the broadest sense, however, is it possible to estimate the extent to which enrollees were influenced by the code requirements rather than their own preferences when they decided not to request an inspection of a unit, and it is still more difficult to determine whether the enrollees' understanding of the code was accurate.

There are two distinct sets of figures to take into consideration in assessing the impact of the inspection requirements: the number of households for which inspections were performed and the number of units upon which they were performed. It is necessary to look at the data in both ways since households

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<sup>1</sup> While Jacksonville's code was not the most stringent among AAE sites, the combination of code and inspection method made requirements there higher in fact and less flexible than at any other site, based on on-site observer reports and Abt's quality control checks of Agency performed inspections. For example, Jacksonville's code required window screens with no damage. Minor damage was less likely to be overlooked in Jacksonville because the quality requirements were applied less flexibly than at other sites. See Chapter 4 for a discussion of the code and code enforcement. The Agency choice of the city housing code as its housing quality standard and of regular city inspectors as Agency inspectors make the choice of a standard and a method of inspection indivisible. Following common discourse in Jacksonville, this report uses inspection as the shorthand for both the choice of standard and the enforcement mechanism.

often had more than one unit inspected<sup>1</sup> and units were sometimes inspected as many as five times.<sup>2</sup> The data used are taken from Agency inspection records. In some cases, these records do not contain identification, making it difficult to match multiple units inspected for a given enrollee; in other cases there are missing observations. The number is not so large that it is likely to obscure important patterns, however.

#### Households That Had Units Inspected

In all, Agency records show that inspections on units found during search were performed for 232 white households, 196 black households, and as many as 37 households which could not be identified.<sup>3</sup> There were 347 white and 677 black households enrolled. This suggests that at least 78 white and 444 black households never had a unit inspected. These figures represent 22 percent of all whites and 66 percent of all blacks. Earlier sections have concluded that blacks faced two difficulties which help account for this disparity. First, blacks, more than whites, were turned away from units in the standard housing submarket. Secondly, blacks searched in predominantly black areas, which are characterized by poor quality housing. Thus, it appears that inability to find an acceptable unit and/or overcome supplier resistance accounts for at least two-thirds of prepayment terminations by black enrollees and considerably less than that by whites (given the previous conclusion that black enrollees did make an effort to search for housing).<sup>4</sup>

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<sup>1</sup> See Table 11-1.

<sup>2</sup> Multiple inspections occurred when repairs had been undertaken on a unit after it had failed a first inspection. See discussion following Table 11-2.

<sup>3</sup> These households are excluded from the analysis after this point. Agency records were kept by unit, not household. Therefore, these 37 cases represent an equal or slightly lower number of households. Forty-six inspections were performed on these 37 units: 10 passed on first inspection, seven on subsequent reinspection. Also excluded are inspections performed for households in racial/ethnic categories other than black or white.

<sup>4</sup> See, for instance, Figure 9-1, which shows that only 19 of 171 searches described by black In-Depth Interview respondents reached the point of an inspection being performed. The most common reasons given for searches ending before this point were "supplier refused program or lease," "respondent felt unit would fail and either assumed or found that landlord would not rehabilitate," and "respondent felt unit unavailable because of discrimination."

The examination of supplier responses in Chapter 10 has made it clear that there were two different motives behind the supplier resistance that was the primary reason for enrollees' failure to find and rent units. In areas of predominantly white housing in standard condition, a "people problem" existed which involved both the suppliers and their perceptions of participants and their other tenants: suppliers were largely unwilling to introduce participants among their "normal" tenants. In areas of low-income housing, the problem was primarily one of the poor condition of housing stock relative to the city code: suppliers did not feel that the benefits to be gained under the program were sufficient to offset the costs involved in rehabilitating units which might need extensive work before they could comply.

It is also useful to look at these figures in relation to the numbers of households which became recipients. There were 186 white and 145 black recipients. Even if the 37 unidentified households are assumed to be either all white or all black, these figures indicate that at least 69 percent<sup>1</sup> of whites and 62 percent<sup>2</sup> of all blacks who had a unit inspected went on to become recipients. If none of the unidentified households fall within one of the two groups, an upper limit of 80 percent for whites and 74 percent for blacks results. This again emphasizes that the greatest discrepancy between blacks and whites was in the ability to find a unit they would offer for inspection.

#### Inspection on Units

The 428 households for whom housing inspections were performed found a total of 483 units, upon which a total of 676 inspections were performed. The numbers of households by race which had inspections performed on one or more units are shown in Table 11-1.

Most enrollees who had units inspected did so only for one unit, as indicated by Table 11-1.

$$\begin{array}{l}
 \text{1} \\
 \text{Whites: } \frac{186}{(232+37)} = .69 \\
 \\
 \text{2} \\
 \text{Blacks: } \frac{145}{(196+37)} = .62
 \end{array}$$

TABLE 11-1  
NUMBER OF UNITS INSPECTED PER HOUSEHOLD BY RACE

Number of Units	Race	
	Black	White
One	179	200
Two	16	27
Three	1	5
Total Households	196	232

Source: Agency Inspection Records  
Missing Observations: 37

There were, then, 483 units inspected. Of these, 284 failed on first inspection, a failure rate of 59 percent overall. As shown in Table 11-2, the initial failure rate for units inspected by the Agency for black households was 63 percent. The two figures are not far apart, indicating that black households which managed to find units that they wanted to rent or remain in had about the same chance of the unit's passing as did whites.

TABLE 11-2  
UNITS FAILING ON FIRST INSPECTION BY RACE

Race	Number of Units Inspected	Number Failing First Inspection	Percent Failing First Inspection
Black	214	134	63%
White	269	150	56
Total	483	284	59

Source: Agency Inspection Records  
Missing Observations: 37

A total of 193 subsequent reinspections was performed on the units which failed on first inspection, with as many as five inspections (in rare instances) being done on one unit. The result of this process was that 124 additional units were found to be in compliance (44 percent of the 284 units which failed the first time). Thus, 67 percent of all units which were put up for inspection eventually complied with the code: 41 percent passed the first time, and an additional 26 percent were presumably rehabilitated to the extent necessary to bring them into compliance.

### Variations by Month in Percent of Units Failing Inspections

The percent of units failing first inspections, especially for white households, varied considerably during the course of the search period, as shown in Figure 11-1. Observation logs and opinions given by Agency staff members indicate that part of this variation is explained by the persons who were performing inspections. From April through mid-July, practically all inspections for participants in the Experimental Housing Allowance Program were performed by one inspector. When this man became ill in mid-July, program inspections were no longer performed by a specially designated inspector, but by the entire Codes Division staff of inspectors. As shown in Figure 11-1, the percentage of failed units was at a relative low during June and July, but jumped sharply in August. The data sources cited above agree that the original inspector was (or became) more "sympathetic" than the other inspectors and tended to judge units less strictly than they, emphasizing that subjective feelings might enter into the administration of even a very objective code. (There is no indication that the inspector in question intentionally passed units that violated the code, only that his judgements were "softer.")

The percentage of failures for both blacks and whites drops off sharply near the end of the enrollment period, perhaps indicating that the Agency's desire to gain recipients had some impact upon the way in which the inspections were performed.<sup>1</sup>

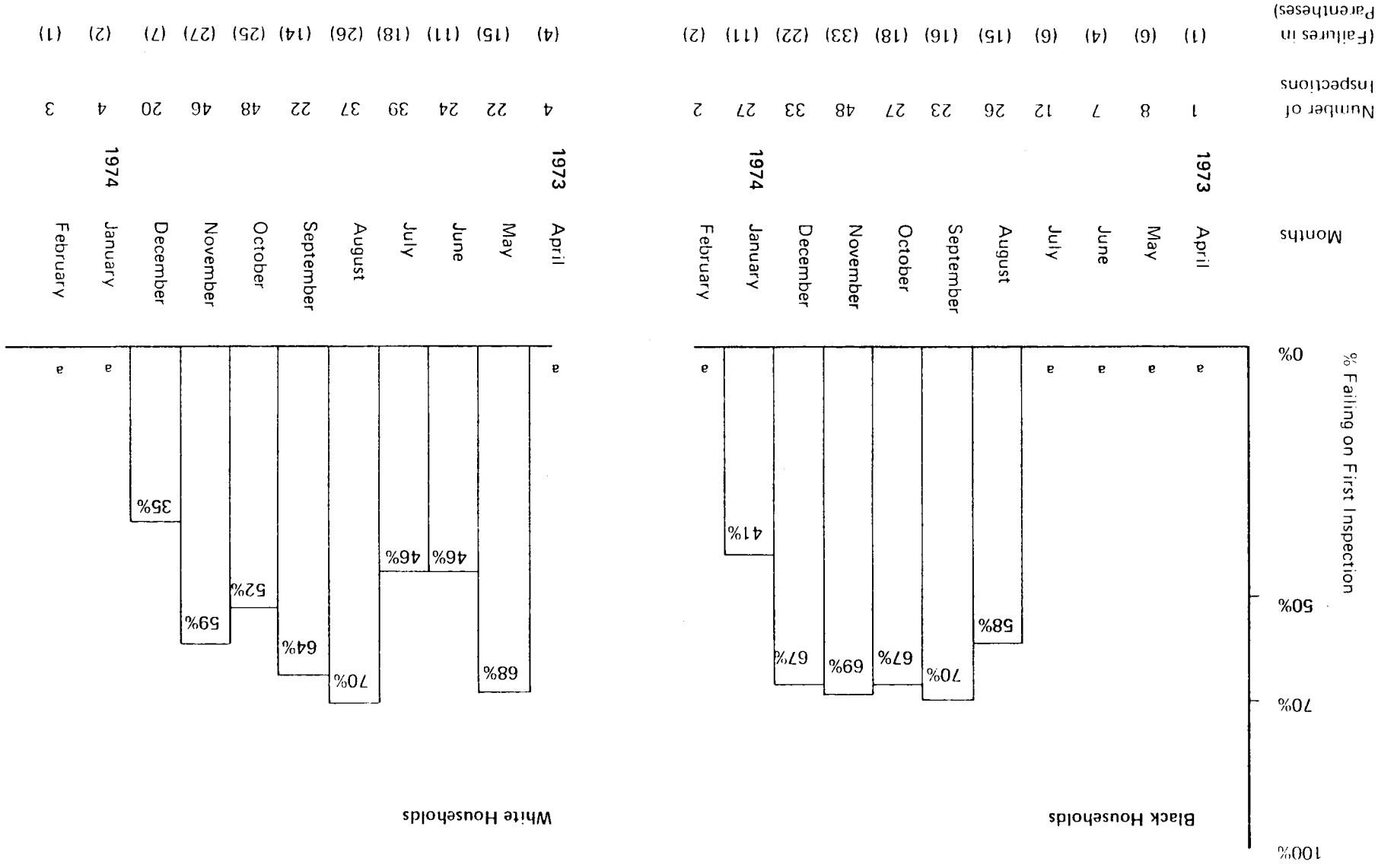
Inspections thus became a major obstacle to enrollees' attainment of recipient status (though the obstacle occurred more in the lack of having inspections performed than in the event of failure). This realization raises a number of other questions. Many of them, unfortunately, are ones to which available data provide few answers. It is striking, for instance, that a majority of black enrollees did not request an inspection of any unit, even the one in which they were living at the time of enrollment. Despite the strong desire to move indicated by the survey data<sup>2</sup>, it would seem reasonable

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<sup>1</sup> Agency administrators disagree with this hypothesis and suggest that perhaps the participants became better informed and thus offered better-quality units for inspection.

<sup>2</sup> See discussion in Chapter 7 above.

Figure 11-1  
PERCENT OF FIRST INSPECTIONS FAILED BY MONTH



Source: Agency Inspection Records, AAE Application Forms  
 \*Numbers were not graphed when N < 20

for a household to attempt to qualify for payments in their current units if all other alternatives failed. Yet most did not do so. Why?

Part of the answer lies in the fact that many households were "doubled up" in units with other households. Among black respondents to the First Participant Survey, 33 percent indicated that they shared kitchen facilities with another household.<sup>1</sup> Since program requirements called for separate bathroom and kitchen facilities, these households would have had to move (or get the other family to move) in order to qualify for payments.

There is also anecdotal evidence that many participants were hesitant to approach landlords about inspections or repairs, and sought instead to find units which they were certain could pass inspection. (See the participant case studies in Appendix V, for example.) Some enrollees reported that landlords had told them that their units were certain to fail city inspection and that the landlords would then have no choice but to close them down. In these circumstances, enrollees might have felt that to request an inspection was to risk being forced out of their present units. (Program inspections were not binding on the landlord--except in the case that a household living in the unit become a recipient--after the first two months of the enrollment period. However, to understand the difference between program inspections and regular city inspections, both performed by the same agency, required a high level of program knowledge on the part of both the enrollee and the landlord. As indicated by Chapters 8 and 10 of this report, such knowledge was often not present.)

In other cases, the landlord refused permission to have the unit inspected, and in yet others the enrollees themselves decided that the unit could not pass and did not ask for inspections.<sup>2</sup>

It would be interesting to know how accurately enrollees understood the housing quality criteria and whether the standard they applied to units was more or less stringent than that actually in effect. However, there are no hard data on this point. On the basis of the data that do exist, it seems unlikely that there was any necessary connection between the subjective

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<sup>1</sup> The survey question is reproduced in Appendix I. The comparative figure for whites is 13 percent.

<sup>2</sup> See discussion in Chapter 9 above.



judgments of enrollees and the code. Very few enrollees attended the Agency's housing standards workshops. Only those who did attend these workshops received a systematic description of the code or a printed checklist of items which had to be in compliance.<sup>1</sup>

Inspections, unlike the other services discussed in this chapter, have a negative as well as a positive objective in the search process. The objective is not only to help enrollees obtain acceptable units, but also to assure that they do not obtain unacceptable units (with program funds). Thus, to say that inspection was an obstacle in the course of attaining recipient status is not to say inspection failed in its objectives. Other services, as succeeding sections will show, are intended only to remove obstacles.

### 11.3 CONFERENCES WITH SERVICES REPRESENTATIVES

The Agency strategy of offering, but not requiring, the use of most services was applied to interactions between enrollees and their assigned services representatives during search. As a part of the enrollment process, prospective enrollees were required to meet with their services representatives for a program information session and to have a second brief meeting to sign papers. These were the only required meetings and did not include any housing information. However, enrollees were invited to schedule individual conferences to talk over their housing situation and preferences, to receive general housing information if they did not attend workshops for this purpose, or to ask about aspects of the program that were unclear to them.

Enrollees were assigned to services representatives who were supposed to develop a relationship with them that would continue throughout the program. This goal was partially undermined by staff turnover and some redistribution of caseloads, which often led to enrollees having not one, but two or even three services representatives in the course of their search periods.

There was great variation in both the amount and the nature of contact between services representatives and enrollees during their search periods. Both the Former Participant Survey and the In-Depth Interview asked about

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<sup>1</sup> The standards workshop was only one of three types of workshops offered. See discussion in Chapter 8 and Appendix III.

visits to or from services representatives, including the two enrollment sessions. Data from these surveys (which were restricted to participants who did not find housing) were analyzed to ascertain how many visits took place. The modal response was three, with few respondents reporting more than five visits, although answers ranged as high as 14. Routine program information, such as the schedule of workshops or the approaching end of the search period, was communicated by mail or telephone<sup>1</sup> and thus should not have greatly influenced the frequency of visits. The data on number of visits by race are presented in Table 11-3.

TABLE 11-3

VISITS TO OR FROM SERVICES REPRESENTATIVES REPORTED BY IN-DEPTH INTERVIEW RESPONDENTS (OR OTHER MEMBERS OF RESPONDENT'S HOUSEHOLD)

Number of Visits	Number of Households Giving This Response	
	Black	White
None	2	1
One	10	2
Two	5	4
Three	10	3
Four	2	0
Five	1	0
Twelve or more "Several"	1	0
TOTAL RESPONDENTS	32	10

Source: In-Depth Interview

Because of the variations in the number of required visits to services representatives, the figures in Table 11-3 are difficult to interpret. Two visits were normally required, and a third was sometimes required (as well as attendance at a workshop) to get an extension of the search period beyond 60 days. Since at least one visit was always required, the three respondents

<sup>1</sup> The Agency often had considerable difficulty in reaching participants by mail or telephone. After this became apparent they began to notify applicants who had been selected by certified mail, but did not do so for other communications. It seems possible, therefore, that many participants did not receive some of this information.

(seven percent of the total) who reported none were evidently in violation of Agency guidelines, if their reports are correct.

It seems likely that at least those reporting four or more visits were making some additional voluntary use of this service. There were five black households (16 percent) and no whites at this level. If this reflects the extent to which the conferences were used by prepayment terminees, it would seem that few enrollees took advantage of them.

#### Enrollee Assessments

Respondents in the In-Depth Interview sample (none of whom became recipients) described their contacts with individual counselors as helpful. Of a total of 32 black and 10 white households interviewed, only five (all black) described the contacts as "not helpful." (The data in Table 11-3, however, imply that most contact was pre-search rather than during search.)

When asked what was discussed at individual conferences, most enrollees answered that where and how to search or general information about the program were the topics they remembered. Only three of the 42 reported asking about problems with suppliers. Five said that they felt they needed more help than they were given by the Agency, especially in locating available units.

#### Staff Assessments

Many staff members did not feel that the assistance they were able to provide enrollees was sufficient either in content or intensity. In a staff survey, taken at two stages in program operations, staff members reported a number of reasons why Agency resources did not meet the needs of the people who came to the Agency expecting housing assistance.<sup>1</sup>

Services representatives mentioned most frequently that they were required to limit their role to providing only the most basic information to enrollees, as distinguished from more active involvement (particularly offering services or assisting the clients' housing search). This stance originated from administrative interpretation of program requirements, but

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<sup>1</sup> This information combines responses from the two waves of the staff survey.

quickly became the mode of staff operation. Six of 15 responses by services representatives indicated that the program as run assumed an unrealistic measure of independence and self-initiative on the part of the client. These staff members also reported that they were able to offer little direction in the area which most concerned clients--where to find standard housing.

Some staff members felt further that they were poorly prepared initially to provide services to enrollees<sup>1</sup> and that inadequate background and work experience were never remedied by the Agency. Individuals mentioned the need for training to deal with problems specific to predominantly low-income clients, as well as training to make them aware of the services available in Jacksonville to help them meet the specific needs of their clients. Other areas in which training was felt to be lacking included the dynamics of black-white interaction, negotiations with landlords, discrimination testing, and understanding the local market. Moreover, the staff felt that they did not understand the housing allowance program itself, and they felt that management conveyed very little information to service and clerical staff about the rationale behind policy decisions. Some staff members felt that, as a result of this lack of knowledge, their ability to translate the essence of the program to enrollees was diminished and that participants, therefore, often left the office confused, sometimes never to return.

A final problem frequently mentioned was lack of time to discuss the problems of individual enrollees. Services representatives' duties included enrollment and certification activities, as well as participant services, and they often felt that these more routine tasks prevented them from spending as much time as they would have liked on enrollees' search problems.

Only two Agency staff members had prior experience in either public or private sectors of the housing market before they began working at the Agency.<sup>2</sup> The training that was offered was primarily in program procedures, so that the services representatives often were forced to learn from enrollees about the problems they faced, especially in early months of the search period.

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<sup>1</sup> In both surveys, 23 of 38 responses indicated that the respondents did not feel that they as staff were adequately prepared for the program.

<sup>2</sup> Staff Background Data Sheets completed by each Agency staff member provide these data.

Both directors were experienced in federal housing-related programs, but did not share their expertise systematically with the staff through formal training. Staff and enrollees often were aware of a relatively narrow portion of the housing market. One participant's services staff member said,

We could have made much more of an effort to reach small landlords...rather than just the Property Managers' Association...As it turns out, we've been directing people to housing that they (PMA) have wanted us to; namely, predominantly black areas.<sup>1</sup>

#### 11.4 LEGAL SERVICES

Program guidelines required the Agency to provide enrollees access to a lawyer and some means to verify suspected discrimination in housing. Although enrollment and search began in April 1973, it was not until September of that year that a lawyer became available to enrollees.<sup>2</sup> During the interval, some enrollees were referred to the Duval County Legal Aid Agency; at least one went to the local Equal Opportunity Office of the federal Department of Housing and Urban Development, and others were told by the staff that "nothing could be done."<sup>3</sup>

The Agency Director's inability to secure legal services or uniform interim procedures for the participants before September understandably caused confusion on the part of the services representatives. Furthermore, in the absence of special arrangements, some enrollees who were referred to Legal Aid did not qualify for assistance because that agency had a different set of income eligibility guidelines (at least one enrollee referred to Legal

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<sup>1</sup> This quote is included to make the point that the Agency's attention to housing supply and suppliers was limited to a narrow spectrum, not that PMA wanted people sent to black areas. In fact, PMA members usually refused to accept enrollees in these areas. The quote is from the Staff Survey.

<sup>2</sup> See Appendix III for a more complete discussion of legal services.

<sup>3</sup> Counseling logs and Staff Survey.

Aid was refused help for this reason). The staff also knew that proving civil rights violations was very difficult. All these factors contributed to a feeling that "nothing could be done," and, as a result, in most cases nothing was done. There does not appear, however, to have been any deliberate attempt on the part of the services representatives to suppress investigation of suspected civil rights violations.

All available sources agree that enrollees brought very few allegations of discrimination to the Agency at any time during the search process. The Agency lawyer recorded about 35 contacts with participants between mid-September and the end of the search period, including multiple contacts relating to the same case. Only eight contacts were related to search problems, and only four separate cases were involved. Three of these were dropped after the suppliers, when challenged, produced a legal reason not to accept the enrollee (i.e., rent too high for enrollee, refused to sign lease), and the outcome of the fourth is unknown. No lawsuits were initiated.<sup>1</sup> A spokesman for Duval County Legal Aid, while not having records of referred program participants, reported much the same pattern: most of the participants who came to them were recipients rather than enrollees. The spokesman could recall only one potential open-housing case and says it was dropped for lack of evidence. The Agency has not kept systematic records of referrals to Legal Aid.

Several factors seem to have contributed to the limited number of reports of discrimination. Enrollees received mixed signals from the Agency: they were urged to report instances of suspected discrimination, but (until September) were told at the same time that no lawyer was provided to them by the Agency. No more than half the black enrollees in the In-Depth Interview sample searched actively outside of predominantly black parts of the city. Enrollees were slow to allege discrimination under any circumstances. Of the respondents in the In-Depth Interview who stated that they thought they had been discriminated against on the basis of race, none had reported these suspicions to the Agency.

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<sup>1</sup> Attorney's records of contacts with participants.

There are certainly historical and cultural factors at work in Jacksonville which produce a general hesitancy to make allegations of discrimination. An analysis of these factors would far exceed the scope of this report. At least the following items seem relevant:

Neither the black community nor tenants per se are highly organized relative to many other cities in the South and the rest of the nation. Thus, a background of legal and emotional support, sympathetic sources of information and referral, and persons accustomed to "doing something about it" is not present.

Civil rights laws are not very developed. Only federal law is applicable, since no state or local law exists. Thus, no legal recourse is possible if discrimination takes place on any basis other than that of race, religion, or national origin. In the absence of vigorous checking, it is extremely difficult to prove that discrimination of an illegal sort has occurred. Many black enrollees seemed well aware of this difficulty.

Laws protecting tenants against arbitrary evictions are weak. A tenant accepted by an unwilling landlord might find it as hard to stay in a unit as to rent it in the first place.

Given their position in the social structure, it is not surprising that low-income black enrollees were not aggressive in claiming their rights as citizens. This has generally been the experience of programs which rely upon participant-initiated complaints to identify and change discriminatory activities.<sup>1</sup>

#### 11.5 OTHER SERVICES

##### The Housing List

In its Detailed Plan,<sup>2</sup> the Agency said that it intended to maintain a listing of currently available units to help enrollees in their search. Suppliers were asked to inform the Agency of such units. Because few suppliers responded, the Agency did not post the list during the first few months of

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<sup>1</sup> In this regard see Thomas Pettigrew, Profile of the Negro American, Princeton, N.J., 1964, pp. 47ff.

<sup>2</sup> Revised Detailed Plan, February 9, 1973, p. 73.

the search period. They feared that a small list might appear to be directing enrollees to specific landlords. The list was later posted, but still contained only a few units voluntarily called in by suppliers. Naturally, only suppliers who had heard about the program offered their units this way. This method of obtaining listings restricted the list to units which suppliers wanted to rent to enrollees and thus contained few units which might be obtained through negotiation with an initially hesitant supplier.

The list proved of limited usefulness. When asked about their methods of searching for available units (interviewees were not asked directly about the list), only five of the 42 respondents in the In-Depth Interview sample mentioned using the Agency's list, and two of these said that they wished there had been more available units on the list. No assessment can be made of the use of the list by enrollees who were successful in finding housing.<sup>1</sup>

#### Transportation and Child Care

The Agency also offered limited transportation and child care services to enrollees under some circumstance. Appendix III includes a description of these services. They were little used, and, while helpful to some, had little impact on the ability of most enrollees to search for housing or to take advantage of other Agency services.<sup>2</sup>

Thus, none of the agency services available to enrollees during their housing search seemed to have influenced search outcomes. In fact, the inspection service had a negative effect on attaining recipient status (though supporting other program objectives) which appears to have more than offset the small, positive effects of other services.

This concludes the analysis of enrollees' search-related difficulties in finding units to rent that complied with program requirements. The many factors which played a part in those difficulties have been discussed in Chapters 7 through 11. The findings of the analysis and a discussion of some of their implications are presented in the next chapter.

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<sup>1</sup> Such data will be available when analysis of the Second Participant Survey is completed.

<sup>2</sup> In-Depth Interviews.



## 12.0 SUMMARY AND CONCLUSIONS

The findings of this report, Selected Aspects of the Jacksonville Housing Allowance Experiment, and their significance are summarized in this chapter. After a brief description of the problems which occasioned the report, the response to outreach is discussed and the enrollees' difficulty in attaining recipient status is examined. Each section concludes with a brief discussion of possible administrative remedies to the problems encountered by the Jacksonville Agency.

Like other AAE sites, the Jacksonville Agency attempted to design and implement an experimental program for a limited number of recipient households. The target number in Jacksonville, as in most of the other sites, was 900.<sup>1</sup> In order to plan the effort needed to reach this goal, each agency had to estimate how many of those who applied would fail to become recipients.<sup>2</sup> The agency then decided how many households above the target figure should be enrolled, and what number of applicants would be optimal in order to secure that number of enrollees.

The agencies were also asked to determine certain demographic characteristics of the eligible population: income, household size, and race, sex, and age of heads of household. Those who finally became recipients were expected to be approximately representative of the full eligible population in regard to these characteristics. Most agencies, including Jacksonville, assumed that all subgroups of applicants would have roughly equal success in becoming recipients; thus they expected applicants, enrollees, and recipients all to reflect the characteristics of the total eligible population.

As the program was implemented in Jacksonville, actual results differed from planned outcomes in three significant ways. First, the total number of applications from eligible families was significantly lower than the number expected. Second, certain groups among the applicants were underrepresented

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<sup>1</sup> Five of the other sites had a target figure of 900; Durham's target was 500 and Bismarck's was 400.

<sup>2</sup> An applicant household might fail to become a recipient for many reasons: it might not be selected; it might decide not to enroll in the program; it might be found ineligible upon certification; it might become ineligible because of changes in income or household size; it might move from the program area, or it might fail to find a unit which complied with the Agency's housing quality requirements.

compared to their numbers in the eligible population, while others were over-represented. Third, far more than the anticipated proportion of enrollees failed to become recipients, and blacks dropped out without qualifying for benefits at a much higher rate than did whites. The first two problems were not unique to Jacksonville, but both were more intense there than at other sites. The third problem produced a result unlike that at any other site: while in other seven sites closely approximated their target numbers of recipient households, Jacksonville fell short of its goal. Rather than the anticipated 900 recipients, there were 338, or only 38 percent of the target number. These problems are discussed in the following sections.

#### 12.1 SUMMARY OF FINDINGS AND CONCLUSIONS: RESPONSE TO OUTREACH

The Agency planned and conducted an outreach effort which it described as "low profile"--a modest attempt to make the existence of the program generally known in Jacksonville without any strong push to attract applicants.

Some early efforts were made to encourage referrals from other agencies serving low-income people, especially the Division of Family Services (administrators of AFDC and other welfare programs), the public housing division of JHUD, and the relocation workers serving households displaced by code enforcement, urban renewal, or other public action. Near the end of the seven-month enrollment period, particular efforts were directed toward attracting whites and households in the upper strata of the eligible income range, especially by distributing leaflets in apartment complexes which contained numbers of such families. No particular efforts were made by the Agency to characterize the program to the local public as one intended for groups within the eligible population other than those traditionally associated with welfare.

This strategy had three major outcomes:

The total number of applicants was significantly lower than the number expected;

The majority of applicants first heard of the program either from friends and relatives ("word-of-mouth") or by referral from another agency (most often welfare and public housing agencies);

The applicant population contained higher-than-planned proportions of black households, female-headed households, and households at the lower end of the eligible income range.

### Total Number of Households

The Agency had planned on 2,713 applicants, or about three applicants for each of the planned 900 recipients. It received only 1,694 applications from eligible households, or 1.9 applicants for each planned recipient.

It appears that an intensified outreach campaign could have produced more applicants. The low-profile approach was chosen in part to avoid being inundated with applications from many who could not be accepted because of the limited number of "slots" available, and in part because the Agency had greatly overestimated the size of the eligible population. After it became obvious that applicants were too few, rather than too many, the Agency increased its efforts and attracted applicants at a slightly higher rate, though still not high enough to meet its planned targets.

### Effect of Alternative Outreach Channels

Applicants said that they had heard of the program in three major ways: direct outreach activities conducted by the Agency (32 percent of the applicants); referral from other social service agencies (29 percent); and by "word-of-mouth" from friends or relatives (39 percent). The applicants responding to direct outreach were most representative of the eligible population, while the referrals were least representative.

Referrals contributed noticeably to the differences between planned and actual demographic profiles of applicants. Of the households that were referred by other agencies, 70 percent were black, and 71 percent had incomes of less than \$2,000 a year (compared to 65 percent black and 50 percent with incomes under \$2,000 among households that were not referred). This result was partly attributable to the Agency's efforts to inform Division of Family Services and public housing workers of the existence of the program and to encourage them to make referrals. The clientele of these two agencies includes a high proportion of black, female-headed, and very-low-income households.

The response to direct agency outreach--particularly television and pamphlets--was more representative of the eligible population than referral. Among those who heard of the program through television or pamphlets, 50 percent were black and 36 percent had incomes less than \$2,000.

The profile of those who heard of the program by "word-of-mouth" closely reflected the total applicant profile. This communication channel seems to

have amplified the results of other outreach efforts rather than making a unique contribution to the applicant profile.

These patterns suggest that greater emphasis on direct outreach and less reliance on referrals would have yielded a more representative group of eligible applicants. No outreach method, however, achieved a representative proportion of white and relatively higher-income applicants. Thus, it is reasonable to look for other factors in the Jacksonville setting which might contribute to the unrepresentative response; two such factors are a "welfare image" of the program and a differential need for the program among black and white residents of Jacksonville.

#### Welfare Image

Early newspaper publicity (only part of which came directly from the Agency) hinted strongly that the program was aimed at "clearing the ghettos" and was intended for the population served by "public housing." Both phrases have strong racial overtones in Jacksonville and would tend to convey or confirm the impression that the program was primarily for blacks. Although the Agency did not intend to give this impression, interviewers in Jacksonville found the program strongly associated with "welfare" and that, in turn, strongly associated with "black." It is impossible to say whether publicity about the program was the cause of this association or whether existing local attitudes would lead to such an assumption about any federally subsidized program run by the city Department of Housing and Urban Development. In any case, identification with welfare and public housing may have influenced the behavior of white and upper-income families in two ways. First, such families may have perceived that they were not desired as program participants, despite Agency efforts to convey a racially neutral image and some emphasis on outreach to whites and relatively higher-income families during the last months of enrollment. Second, the identification with welfare may have increased some families' reluctance to become associated with the housing allowance program.

#### Differential Need for the Program

By all measures, black residents of Jacksonville, as a group, live in worse housing than whites. The poorer quality of black housing results not only from lower incomes but also from a restricted choice caused by a highly segregated housing market. The program offered both a subsidy for housing

and legal assistance in finding housing. (Some applicants thought or hoped that it also offered specific units rather than the opportunity to search for a unit.) This package had a potentially greater appeal to black households than to whites.

The particularly poor housing conditions of blacks (both among all residents of Jacksonville and among program enrollees) may help to explain the relatively strong attraction of blacks to the program shown in the response to all forms of outreach.

#### The Possibility of Administrative Remedy

Agency outreach in Jacksonville failed to generate a sufficient number of applications to enable the achievement of enrollment targets. The Agency adopted a low-budget, limited-effort approach to outreach. This strategy proved effective for blacks, female-headed families, and very-low-income families (under \$2,000), but it was ineffective for other groups within the eligible population.

The most readily available administrative response to the results of outreach would have been an intensification of direct Agency-controlled activity, particularly the use of the two outreach methods which drew the most representative responses--television and the distribution of pamphlets to the under-represented groups.

In terms of total numbers of applicants, far more families heard of the program by "word-of-mouth" than by direct outreach methods. The process by which word of a social program spreads through a community is only partially understood. A major part of that process probably consists of communication between participants who have a direct experience of the program and their friends, relatives, and acquaintances. To the extent that these patterns of social interaction tend to work within rather than across defined social groups, it is possible to hypothesize that "word-of-mouth" will merely amplify other forms of outreach, mirroring the composition of prior program participants. The results experienced in Jacksonville tend to support this hypothesis, as do those of the AAE sites as a whole.

Because some portion of the low response rate of white families was attributable to the welfare image of the program, an information campaign might have helped to counteract that image. It is of course unknown whether any

public relations activity could ultimately overcome that problem, given the history of public assistance programs in Jacksonville.

Moreover, a major intensification of outreach efforts would have carried with it added costs, the most obvious of which would have been a substantial increase in the expenditures for outreach within the Agency.

A more subtle cost of intensified outreach would have been the generation of large numbers of additional applications from families in demographic groups already over-represented in the applicant profile. (This might be expected even if the campaign made heavy use of those methods which attracted the most representative group of applicants compared to the eligible population.) The housing allowance program in Jacksonville was most attractive to poor, black families, whose initial condition created the greatest need for the program. If an intensified outreach campaign generated sufficient applications from all categories of eligible families, it would probably attract the very-low-income families and blacks in even greater numbers. Thus substantial numbers of applications would have been generated from households that would not have had an opportunity to participate given the limit of 900 recipients. It should be remembered that this problem of raising expectations which could not be met was one of the original reasons that the Agency chose a low-budget, limited-effort strategy for outreach.

12.2 SUMMARY OF FINDINGS AND CONCLUSIONS: ENROLLEES' DIFFICULTIES IN ATTAINING RECIPIENT STATUS

Jacksonville enrolled 1,035 households. In order for the Agency to reach its planned number of 900 recipients, 87 percent of all enrollees would have had to qualify to receive payments. Only 33 percent actually did so, however. Among white enrollees in Jacksonville, 54 percent (186) succeeded in becoming recipients, compared with 21 percent (145) of the black enrollees. Thus the analysis for this report focused upon difficulties experienced by enrollees in attaining recipient status, and especially upon those factors which made it more difficult for blacks to complete this step than whites.

This section discusses the many interrelated factors which contributed to the failure of so many enrollees to achieve recipient status. It first describes the greater risk of failure to which households that attempted to move were

exposed, and then it focuses on the two largest problems creating this greater risk: problems related to the enforcement of housing quality criteria and the other factors which led suppliers not to cooperate with the program. After a brief discussion of the use of Agency services, the section concludes with a description of possible administrative remedies.

#### Moving Behavior and the Risk of Failure

To become a recipient in the AAE, an enrolled household had to live in a dwelling unit which met the agency's housing quality requirements. In Jacksonville, meeting the housing quality requirements meant occupying a unit that conformed to the city's Minimum Standards Housing Code. Program rules also included an occupancy standard calling for the unit to have separate bathroom and kitchen facilities that were to be used exclusively by the recipient household. Allowance recipients could not live in subsidized housing and had to have a lease containing several specified provisions.

The process of becoming a recipient could be relatively easy if enrollees lived in units which they found satisfactory to their needs, which complied with the city code, were not subsidized units, included a kitchen and bath not shared with one or more other families, and, in addition, if the enrollees had landlords willing to agree to the special provisions the agency required in a lease. But, if any of these conditions could not be met, participants had to accomplish what could be a very difficult task--either persuading their landlords to bring a unit into compliance with the code, or searching for another unit in which all the conditions would be met.

If the participant was fortunate enough to have a landlord willing to cooperate with the program and to make any necessary repairs, the path from enrollees to recipient status was relatively trouble-free. If, on the other hand, a participant had to enter (or felt the need to enter) the housing market to search for a suitable dwelling unit, the opportunity to become a recipient depended not only on the participant's effectiveness as a searcher, but also upon market conditions (the amount of vacant housing which met Agency standards) and the willingness of suppliers to accept him or her as a tenant. An enrollee who had to search for a new unit found it more difficult to meet the program requirements for becoming a recipient. Of the 1,035 enrollees in Jacksonville, 697 left the program without attaining recipient status. Among this group, 90 percent (146) of the white households and 95 percent (505)

of the black households failed to become recipients because they were unable to locate an acceptable unit within the allotted time.

Every housing problem faced by households enrolled in the Jacksonville program was more prevalent among black families than among whites. Although it is not possible to determine what proportion of black or white enrollee households lived in units which would have failed the Agency quality requirements,<sup>1</sup> all the evidence suggests that blacks would have been more likely to fail. Blacks on the average paid less rent, lived in units of poorer quality, and were more often dissatisfied with their units than whites. In addition, a substantial number of black enrollees lived in public housing, and thus would have to move to be eligible.

These problems meant that blacks were more often faced with the necessity to move if they wished to qualify for payments. About 26 percent of the white enrollees were able to become recipients in their original units, compared to only six percent of the black enrollees.

When they did attempt to move, however, many of the black households met with obstacles which kept them from becoming recipients. Although white households ran into many of the same obstacles, the problems were far more severe for blacks. Whereas 52 percent of the 221 white enrollees who planned to move failed to find standard housing in the time allotted, the failure rate for blacks was 80 percent.<sup>2</sup>

Demographic data were analyzed to determine whether characteristics other than race explained the differences in success of white and black enrollees. They did not. Black and white enrollee groups differed on some demographic variables, but in all categories the blacks had substantially higher termination rates. Furthermore, the high termination rates in Jacksonville seem

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<sup>1</sup> More precise analysis of the stringency of the standard as actually applied in Jacksonville is dependent upon information concerning the characteristics that caused units to fail. Agency inspection forms on which this analysis could be based were not available for this report. They will be analyzed in forthcoming AAE reports and technical papers on the enforcement of housing quality criteria.

<sup>2</sup> There is no direct measure of attempts to move available for all enrollees. Of 590 black households planning to move, 473 failed to become recipients. Further, 92% of all black enrolled households planned to move, compared to 67% of white households. See Table 7-12.



to have occurred despite the enrollees' sincere and active attempts to find housing which would meet program guidelines. The results of a special in-depth interview of terminees conducted for this study indicated that blacks on the average visited four units and whites visited three.

The differences between black and white enrollees can be best explained by two sets of obstacles facing those who entered the housing market in search of a unit that would meet program requirements. The first was related to the housing quality requirements selected by the Agency. The second was a widespread resistance on the part of housing suppliers to accepting program participants in units and neighborhoods which were not traditionally a part of the low-income housing submarket in Jacksonville.

#### Housing Quality Requirements

Among the eight AAE locations, Jacksonville had both the worst low-income housing stock and the most stringently enforced set of housing quality criteria.

In setting program requirements for housing quality, the Jacksonville Agency defined adequate or "standard" housing as a unit "in compliance with the city's minimum housing code." The code itself was not so stringent as the housing quality criteria established in some other AAE sites, but it was very strictly enforced by the Jacksonville Department of Housing and Urban Development (JHUD), which inspected all units selected by program participants to determine whether they met program requirements.

The Agency, which operated as a part of JHUD, saw the combination of a stringently enforced set of housing quality criteria and poor quality stock as appropriate. Administrators felt that with so much bad housing on the market, greater-than-normal precautions were needed to assure that program funds did not go to households living in unsafe units.

A variety of institutional attitudes and commitments within JHUD contributed to this perception. Its Codes Division was much more firmly established in JHUD and had more long-term influence on policy than the housing allowance experiment; the Codes Division was convinced that any weakening of the code would endanger the health and safety of tenants. Moreover, JHUD had an organizational commitment to eliminating the city's poorest quality housing through code enforcement. The housing allowance experiment was seen as a potential aid to code enforcement because it caused additional units to be inspected and provided a source of funds which might encourage rehabilitation.

It is equally possible, however, to regard the combination of poor quality housing and a stringently enforced code as a source of some of the participants' problems. Features of the program which were to "protect" participant households from poor quality housing also, in fact, barred many of them from participation. Program benefits were most readily achieved by households already living in units which complied with the code or units which could be brought into compliance by minor repairs; that is, it was easiest for those already living in the better housing. Those who could not meet program requirements with their existing units often could not participate, with the result that their housing quality was unaffected by the program. This factor worked disproportionately to the disadvantage of black households because they generally occupied poorer quality housing.

The difficulties faced by enrollees, however, were not simply the result of a stringently enforced housing code. A substantial number of standard units were vacant in the Jacksonville program area. To understand this apparent paradox--available standard units and substantial numbers of enrollees failing to find standard units--one must turn to a consideration of the Jacksonville housing market and its discrete submarkets. The problems faced by enrollees and the reaction of housing suppliers in the low-income submarket were significantly different from those in the remainder of the market.

#### Supplier Responses

The situation that faced enrollees entering the Jacksonville housing market was grim. In the low-income submarket,<sup>1</sup> where the majority of enrollees (particularly blacks) were most likely to search, few standard units were vacant, and suppliers had little interest in rehabilitating substandard units. In the middle-income submarket, where standard units were likely to be available, most landlords were unwilling to rent units to program participants.<sup>2</sup>

<sup>1</sup> See Section 4.3 for descriptions of the submarkets.

<sup>2</sup> The effect of supplier resistance to the program, whether motivated by reluctance to rehabilitate or reluctance to accept some or all program participants, is best seen in the number of enrollees who never requested inspection of any unit. At least 66 percent of black enrollees and 22 percent of white enrollees terminated without requesting an inspection. Not all of these were cases of supplier resistance, of course. Some enrollees could not find units which they felt would pass the inspection; others rejected units because they were too expensive or for reasons of their own convenience. But out of 169 units considered by blacks in the sample of unsuccessful enrollees, 63 percent were cases of perceived or explicit resistance by the supplier. Whites reported similar reasons in 16 of 31 cases (52 percent).

In the traditionally low-income submarket, suppliers' refusal to cooperate with the program was a major cause of enrollees' failure to find adequate housing. Suppliers had several reasons for noncooperation: dislike of the housing code, which might require them to undertake major rehabilitation of units; insufficient economic incentive to do so, since there was no guarantee that additional rent would cover the cost of repairs; and often insufficient information about the program.

Before the housing allowance experiment was initiated, suppliers in Jacksonville had resisted JHUD's attempts to enforce the newly enacted housing code, which, particularly in the low-income areas, could result in heavy expenses for the landlord. Because code enforcement was relatively new and the condition of low-income housing stock was poor, minor repairs were often not sufficient to meet program requirements. According to landlord interview responses, it was the general need for major rehabilitation of units in these areas that accounted for supplier noncooperation and the small number of units available to participants.

Although suppliers of low-income housing did not hesitate to rent to black households and households with welfare income, they felt that the program offered them too little economic incentive to participate. They did not regard the extra money available for rent as sufficient encouragement to undertake more than minor repairs in order to bring a unit into compliance with the housing code. Knowing that the program permitted a tenant to terminate his lease after 30 days' notice, they felt they could not count on receiving higher rents over the full two year period. Therefore, unless the expected additional rent was enough to cover the cost of repairs quickly, or unless they had a friendly relationship with the tenant, these suppliers usually declined cooperation.<sup>1</sup>

Suppliers also found it inconvenient to wait until an inspection was performed by JHUD or to have to notify the Agency and request permission to evict a tenant.<sup>2</sup> By renting to someone outside the program they could avoid these inconveniences.

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<sup>1</sup> The information on supplier responses is based on a small number of interviews and should be treated cautiously. Major issues concerning long-range supplier responses are being investigated in the Supply Experiment.

<sup>2</sup> The lease required by AAE agencies included such an eviction clause.

Finally, many suppliers received little information about the experimental housing program. The Agency's early efforts to explain the program to suppliers were sporadic, and were directed principally to those who proved to be least likely to accept participants. There is evidence, however, that when the Agency made a concerted attempt to inform the suppliers, some types of resistance lessened, especially the objection to the required lease with its special provisions.

In the middle-income housing submarket, suppliers' discrimination against black households and welfare recipients appears to have been the major cause of enrollees' failure to find adequate housing. These suppliers were less antagonistic to the housing code because it was easier for them to comply with it. Their main concern was that their present, middle-class tenants would be likely to move out if "undesirable" black and welfare families moved in. Some reported in interviews that they envisioned an exodus of "good" tenants, a rising tide of "bad" tenants, more rent defaults, higher maintenance costs, juvenile delinquency spreading into the surrounding neighborhood, and a variety of other undesirable consequences of accepting participants in their units. Most suppliers, therefore, did not accept program enrollees.

#### Use of the Agency's Services

With the exception of the housing information workshops, the services which the Agency offered to enrollees were little used, and their impact upon outcomes appears to have been negligible. The Agency offered a broad range of services: mandatory sessions dealing with program information and equal opportunity rights, voluntary housing information workshops, further individual counseling at the participant's initiative, and, for at least part of the enrollment and search periods, legal services, a list of some available units, some transportation to visit units, and some child care for participants visiting the Agency.

There is some evidence that enrollees who attended the voluntary housing information workshops were more successful in attaining recipient status than those who did not attend them. Most enrollees, however, did not attend them. Legal services, although required by program guidelines, were not offered until late in the enrollment period. Even when available, however, they were little used.

## The Possibility of Administrative Remedy

Different approaches to some elements of the Jacksonville Agency's administrative strategy might have ameliorated, at least partially, the situation encountered by enrollees. In three different areas--attempts to secure cooperation by suppliers, legal services to combat discrimination, and the services offered to enrollees attempting to find adequate housing on the open market--Agency actions did not accomplish the purpose of making it possible for most enrollees to become recipients. A fourth administrative issue concerns the housing quality standard, where the objective of assuring that participants were in standard housing had the effect of limiting participation.

The Agency's strategy with regard to the housing quality standard was deliberately chosen as a response to the Jacksonville situation, and there is no basis for challenging the Agency assumption that a relaxed standard would allow some recipients to occupy undesirably poor housing. In the other areas, however, administrative options exist which might not conflict with other program objectives.

A purposeful effort, first, to secure supplier cooperation and, second, to use legal pressure to assist enrollees in countering discrimination might have opened more units to participants. There is evidence that some types of supplier resistance were based on misinformation, and that their objections to the program diminished when correct information was provided. Further, the agency outreach to landlords was concentrated on those least likely to accept participants--the large landlords whose opposition was both strongest and most highly organized. A more balanced and broader attempt to secure supplier cooperation thus offers some possibility for reducing the difficulties encountered by enrollees.

Legal services for anti-discrimination efforts were not available to participants until late in the enrollment period, so it is possible that a more consistently available service might have helped more black enrollees become recipients. It should be noted, however, that very few enrollees took advantage of the services even during the period when they were available. Given the Agency's basic approach--which was to make legal services available, but not to take an active role in encouraging participants to combat the

problem--there is no reason to think a great many more enrollees would have used the services if they had been continuously available.

The third possibility for administrative remedy suggested by the findings of this study concerns the provision of further services to enrolled households, particularly the series of workshops designed to give enrollees information on how to operate effectively in the market. The main issue here concerns the manner in which services were offered to enrollees. The problem was not that services were unavailable, but that they were offered in a way which did not encourage their use. A greater effort to explain the services or to induce participants to use them might have helped more enrollees become recipients, inasmuch as participants who did use the services (especially the housing information workshops) seem to have been somewhat more successful than those who did not.

The extent to which any of these administrative actions would have reduced the problems observed in Jacksonville is, of course, a matter of speculation. Some further empirical evidence will be forthcoming, however; the Agency was given permission to conduct a second enrollment effort, with some changes in administrative procedures. This experience will help determine what administrative actions are required to overcome the obstacles posed by poor quality housing in a highly segregated market.

### 12.3 EPILOGUE

Selected Aspects of the Jacksonville Housing Allowance Experiment is a special study within the evaluation of the Administrative Agency Experiment. It has been focused intentionally on two problem areas which arose in the course of program operations. Other issues related to the Jacksonville Agency and its conduct of the experiment have been left to regular AAE analysis reports.

A second Jacksonville special study will focus primarily upon the second enrollment period. It will study the effectiveness of changed administrative procedures in overcoming problems encountered during the first enrollment period. The major administrative variations are a more intensified outreach campaign and direct Agency efforts to improve relations with housing suppliers.

There are several important issues which the second special study will address. The first revolves around the importance of increasing and targeting outreach activities to attract a representative applicant group. The second deals with the question of participation: what proportion of the eligible population hears of the program and what influences a decision to apply. A third issue is the extent to which an agency in the AAE can change housing suppliers' attitudes and encourage them to accept program participants. Finally, since the socio-economic characteristics of enrollees differs for the two periods, the ways in which search problems and needs for agency services vary will be discussed.





APPENDICES



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APPENDIX I  
DATA SOURCES AND SUPPLEMENTARY TABLES

I-A DATA SOURCES

As indicated in Chapters 2 and 3, this study was not a part of the original AAE design. Only after the unique set of problems in Jacksonville began to emerge was it decided that a special study should be undertaken. At that point it was not feasible to accelerate the pace of regular AAE data-collection activities. For example, the Second Participant Survey, with its data on the search experiences of households which become program recipients, could not be "hurried up" without destroying cross-site comparability. This data was therefore not available for this report. Nor was it possible to collect additional data in the normal manner on those households which terminated because they had not rented acceptable units. By the time the decision was made to undertake the study, and the data collection instruments cleared through HUD and the Office of Management and Budget, the search period was over. These data could therefore be collected only retrospectively--not an ideal research design, but the best alternative available.

For reasons of time, primarily, it was decided that the study would be confined rather narrowly to the two problems described in Chapter 2. This led to the omission of some factors which are important to a broader understanding of the Agency and program in Jacksonville. For example, a major omission is a complete discussion of the Agency in its context, its relation to the culture and mores of the Southeast, and the government and power-structure of the city of Jacksonville, its relation to JHUD, its administration, staffing, morale, etc. The most important details are sketched-in briefly in Chapter 4 as background to the analysis, and are mentioned from time to time in the rest of the report (e.g., the references in Chapter 11 to staff dissatisfaction with the training they had received) but are not brought in systematically. A second major omission, also deliberate, is the comparison of Jacksonville with other cities, either in the South or the rest of the country: the housing market, the racial climate and patterns of segregation, the code enforcement program, the agency

administering the program, the methods used, the city's economy, the consolidated government, might all helpfully be compared with their counterparts elsewhere. Again, it was impossible to do so within the limited scope of this special study.

Other gaps in the data result from the impossibility of collecting data on every point at which analysis might later prove to be relevant. An example is the question of whether enrollees' judgments accurately reflected the code when they decided a unit could not pass inspection, and thus did not ask for an inspection to be performed (see Chapter 11). It would have been possible, though quite costly, to have had inspections performed on a sample of units by enrollees, the Agency, and the evaluation contractor, and the results compared. But the relative importance of the question became clear only in hindsight; in anticipation it was only one among many pieces of data which might prove useful, but also might not.

Despite these obvious gaps, however, the data which were available were extensive and sufficient for the research questions which the report addresses. Table I-1 matches data-points with their sources. Later sections of this appendix describe the sources in greater detail.

1. Data Routinely Collected for the AAE

Observations by an Abt On-Site Observer. An on-site observer (OSO) was in Jacksonville from the time the Agency began to implement its Detailed Plan in December 1972 until July 1975. The observations are recorded primarily in the form of logs, chronologies, and memoranda. Logs are periodic answers to a standard set of questions relating to Agency functions and processes. Chronologies are diary-like records of day-to-day events at the site. Memos are used primarily to respond to requests from evaluation staff not at the site or to discuss topics which do not fit into a regular reporting instrument.

The Agency Staff Survey. A formal survey was given to each member of the agency staff twice during the OSO's time at the site. Sample size: Wave I:22; Wave II:16. Dates: Wave I: August-September, 1973; Wave II: January-February, 1974.

The First Participant Survey. A survey was made of 153 households within seven days after their enrollment in the program, before they had begun

TABLE I-1

## DATA REQUIREMENTS FOR THE REPORT

DATA POINTS	DATA*		SOURCE
	Old	New	
<u>Background Information:</u>			
# of applicants by socio-economic characteristics	X		Agency Operating Forms
# of enrollees by socio-economic characteristics	X		Agency Operating Forms
Additional demographic data on a sample of enrollees and housing preferences	X		First Participant Survey
# of beneficiaries by socio-economic characteristics	X		Agency Operating Forms
# of beneficiaries by moving status	X		Agency Operating Forms
Rents paid in neighborhood	X		Local Panel of Experts, Agency Operating Forms, Census data
Average search time for beneficiaries	X		Agency Operating Forms
Description of Agency services	X		Logs, Chronologies, Staff surveys
Community Data	X	X	Observations, logs, census data, independent housing market studies, chronologies, community interviews, local panel of housing experts.
<u>Documentation of housing search:</u>			
# of units looked at, cost; neighborhoods looked in; reasons for not renting units looked at; problems encountered	X	X	Former Participant Survey, In-depth Interview, Terminee Case Studies, Supplier Interviews, Staff Surveys
<u>Expectations of participant:</u>			
Benefits		X	In-depth Interview
Participation	X		Former Participant, 1st Participant, 2nd Participant Surveys, In-depth Interview,
<u>Interactions with Agency: Use of Agency Services</u>	X	X	Terminee Case Studies, Logs, Chronologies

\* Old refers to data previously collected for the AAE; new refers to additional data collected for this report.

search or received housing information from the Agency. Primary emphasis was on housing conditions and preferences, agency interaction, and program knowledge at enrollment. The sample is described in Table I-2.

The First Housing Evaluation. An inspection was made of the residences of a sample of enrollees immediately following their enrollment. Sample size: 141. The sample is the same as that of the First Participant Survey.

Agency Operating Forms. Forms were completed by agency staff on each participant, at the time of application, certification, enrollment, payments initiation, and termination, as well as other key points. Copies of these forms are appended.

The Former Participant Survey. A survey was made by Abt survey researchers of a small sample of enrollees terminated prior to first payment. Sample size: 19. This sample was later expanded to include post-payment terminées as well, but these data were not available for this report.

Community Background Data. A variety of information on the community was collected by the OSO and by other Abt staff, including:

1970 Census data

available housing market studies

interviews with knowledgeable officials in agencies such as the Jacksonville Area Planning Board; Housing Referral Office of the Jacksonville Naval Air station; housing suppliers; and private citizens knowledgeable about the area and its housing

a "windshield<sup>1</sup> survey," conducted March 3-10, 1974, which rated census tracts<sup>1</sup> based on visible exterior condition of the housing stock, visible neighborhood condition (e.g., streets, hazardous conditions, open space), predominant land uses, major institutions, and so forth.

Participant Case Studies. The OSO conducted in-depth longitudinal studies of 6-8 families to provide a full, detailed picture of participant/agency interaction in the framework of the participant's socio-economic situation, culture, housing history and family history.

---

<sup>1</sup> At other AAE sites this survey is done at a more general level, i.e., by large neighborhoods rather than by census tract.



TABLE I-2

DEMOGRAPHIC COMPARISON OF ENROLLEE POPULATION WITH  
FIRST PARTICIPANT SURVEY SAMPLE

Characteristic	Total Enrollees N=1035		First Participant Survey Sample N=153	
	No.	%	No.	%
SEX				
Male	203	20%	21	14%
Female	832	80	129	84
Missing Obs.			3	[2]
RACE				
White	347	34	41	27
Black	677	65	107	70
Other	10	1	2	[1]
Missing Obs.	1	--	3	[2]
AGE				
0-24	339	33	45	29
25-44	479	46	78	51
45-61	126	12	14	9
62+	91	9	13	8
Missing Obs.			3	[2]
HOUSEHOLD SIZE				
1	82	8	9	[6]
2-3	505	49	64	42
4-5	290	28	49	32
6+	157	15	28	18
Missing Obs.	1	--	3	[2]
NET INCOME				
Under \$1,999	578	56	91	60
\$2-2,999	172	17	24	16
\$3-4,999	245	24	30	20
\$5,000+	39	4	5	[2]
Missing Obs.	1	--	3	[2]

Source: AAE Application and Enrollment Forms, First Participant Survey

Note: Includes households in ethnic categories other than black and white. These households were excluded from much of the analysis, but are included here for purposes of comparison. Numbers differ slightly from those appearing in analysis sections for this reason.

2. Data Collected Specifically for this Report

In-depth Interviews. In-depth interviews were conducted with a sample of 42 Jacksonville participants who had terminated because they could not find adequate housing within the time given them under the program. The data which resulted is more useful as a means of getting a "feel" for what went on than it is as a statistically manipulable sample. This is true for a number of reasons:

The sample was not random. Deliberate attempts were made to interview households which had terminated for this one reason. Interviewers found it more difficult to locate households which had terminated several months before the interviews were conducted, and thus households which terminated late in the Agency's search period are over-represented.

Although the demographic characteristics of the sample (see Table I-3, attached) are similar to those of the full set of pre-payment terminees, the number of households in the sample is quite small.

Interviews were conducted on the basis of a topic outline (attached) rather than a set of strictly comparable questions. Interviewers attempted to cover the same points in each interview, but did not attempt to use comparable wording, or question order.

The time between termination and interview varied greatly. Some households were interviewed several months after their termination, while for others the interval was less than one month. It would be surprising if the memories of those who had been involved in search a relatively long time prior to the interview were as fresh or accurate as those whose accounts were collected shortly after search.

In short, the In-Depth Interviews were an attempt to "capture" some rapidly-fading memories of housing search. For this purpose it is invaluable. Because of these limitations, though, it is used more informally and with less statistical rigor than would be the case for, say, the First Participant Survey or any other scientifically drawn sample.

Interviews with Cooperating Suppliers. These unstructured interviews with nine Jacksonville housing suppliers were conducted by Abt staff in March 1974. Attention was focused upon their experiences with enrollees and their perception of program components.

Interviews with Non-Cooperating Suppliers. These unstructured interviews with nine Jacksonville housing suppliers who had systematically refused to rent to enrollees were conducted by Abt staff in March 1974. Attention was focused upon their reasons for not cooperating with the program and their attitude toward recipients.

TABLE I-3

DEMOGRAPHIC COMPARISON OF IN-DEPTH INTERVIEW SAMPLE AND  
ALL PRE-PAYMENT TERMINEES

Characteristic	In-Depth Interview Sample N=42		All Pre-Payment Terminees N=697	
	No.	%	No.	%
SEX				
Male	8	[19%]	127	18%
Female	34	81	570	82
Missing Obs.	--	--	---	--
RACE				
White	10	24	161	23
Black	32	76	532	76
Other	0	--	3	[1]
Missing Obs.	--	--	1	--
AGE				
0-24	9	[21]	244	35
25-44	21	50	327	47
45-61	7	17	78	11
62+	5	[12]	48	7
Missing Obs.	--	--	---	--
HOUSEHOLD SIZE				
1	3	[7]	40	6
2-3	17	40	329	47
4-5	10	24	212	30
6+	12	29	115	16
Missing Obs.	--	--	1	--
NET HOUSEHOLD INCOME				
Under \$1,999	26	62	366	53
\$2-2,999	4	[10]	129	18
\$3-4,999	9	21	169	24
\$5,000+	3	[7]	32	5
Missing Obs.	--	--	1	--

Source: AAE Application, Enrollment, and Termination Forms; In-Depth Interviews

Terminee Case Studies. The OSO, as part of the Participant Case Study effort, followed three families closely during their search periods. Two of these did not find adequate housing and thus did not become recipients. These two case studies are presented in their entirety in Appendix V.

Search Escorts. In late January 1974, two black Abt staff members escorted 9 black participants on their searches for housing and made 14 observations of participant/supplier interactions. Their observations were used primarily to shape further data collection.

3. Topic Outline for In-Depth Interview

I. Expectations of Respondent

of participation  
of benefits of program  
of difficulty of obtaining housing  
of amount of allowance

II. Search Process

A. Obtain chronology of events from respondent's enrollment through termination including:

Means used to find units available  
Number of units looked at  
Neighborhoods looked in  
Reasons for not renting units looked at

B. Probe for details of problems encountered including:

Rent too high (obtain specific rents)  
Inspection  
Lease  
Discrimination (type and means of discrimination)  
Transportation  
Child Care

III. Interactions with Agency

A. Counseling

Content  
Usefulness

B. Workshops

Attendance (how many, if none, why respondent did not attend)  
Content

Understanding of Content  
Perceived usefulness of information  
Understanding of housing standards

IV. Perceived Role of Agency

In search  
In providing legal assistance  
In providing housing information (judging quality of housing)  
In providing neighborhood information  
Ways agency could have helped

V. Demographics

Note: to be asked only if data from First Participant Survey not available.

Household composition  
Education of head of household  
Occupation of head of household

4. Training and Recording Procedures for the In-Depth Interviews

The In-Depth Interviews were conducted by members of Abt Associates Cambridge staff. Persons with previous interviewing experience were selected. Interviewers were given three days of intensive training before the field visit began. This training included familiarization with the research questions for the special study and the data needs associated with them, an introduction to the program as administered in Jacksonville (including specialized vocabulary), and extensive supervised role-playing which emphasized interviewing techniques using the Topic Outline. Each mock interview was tape-recorded, then written up in a standard format, and both the format and the interviewer's write-up criticized and revised where appropriate. The purpose of both the topic outline and the reporting format were to make certain that all the required data points were covered in the interviews and were then reported in a manner which facilitated their comparable use by analysis staff.

In the field, interviewers and interviewees were matched by race. All interviews took place during a one-week period in March 1974. The interviews were recorded on tapes. On the same day on which an interview took place, the interviewer, using the tape, wrote up the results in response to the recording format.

When interviews had been completed and the records brought back to Cambridge, the analysis staff categorized and aggregated the data by hand, using the tapes to clarify the written record in places where it seemed ambiguous or unclear.

A copy of the Topic Outline for the interviews was given in part A.3 of this Appendix. A copy of the reporting format is attached on this and the following pages. (R is an abbreviation for respondent.)

#### In-Depth Interview Reporting Format

(The original reporting format included spaces for interviewers to answer each question on the form itself. For reasons of economy the answer-spaces have been omitted and only the sequence of questions shown here.)

##### I. Understanding of the Program

What did R expect from the program at the time he enrolled? What benefits and what obligations did he expect to find?

What kinds of people did R think EHAP was mainly meant to benefit?

##### II. Intensity of Counseling--Individual

How many times has R seen an EHAP counselor? \_\_\_\_\_

Have other members of R's household visited an EHAP counselor?

Yes ( )

No ( )

Who in the HH visited the counselor?

RECORD IN TERMS OF RELATIONSHIP TO RESPONDENT.

How many times have other members of R's HH visited EHAP counselor(s)?

What was discussed in the individual counseling sessions?

How helpful or unhelpful does R feel this counseling was?

What help does R feel he needed that was not given in the counseling sessions?

III. Counseling Workshops (Housing Counseling)

Did R attend any of the workshops?

Yes ( ) No ( ) IF NO: Why not?

IF YES: How many did R attend? \_\_\_\_\_

What things were covered at the workshops?

How useful does R feel the sessions were?

IV. Effect of Lease

Did R understand the lease requirement at the time he enrolled?

Yes ( ) No ( ) Briefly describe the nature of R's misunderstanding. Be as specific as possible.

Did R encounter any problems in renting a place because of the lease requirements?

Yes ( ) No ( )

IF YES: Describe specific problems encountered. Include any action taken by R or by the EHAP agency to deal with the problem.

V. Effect of Transfer to Section 23

Did R understand the transfer to Section 23 process that takes place after a participant has been in the program for two years?

Yes ( ) No ( )

Did R encounter any problems in finding a place due to the provision for a Section 23 transfer?

Yes ( ) No ( )

IF YES: Describe the problem and any action taken by the respondent or the agency.

VI. Effect of Time Limitation on Search for Housing

Does R believe that he could have found a place and received a housing allowance if he had had more time to search?

Yes ( ) No ( )

IF YES: How much time does R feel he would have needed?

VII. Effect of Inspection

What was R's understanding of the inspection requirement at the time of enrollment?

What is R's attitude toward the inspection requirement?

Describe all R's experiences with inspection.

- A. How many times did R ask for an inspection? \_\_\_\_\_
- B. How many inspections were performed at the request of R? \_\_\_\_\_
- C. Did R have any problem scheduling appointments for inspections?  
Yes ( ) No ( )

IF YES: Describe what happened.

- D. Did R encounter any problems with the landlord or any people renting housing because of the inspection requirement?  
Yes ( ) No ( )

IF YES: Describe what happened. Include any action taken by R or by the agency to deal with the problem. Describe R's perception of the usefulness of agency actions.



Does R feel that the inspection requirement actually prevented him from renting a place he wanted?

Yes ( ) How many places? \_\_\_\_\_ No ( )

Did R ever attempt to negotiate with a landlord to get the landlord to rehabilitate a place so it would pass inspection?

Yes ( ) No ( )

IF YES: Describe what happened. Include any action taken by the agency and R's perception of the usefulness of this action.

VIII. Housing Discrimination

During his housing search, does R feel he encountered any form of discrimination?

Yes ( ) No ( )

IF YES: Was it because of:

- Age
- Sex
- Marital Status
- Race
- Nationality
- Source of Income
- Children
- Being an EHAP Participant

For each instance of discrimination, describe what happened, (be as specific as possible) what R did and what actions, if any, were taken by the agency.

What action, if any, does R feel the agency should have taken?

IX. Participant Perseverance in Looking for Housing

In total, how many units did R and/or household actually visit?

What means did R use to find housing?

Give brief chronology of housing search. Include all actions taken by R to find available units.

Did R look outside of current neighborhood?

Yes ( ) No ( ) Why not?

IF YES: In what neighborhoods did R try to find housing?

Describe any actions taken by the agency to channel R towards or away from any neighborhoods?

X. Use of Agency Services

A. Transportation

Did R use transportation provided by agency during search?

Yes ( ) No ( )

IF YES: Describe R's experiences with agency transportation.

How useful was agency-provided transportation to R?

B. Child Care

Does R have young children?

Yes ( ) No ( )

Did R need child care from outside the home for search?

Yes ( ) No ( )

IF YES: Describe R's experiences.

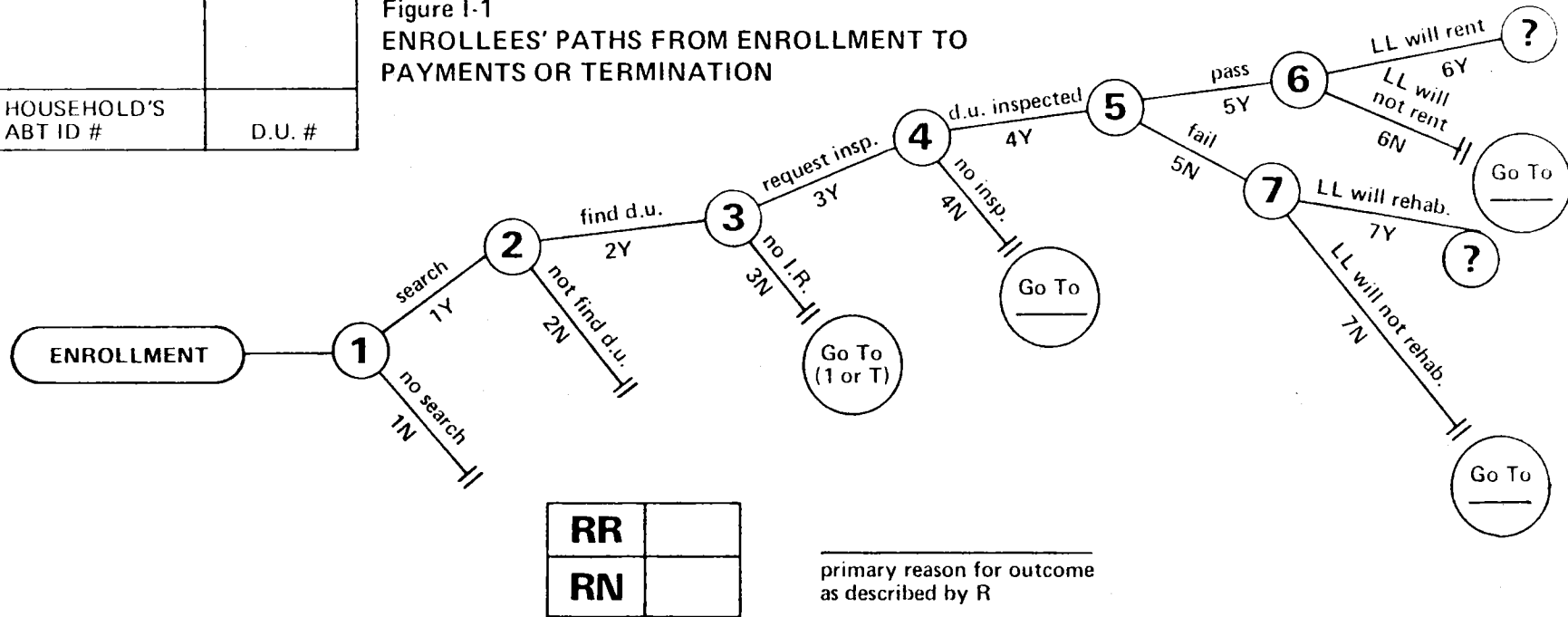
How helpful were child care services?

Summary

Briefly describe main reasons why R never became an EHAP recipient.

HOUSEHOLD'S ABT ID #	D.U. #

Figure I-1  
ENROLLEES' PATHS FROM ENROLLMENT TO  
PAYMENTS OR TERMINATION



RR	
RN	

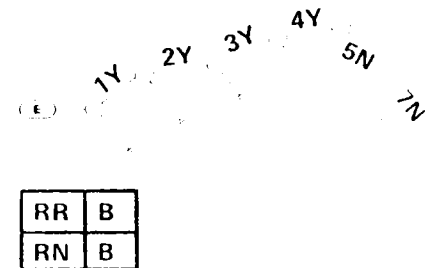
primary reason for outcome  
as described by R

The tree above represents an enrollee's path through the EHAP program. Each branch represents a possible event or decision. For each unit looked at by each household you interview, quickly sketch a tree using this model. Do the sketch on a blank piece of paper and attach the paper(s) to your report of that interview. Be sure to include ID#s and number the units looked at by the household during their search in roughly chronological order. Indicate the race of the Respondent and the racial character of the neighborhood in which the respondent searched and found, or did not find, a unit. Use the codes listed below. Give R's opinion on primary reason for outcome; we ask for your opinion elsewhere in the reporting format. This device is used as a graphic summary to help you and us describe clearly what happened to EHAP enrollees during search. Please compare it to the rest of your report to be sure that you have described what happened and why in detail.

- CODE: D.U. (or d.u.) = dwelling unit  
 LL = landlord  
 RR = race of respondent (B = Black; W = White; O = other)  
 RN = racial identity of neighborhood as perceived by R  
 (B = Black; W = White; M = mixed or transitional; O = other)  
 I.R. (path 3N) = Inspection Request  
 T = Termination. At end of path "Go to T" means R did not keep on searching

061537	2
ID #	D.U.

EXAMPLE



RR	B
RN	B

COST OF REHAB.  
EXCEEDS EXPECTED  
PROFIT FROM RENT  
UNDER EHAP

Demographic Information

IF R WAS NOT GIVEN A FIRST PARTICIPANT SURVEY, COMPLETE THE FOLLOWING:

Household Composition

<u>Respondent</u>	<u>Age</u>	<u>Sex</u>	<u>Relationship to HH</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

- Education of HH Elementary school or less ( )  
Some high school ( )  
Completed high school ( )  
Some college or more ( )

Occupation of HH Head \_\_\_\_\_

PLEASE COMPLETE ALL ITEMS ON THIS PAGE BEFORE SUBMITTING THE REPORTING FORM

1. Respondent's ID#        
 1 2 3 4 5 6

7-9 - (JSP)

2. Date of Enrollment     1974  
 10/11 12/13

3. Date of Interview      
 14/15 16/17

4. Final Status:

- Complete ( ) 18-1
- Refused ( ) -2
- Terminated ( ) -3
- No contact ( ) -4
- Language Barrier ( ) -5

5. Interview ID#   
 19

6. First Participant Survey completed?

- Yes ( ) 20-1
- No ( ) -2

7. Number of visits by R and/or other HH members to EHAP agency    
 21/22

8. Did R attend any workshops?

- Yes ( ) 23-1
- No ( ) -2

If yes, how many?    
 24/25

9. Did R attend sessions covering...

- |              | Yes      | No     |
|--------------|----------|--------|
| Lease/EO     | ( ) 26-1 | ( ) -2 |
| Relocation   | ( ) 27-1 | ( ) -2 |
| Standardness | ( ) 28-1 | ( ) -2 |

10. Did R report problems with...

	Yes	No
Lease	( )29-1	( ) -2
Inspection	( )30-1	( ) -2
Discrimination	( )31-1	( ) -2
Transportation	( )32-1	( ) -2
Childcare	( )33-1	( ) -2

11. Did R ever attempt rehab?

Yes ( )34-1  
No ( ) -2

12. If R is black, did he ever look for housing in a white or mixed neighborhood?

R is not black ( )35-1  
Yes ( ) -2  
No ( ) -3  
Don't know ( ) -4

13. Number of units actually visited by R during housing search

--	--

36/37

14. Number of people in R's household 18 and older

--	--

38/39

15. Number of people in R's household under 18

--	--

40/41

16. How old was the head of household on his/her last birthday?

--	--

17. What is the sex of the head of household?

Male ( )44-1  
Female ( ) -2

18. What is the last year of school completed by the household head?

Elementary school or less ( )45-1  
Some high school ( ) -2  
Completed high school ( ) -3  
Some college or more ( ) -4

19. R is: White ( )46-1 Black ( ) -2 Other ( ) -3

20. What is head of household's occupation? \_\_\_\_\_

47-  
48-  
49-  
50-  
51-

5. Agency Operating Forms

Following are copies of the operating forms, completed by the agency, on each participant at various stages of the program:

Application Form

Enrollment Form

(Re)Certification Form

Payments Initiation Form

Termination Form

**EXPERIMENTAL HOUSING ALLOWANCE PROGRAM – Application Form**

PLEASE PRINT THE FOLLOWING INFORMATION ABOUT THE HEAD OF YOUR HOUSEHOLD:

1 Name: \_\_\_\_\_ **No 0**  
last first initial

2 Address: \_\_\_\_\_ 3 Phone \_\_\_\_\_  
no. street apt. number

\_\_\_\_\_ city state zip Social Sec. No.: \_\_\_\_\_

COL  
9-10-01

PLEASE ANSWER QUESTIONS 4-7 BELOW:

11-12 4 How did you *first* hear of this program? (Please check only one.) **No 0**  
Identification Number

01  Referral from Public Housing waiting list      06  Radio  
 02  Referral from another agency                      07  Printed Pamphlet  
 03  Friend or relative                                      08  Community Bulletin Board  
 04  TV    09  At a meeting  
 05  Newspaper    10  Other (specify): \_\_\_\_\_

13 5 What is the sex of the head of your household?      1  Male      2  Female

14 6 What is the race of the head of your household? (Please check only one.)

1  White    4  Spanish American  
 2  Negro/Black    5  Oriental  
 3  American Indian    6  Other

15 7 What is the age of the head of your household?

1  Under 18 years    4  45 to 61 years  
 2  18 to 24 years    5  62 to 64 years  
 3  25 to 44 years    6  65 years or older

PLEASE SEE THE APPLICATIONS CLERK WHEN YOU REACH THIS POINT.

18-17 8 What is the total number of persons in your household? \_\_\_\_\_

18-23 9 What is the annual income for your household?  
 24-29 a) Earned Income \_\_\_\_\_  
 30-35 b) Grant Income \_\_\_\_\_  
 c) Other Income \_\_\_\_\_  
 36-41 d) Total Income (a + b + c) \_\_\_\_\_  
 42-47 e) Allowable Deductions \_\_\_\_\_  
 f) Net Income (d-e) \_\_\_\_\_

48-53 10 The Net Income Limit for this household size is: \_\_\_\_\_

54 11 Is the head of the household, or the spouse, a full-time student?      1  Yes      2  No

ASK THE FOLLOWING QUESTION IF THERE IS ONLY ONE PERSON IN THE HOUSEHOLD (ITEM 8) AND THE HEAD OF THE HOUSEHOLD IS UNDER 62 (ITEM 7)

55 12 Is the head of the household handicapped, disabled or displaced?      1  Yes      2  No

To the best of my knowledge, the above information is correct and accurate.

56-60 13 DATE \_\_\_\_\_ month \_\_\_\_\_ day \_\_\_\_\_ 197\_\_\_\_ year      SIGNATURE: \_\_\_\_\_

TO BE COMPLETED BY ELIGIBILITY STAFF:

61-62 14 Neighborhood code for above address: \_\_\_\_\_

63 15 Eligibility Status

1  Eligible    2  Not Eligible – Over Income Limit for Household  
 3  Not Eligible – Lives Outside Program Jurisdiction  
 4  Not Eligible – Other (specify): \_\_\_\_\_

64-68 16 DATE \_\_\_\_\_ month \_\_\_\_\_ day \_\_\_\_\_ 197\_\_\_\_ year      SIGNATURE: \_\_\_\_\_



**EXPERIMENTAL HOUSING ALLOWANCE PROGRAM – Enrollment Form**

<b>1 Name</b> _____ <div style="display: flex; justify-content: space-between; font-size: small; margin-top: 5px;"> <span><i>last</i></span> <span><i>first</i></span> <span><i>initial</i></span> </div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p style="font-size: x-small; text-align: center; margin-top: 5px;"><i>Identification Number</i></p>
<b>2 Address</b> _____ <div style="display: flex; justify-content: space-between; font-size: x-small; margin-top: 5px;"> <span><i>no.</i></span> <span><i>street</i></span> <span><i>apt.</i></span> </div>	<b>3 Phone</b> _____ <hr style="border: 0; border-top: 1px solid black; margin-top: 5px;"/> <div style="display: flex; justify-content: space-between; font-size: x-small;"> <span><i>city</i></span> <span><i>state</i></span> <span><i>zip</i></span> </div>

COL  
9-10-03

**TO BE COMPLETED BY THE ENROLLMENT STAFF  
AFTER THE APPLICANT'S ELIGIBILITY STATUS HAS BEEN VERIFIED**

11  12-14, 15  16  17  18  19-28          29-32       33-34    35-39	<div style="border: 1px solid black; padding: 5px;"> <p><b>4 What is the Applicant's Rental Status?</b></p> <p>1 <input type="checkbox"/> Owner or Buyer</p> <p>2 <input type="checkbox"/> Renter Occupied without Cash Rent</p> <p>3 <input type="checkbox"/> Renter, \$ _____ per → 1 <input type="checkbox"/> month 2 <input type="checkbox"/> week 3 <input type="checkbox"/> other (specify:)</p> <p>Characteristics of Applicant's Current Dwelling:</p> <p><b>5 Total rooms (including Kitchen and excluding Bathroom)</b> _____</p> <p><b>6 Number of rooms usually used for sleeping</b> _____</p> <p><b>7 Is there a full bathroom within this dwelling that is used by only this household?</b> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No</p> <p><b>8 Check all below that are included in the rent (Skip if item 4 is coded 1):</b></p> <table style="width: 100%; font-size: x-small;"> <tr> <td style="width: 50%; vertical-align: top;"> <b>UTILITIES</b>                              19 <input type="checkbox"/> Heat                              20 <input type="checkbox"/> Gas (not including heat)                              21 <input type="checkbox"/> Electricity (not including heat)                              22 <input type="checkbox"/> Piped Water                              23 <input type="checkbox"/> Garbage/Trash Collection                         </td> <td style="width: 50%; vertical-align: top;"> <b>APPLIANCES, SERVICES</b>                              24 <input type="checkbox"/> Sink Garbage Disposal                              25 <input type="checkbox"/> Cooking Stove                              26 <input type="checkbox"/> Refrigerator                              27 <input type="checkbox"/> Air Conditioning                              28 <input type="checkbox"/> Parking                         </td> </tr> </table> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p><b>9 Does the Applicant plan to move or to stay?</b></p> <p>1 <input type="checkbox"/> Move → to which neighborhood? <span style="border: 1px solid black; display: inline-block; width: 40px; height: 15px; vertical-align: middle;"></span> → Has he already selected a unit? 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No</p> <p>2 <input type="checkbox"/> Move, but no neighborhood preference <span style="font-size: x-small; margin-left: 10px;">COL 30-31</span></p> <p>3 <input type="checkbox"/> Stay <span style="float: right; font-size: x-small;">COL 32</span></p> <p>4 <input type="checkbox"/> Undecided</p> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p><b>10 Neighborhood code for above address</b> <span style="border: 1px solid black; display: inline-block; width: 40px; height: 15px; vertical-align: middle;"></span></p> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 5px; text-align: center; font-size: x-small;"> <p><b>THE APPLICANT HAS BEEN ADVISED OF HIS RIGHTS AND OBLIGATIONS AS AN ENROLLEE IN THIS PROGRAM</b></p> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p><b>11 DATE OF ENROLLMENT</b> _____ 197____  <span style="font-size: x-small; margin-left: 10px;">month day year</span></p> <p>SIGNATURE OF ENROLLED HEAD OF HOUSEHOLD _____</p> <p>SIGNATURE OF ENROLLMENT STAFF MEMBER _____</p> </div>	<b>UTILITIES</b> 19 <input type="checkbox"/> Heat 20 <input type="checkbox"/> Gas (not including heat) 21 <input type="checkbox"/> Electricity (not including heat) 22 <input type="checkbox"/> Piped Water 23 <input type="checkbox"/> Garbage/Trash Collection	<b>APPLIANCES, SERVICES</b> 24 <input type="checkbox"/> Sink Garbage Disposal 25 <input type="checkbox"/> Cooking Stove 26 <input type="checkbox"/> Refrigerator 27 <input type="checkbox"/> Air Conditioning 28 <input type="checkbox"/> Parking
<b>UTILITIES</b> 19 <input type="checkbox"/> Heat 20 <input type="checkbox"/> Gas (not including heat) 21 <input type="checkbox"/> Electricity (not including heat) 22 <input type="checkbox"/> Piped Water 23 <input type="checkbox"/> Garbage/Trash Collection	<b>APPLIANCES, SERVICES</b> 24 <input type="checkbox"/> Sink Garbage Disposal 25 <input type="checkbox"/> Cooking Stove 26 <input type="checkbox"/> Refrigerator 27 <input type="checkbox"/> Air Conditioning 28 <input type="checkbox"/> Parking		

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM – (Re)certification Form

1 Name \_\_\_\_\_  
last first initial Identification Number

2 Address \_\_\_\_\_ 3 Phone \_\_\_\_\_  
no. street apt. city state zip

COL  
9-10-02

TO BE COMPLETED BY THE (RE)CERTIFICATION STAFF

11-15  
16  
17-18  
19-26  
27-34  
35-36  
37-42  
43-48  
49-64  
65-66  
67-72  
73-74  
75  
76-80

4 Date (Re)certification was initiated \_\_\_\_\_ 197\_\_\_\_  
month day year Identification Number

5 This form provides information on: (Please check only one.)  
 1  Certification  
 2  Recertification initiated by Participant – Income Change  
 3  Recertification initiated by Participant – Household Size  
 4  Recertification initiated by Agency – Periodic  
 5  Recertification initiated by Agency, Other (specify:)

6 (Re)certification Method (Please check *one* for household size and *one* for income.)

<p><b>FOR HOUSEHOLD SIZE</b></p> <p>1 <input type="checkbox"/> Spot Checking Data Items</p> <p>2 <input type="checkbox"/> Checking All Data Items</p> <p>3 <input type="checkbox"/> Signed Statement</p> <p>4 <input type="checkbox"/> Signed Statement and Spot Checking Items</p> <p>5 <input type="checkbox"/> Signed Statement and Checking All Items</p>	<p><b>FOR INCOME</b></p> <p>1 <input type="checkbox"/> Spot Checking Data Items</p> <p>2 <input type="checkbox"/> Checking All Data Items</p> <p>3 <input type="checkbox"/> Signed Statement</p> <p>4 <input type="checkbox"/> Signed Statement and Spot Checking Items</p> <p>5 <input type="checkbox"/> Signed Statement and Checking All Items</p>
---	---

7 Source(s) used to verify Household Size (Please check all the sources that were used.)

19 <input type="checkbox"/> Birth Certificate	22 <input type="checkbox"/> Contact with School(s)
20 <input type="checkbox"/> Tax Returns	23 <input type="checkbox"/> Contact with Employer(s)
21 <input type="checkbox"/> Home Visit	24 <input type="checkbox"/> Other (specify:)

8 Source(s) used to verify Income (Please check all the sources that were used.)

27 <input type="checkbox"/> Recent Paycheck Stub	30 <input type="checkbox"/> Contact with Employer(s)
28 <input type="checkbox"/> Tax Records	31 <input type="checkbox"/> Contact with grant source(s)
29 <input type="checkbox"/> Receipts, cancelled checks	32 <input type="checkbox"/> Other (specify:)

9 (Re)certified Household Size is: \_\_\_\_\_

10 The following is the (Re)certified annual income for this household:

a) Earned Income	_____
b) Grant Income	_____
c) Other Income	_____
d) Total Income (a + b + c)	_____
e) Allowable Deductions	_____
f) Net Income (d – e)	_____

11 The Net Income Limit for This Household Size is: \_\_\_\_\_

12 Neighborhood code for above address:

13 Eligibility Status

1 <input type="checkbox"/> (Re)certified eligible	(Re)certified Ineligible because:
	2 <input type="checkbox"/> Over Income Limit for Household
	3 <input type="checkbox"/> Lives Outside Program Jurisdiction
	4 <input type="checkbox"/> Other (specify:)

---

14 DATE \_\_\_\_\_ 197\_\_\_\_  
month day year SIGNATURE \_\_\_\_\_

USE THIS FORM AFTER 31 MARCH 1974

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM – Payments Initiation Form

1	Name: _____	initial _____	Identification number _____
2	Address: _____	3 Phone _____	
	no. _____ street _____ apt. _____		
	city _____ state _____ zip _____		

COL  
9-10-04

TO BE COMPLETED BY THE COUNSELING STAFF

11	4	This Enrollee has satisfied the Agency's Housing Requirements. He has:	Identification number _____
		1 <input type="checkbox"/> Stayed with rehabilitation	
		2 <input type="checkbox"/> Stayed without rehabilitation	
12-16		3 <input type="checkbox"/> Moved – The Move was (will be) completed on _____ 197__	
		month day year	
17	5	For which purpose was this form completed?	
		1 <input type="checkbox"/> First Payment	
		2 <input type="checkbox"/> Change in Payment Amount (Skip to Item 13.)	
		3 <input type="checkbox"/> Change in Address	
18-19	6	Neighborhood code for above address: <input type="text"/>	
	Characteristics of Dwelling for which This Payment is initiated:		
20-22,23	7	Rent \$ _____ per 1 <input type="checkbox"/> month 2 <input type="checkbox"/> week 3 <input type="checkbox"/> other (specify:) _____	
24	8	Total rooms (including kitchen and excluding bathroom) _____	Actual Number of bedrooms
			<input type="text"/>
25	9	Number of rooms usually used for sleeping _____	
26	10	Is there a full bathroom within this dwelling that is used by only this household?	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
27-36	11	Check all below that are included in the rent:	
		UTILITIES	APPLIANCES, SERVICES
		27 <input type="checkbox"/> Heat	32 <input type="checkbox"/> Sink Garbage Disposal
		28 <input type="checkbox"/> Gas (not including heat)	33 <input type="checkbox"/> Cooking Stove
		29 <input type="checkbox"/> Electricity (not including heat)	34 <input type="checkbox"/> Refrigerator
		30 <input type="checkbox"/> Piped Water	35 <input type="checkbox"/> Air Conditioning
		31 <input type="checkbox"/> Garbage/Trash Collection	36 <input type="checkbox"/> Parking

TO BE COMPLETED BY THE INSPECTION STAFF

37	12	What was the method of inspection?	
		1 <input type="checkbox"/> Self Inspection – with spot check	
		2 <input type="checkbox"/> Self Inspection – with no spot check	
38-42		3 <input type="checkbox"/> Agency Inspection on _____ 197__	
		month day year	

TO BE COMPLETED BY THE PAYMENTS STAFF

	This Payment is based on:		
43-44	13	Household Size of _____	
45-50	14	Net Annual Income of \$ _____	
51-52	15	This Payment will begin in Month: ____	
53-55	16	Amount of deduction for security deposit is: \$ _____ per month	
56-59	17	Amount for which Check is Actually Written is: \$ _____ per month	
60-64	18	Completed on _____ 197__	SIGNATURE: _____
		month day year	

Revised 2/25/74

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM – Termination Form

1	Name _____ <small>last first initial</small>	Identification Number
2	Current Address _____ <small>no. street apt.</small>	3 Phone _____
	_____ <small>city state zip</small>	

COL.  
9-10-06

TO BE COMPLETED BY THE TERMINATION STAFF

11-15	4 Date of Enrollment _____ <small>month day 197 year</small>	Identification Number
16-20	5 Date of Termination _____ <small>month day 197 year</small>	
21-22	6 Neighborhood code for above address: <input style="width: 50px; height: 20px;" type="text"/>	

23-24

7	Primary Reason for Termination (Please check only one.)	
	01 <input type="checkbox"/> Income/Household Size Ineligibility	
	02 <input type="checkbox"/> Rent Paid Less than Payment Received	
	03 <input type="checkbox"/> Action Time Exceeded for Moving	
	04 <input type="checkbox"/> Action Time Exceeded for Rehabilitation	
	05 <input type="checkbox"/> Action Time Exceeded, Considered Both Moving and Rehabilitation	
	06 <input type="checkbox"/> Moved from Area	
	07 <input type="checkbox"/> Cannot be Located	
	08 <input type="checkbox"/> Refused to Provide Recertification Information	
	09 <input type="checkbox"/> Refused to Continue for Some Other Reason (specify:)	
	20 <input type="checkbox"/> Completed Program – Transferred to Sec. 23 Housing	
	21 <input type="checkbox"/> Completed Program – Referred to Other Public Housing	
	22 <input type="checkbox"/> Completed Program – No Further Action	
	23 <input type="checkbox"/> Completed Program – Other Action (specify:)	
	30 <input type="checkbox"/> Other (specify:)	

25-29

8	DATE: _____ <small>month day 197 year</small>	SIGNATURE: _____
---	--	------------------

I-B SURVEY QUESTIONS USED IN THE ANALYSIS

1. First Participant Survey

a. Rights and Obligations

25. Now I'd like to ask you a few questions about your rights and obligations under the housing allowance program.

a. Did you sign the Enrollment Contract yourself or did someone else in your household sign it?

Respondent signed ( )

Someone else signed ( )

Don't know ( )

b. Tell me if you can, what your rights are if you experience discrimination or unfair treatment while apartment-hunting or looking for a new place to live? By discrimination we mean not only because of race, but also because of sex, size of your family, your marital status, your age, and so forth. (PROBE)

c. What are your rights under this program if you experience discrimination from people in the agency?

d. What are your rights under this program if you want to appeal any decisions made by the agency? (PROBE)

e. What other rights do you have under this program? (PROBE)

26. What are your obligations under this program? (PROBE)

b. Program Knowledge

27. Now we'd like to ask you some questions about what the agency has told you about the program.

a. What, if anything, did the agency tell you about their checking on the condition of your house/apartment?

Agency said they . . . (READ LIST. CHECK ONE)

Definitely would check on everyone's housing ( )

Might (or might not) check in certain cases ( )

Definitely would NOT check in all cases ( )

Didn't say anything ( )

DO NOT READ: Don't know or don't remember ( )

27c. What, if anything, did the agency tell you about giving you information to help you to find new housing?

Agency said they . . . (READ LIST AND CHECK ONE)

Definitely would give information to help you find new housing ( )

Might (or might not) ( )

Definitely would NOT ( )

Didn't say anything ( )

DO NOT READ: Don't know or don't remember ( )

27d. How much time did the agency say you could take to find a new place to live or to fix up your present place? (DO NOT READ LIST. CHECK ONE.)

Less than 1 month ( )

1 month up to 2 months ( )

2 months up to 3 months ( )

3 months or more ( )

Did not say anything ( )

DO NOT READ: Don't know or don't remember ( )

27e. What, if anything, did the agency say about lending you money for a security deposit if your new landlord said you had to give him one?

Agency said they . . . (READ LIST. CHECK ONE)

Definitely would lend you the security deposit ( )

Might (or might not) lend you the security deposit ( )

Definitely would not lend you the security deposit ( )

Didn't say anything ( )

DO NOT READ: Don't know or don't remember ( )

27f. What, if anything, did the agency tell you about paying them back if they lent you money for a security deposit? (DO NOT READ LIST. CHECK ONE.)

- The money will be subtracted from the allowance payments ( )
- The money will be subtracted from the first 12 months of allowance payments ( )
- Have to repay the money (mechanism for repayment not specified) ( )
- Do not have to repay ( )
- Other (SPECIFY) \_\_\_\_\_ ( )
- Don't know or don't remember ( )

28. What, if anything, did the agency tell you about their giving counseling information about housing?

Agency said they . . . (READ LIST AND CHECK ONE)

Definitely would give housing counseling ( )

Might (or might not) ( )

Definitely would NOT ( )

Didn't say anything ( )

DO NOT READ: Don't know or don't remember ( )

c. Length of Residence, Previous Moves

Now I'd like to ask you some questions about your moving experiences.

30. How many times have you yourself moved in the last three years-- since (MONTH OF INTERVIEW) 1970?

# of times:

No moves

31. How long have you lived in your present (apartment/house)?

Less than 6 months ( )

6 months up to 1 year ( )

1 year up to 5 years ( )

5 years up to 10 years ( )

More than 10 years ( )

d. Prior Experience with Use of a Lease

32a. Do you now have or have you ever had a lease?

Yes ( )

No ( )  
 Don't know ( )

32c. Is there now a lease in effect on this (house/apartment)?

Yes ( )  
 No ( )  
 Don't know ( )

**e. Unit Satisfaction**

33. Overall, how satisfied are you with the (house/apartment) you now live in? Would you say you are . . .

Very Satisfied ( )  
 Somewhat Satisfied ( )  
 Neither satisfied ( )  
 nor dissatisfied  
 Somewhat dissatisfied ( )  
 Very dissatisfied ( )

DO NOT READ: Don't know ( )

**f. Knowledge of Ways to Locate Available Units**

49a. How did you find this (apartment/house)? (DO NOT READ LIST. CHECK BELOW ALL THAT APPLY.)

49b. What other ways, if any, do you know of to go about looking for an apartment or house? (DO NOT READ LIST. CHECK ALL THAT APPLY.)

	<u>49a</u>	<u>49b</u>
Newspaper		
Real Estate Agency	( )	( )
Neighborhood bulletin board	( )	( )
Vacancy sign on building	( )	( )
Friend or relative	( )	( )
Social or family service worker	( )	( )
Ask the housing allowance agency for help	( )	( )
Knew the people who moved out of this apartment	( )	( )
Used housing allowance agency-provided housing list	( )	( )
Don't know	( )	( )
Other (SPECIFY) _____		



g. Pre-Program Experience of Discrimination

50. In looking for this (house/apartment) did you experience any discrimination from landlords, superintendents, or other people who rent apartments because of your or anyone in your household's . . . (READ EACH CATEGORY)

	<u>Yes</u>	<u>No</u>	<u>Don't Know</u>
Age	( )	( )	( )
Sex	( )	( )	( )
Marital status	( )	( )	( )
Race	( )	( )	( )
Nationality	( )	( )	( )
Source of Income	( )	( )	( )
Children	( )	( )	( )

h. Transportation Available for Search

55. If you were to move, how would you get around the city to look at houses or apartments? Would you use . . . (READ LIST AND CHECK ALL THAT APPLY)

- Your own car ( )
- A friend or relative's car ( )
- Taxi service ( )
- Public transportation ( )
- Walk ( )
- Some other way (SPECIFY) ( )

i. Neighborhood Satisfaction

57. Overall, how satisfied are you with the neighborhood you now live in? What one phrase best describes your feelings about your neighborhood? Would you say you are . . . (READ LIST AND CHECK ONE.)

- Very satisfied ( )
- Somewhat satisfied ( )
- Neither satisfied nor dissatisfied ( )
- Somewhat dissatisfied ( )
- Very dissatisfied ( )
- DO NOT READ: Don't know ( )

j. Income Sources

71. During the last 12 months, did you or anyone in your household receive any income from (SOURCE)?

	<u>Yes</u>	<u>No</u>	<u>Don't Know</u>
1) Wages, salaries, tips, bonuses, other earned income	( )	( )	( )
2) Social Security	( )	( )	( )
3) Welfare payments or public assistance payments for--			
a) Aid to Families with Dependent Children	( )	( )	( )
b) Old Age Assistance	( )	( )	( )
c) Aid to the Blind	( )	( )	( )
d) Aid to Disabled	( )	( )	( )
e) General Assistance	( )	( )	( )
f) Any other public assistance from the Department of Welfare	( )	( )	( )
4) Unemployment benefits	( )	( )	( )
5) Workmen's Compensation, illness or Accident Benefits over what was needed for expenses, or Pensions from government or private employers, or Veterans disability pensions or compensation	( )	( )	( )
6) Alimony and child support (not included in the AFDC, ADC)	( )	( )	( )
7) Education stipends, scholarships, or GI benefits <u>over</u> what is needed for tuition, books and fees, or Regular cash contributions from persons not living in this household or from private charities, or Interest on savings accounts in banks, savings and loan associations, bonds or credit unions, or Dividends on stocks, mutual funds, or income from estates or trust funds, or	( )	( )	( )

	<u>Yes</u>	<u>No</u>	<u>Don't Know</u>
Any other regular source of income not counting wages, salaries or income from self-employment? (SPECIFY)	( )	( )	( )

8) Rents and royalties from any property or real estate or from roomers and boarders ( ) ( ) ( )

**k. Kitchen and Shared Plumbing Facilities**

44a. Do you have complete plumbing facilities in this house/apartment; that is, hot and cold piped water, a flush toilet, and a bathtub or shower?

Yes ( ) ASK b  
 No ( ) SKIP TO Q. 45

44b. Are these facilities also used by another household?

Yes ( )  
 No ( )

48a. Now I would like to know about the rooms in your (house/apartment).

Do you have . . .	<u>Yes</u>	<u>No</u>	
Complete kitchen facilities (Complete kitchen facilities are a sink with piped water, a range or cookstove, and a refrigerator)	( )	( )	IF YES, are these facilities used by another household? Yes ( ) No ( )

**l. Subsidized Housing**

36a. Is this amount the full rent that the owner usually charges, or do you get a lower price for some reason?

Full Price ( ) → SKIP TO Q. 38  
 Lower Price ( )

36b. What is the main reason you do not pay the full rent on this (house/apartment)?

Do work for landlord ( )  
 Relative of landlord ( )  
 Other (SPECIFY) \_\_\_\_\_ ( )

2. Second Participant Survey

30a. Did you yourself attend any of the counseling workshops given by the housing allowance program?

Yes ( )

No ( )

30b. Did someone else from your household attend the sessions?

Yes ( )

No ( )

3. Former Participant Survey

18. How many times in total have you or someone from your household been to (any of) the agency office(s) in connection with the housing allowance program? (DO NOT READ LIST)

Never ( )

Once ( )

Twice ( )

3 times ( )

4-5 times ( )

6-7 times ( )

8-9 times ( )

10-15 times ( )

16-20 times ( )

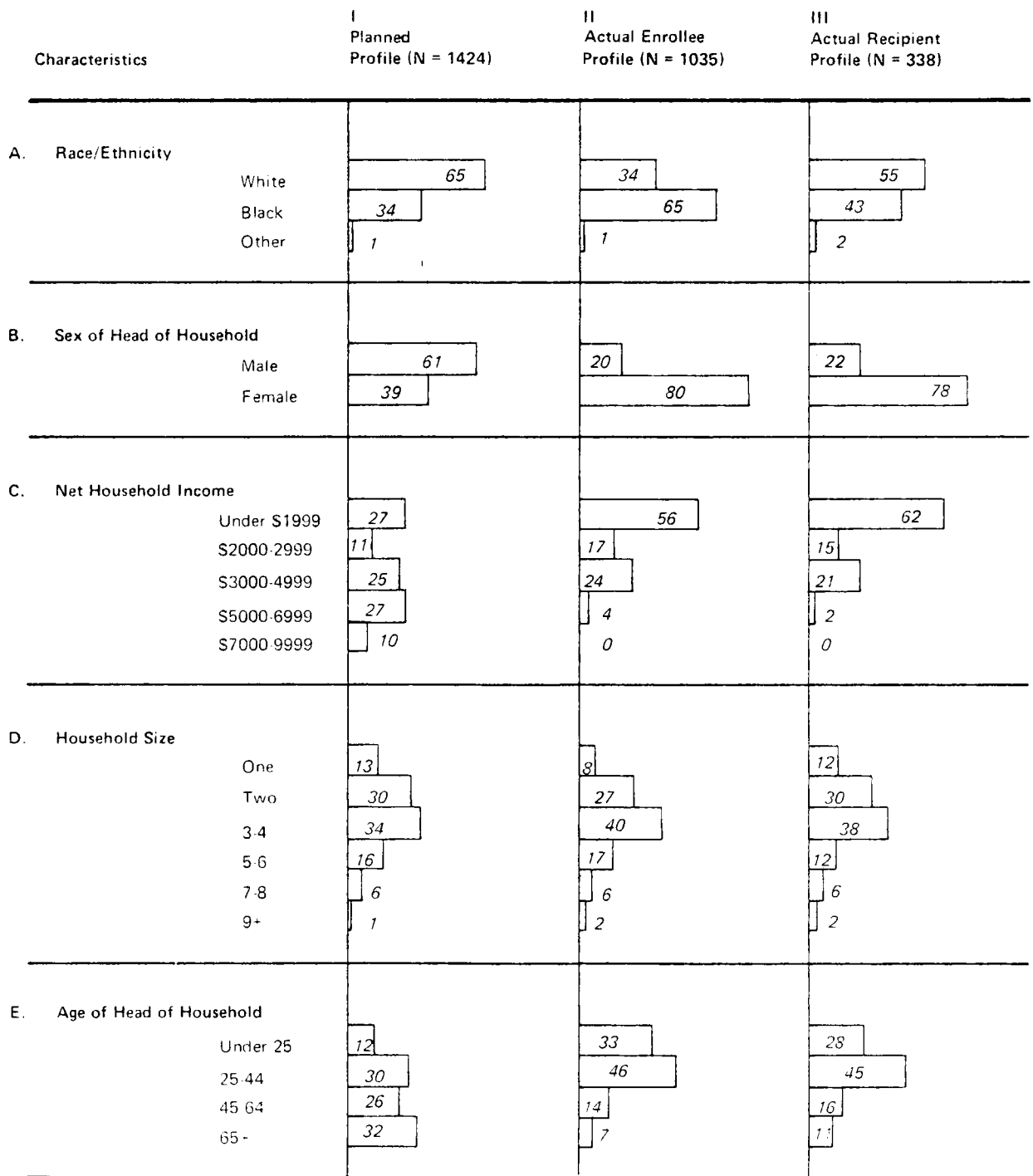
21 or more times ( )

Don't know ( )

I-C COMPARISON OF PLANNED ENROLLMENT, ACTUAL ENROLLMENT, AND ACTUAL RECIPIENT POPULATIONS BY DEMOGRAPHIC CHARACTERISTICS

Figure I-2 compares the way in which the Agency's planned profile was actually achieved, looking both at enrollees and recipients. It shows the major deviations from plan in the areas of race, sex, and net income that were discussed in several of the chapters in this report. It also shows that discrepancies were present for both household size and age of head of household (note especially the underrepresentation of households with heads 65 years of age and over). The major determinant of deviations from plan in the enrollee population was the profile of households that applied in response to outreach. The most important additional factor at work in producing changes from enrollee profile to recipient profile was differential rates of success in search and meeting housing quality requirements.

Figure I-2  
**COMPARISON OF PLANNED ENROLLMENT, ACTUAL ENROLLMENT & ACTUAL  
 RECIPIENT POPULATION BY DEMOGRAPHIC CHARACTERISTICS (IN PERCENTAGES)**



Sources: I - Agency Detailed Plan, II - AAE Enrollment Appl. + Cert. Forms,  
 III - AAE Payments Initiation and Certification Forms

I-D COST OF HOUSING AND RENT BURDEN

Tables I-4 and I-5 present the cost of housing for households in different income categories, their rent burden at the time of enrollment and the rent of recipients once they received a housing allowance subsidy, for both white and black households. A few general trends can be observed.

Rent burden decreases as income level rises; higher income is also associated with lower subsidy payments, and, therefore, lower reductions in rent burden as a result of program participation. The average monthly allowance payment for households with less than \$2,000 income was about \$113 compared to \$69 for those in the \$2,000-\$5,000 range, and \$27 for those with higher incomes. Similarly, those with incomes under \$2,000 were paying an average of 63 percent of their income for rent at the time of enrollment, but the allowances reduced that proportion to 36 percent. The reduction for recipients with incomes from \$2,000-\$5,000 was only from 33 percent to 27 percent.

Black households at the time of enrollment paid lower rents, and consequently had a lower rent burden than white households in the same income categories. The proportionate reduction in rent burden was greater for whites than blacks. (In the \$2,000-\$5,000 income category, for example, white recipients' rent burden was reduced from 38 percent to 29 percent, while blacks went from 25 percent to 23 percent.) On the average, white recipients reduced their rent burden from 55 percent to 34 percent and blacks from 47 percent to 30 percent.

Cost of housing as well as rent burden for each income category was higher for those households who became recipients than for households which terminated, both for whites and blacks.

Table I-4

## ATTAINMENT OF RECIPIENT STATUS BY RENT BURDEN AND RACE (MEANS WITHIN NET INCOME CATEGORIES)

Race	WHITE				BLACK				
	Net Income Category and Status	N	Rent as % of gross income at Enrollment <sup>a</sup> (Pre-program unit)	Rent as % of gross income at Initial Payment <sup>b</sup> (unit under program)	Rent as % of gross income after payment <sup>c</sup>	N	Rent as % of gross income at Enrollment <sup>a</sup> (Pre-program unit)	Rent as % of gross income at Initial Payment <sup>b</sup> (unit under program)	Rent as % of gross income after payment <sup>c</sup>
	\$0-1,999								
	Recipients	93	69%	103%	38%	86	56%	105%	33%
	Terminations	51	55%	-----	-----	254	52%	-----	-----
	All	144	64%	-----	-----	340	53%	-----	-----
	\$2,000-4,999								
	Recipients	67	38%	44%	29%	40	25%	42%	23%
	Terminations	87	31%	-----	-----	175	24%	-----	-----
	All	154	34%	-----	-----	215	24%	-----	-----
	\$5,000+								
	Recipients	7	29%	32%	28%	---	-----	-----	-----
	Terminations	5	-----	-----	-----	25	19%	-----	-----
	All	12	27%	-----	-----	25	19%	-----	-----

Missing Income Observations: 31

Missing Rent Observations: 103

Source: AAE Certification and Payments Initiation Forms

<sup>a</sup>  $\frac{\text{Gross Rent at Enrollment (mean of all households in given Net Income Category)}}{\text{Gross Income at Enrollment (mean of all households in given Net Income Category)}}$

<sup>b</sup>  $\frac{\text{Gross Rent at Payments Initiation (mean of all households in given Net Income Category)}}{\text{Gross Income at Payments Initiation (mean of all households in given Net Income Category)}}$

<sup>c</sup>  $\frac{\text{Gross Rent at Payments Initiation - Subsidy (mean of all households in given Net Income Category)}}{\text{Gross Income at Payments Initiation (mean of all households in given Net Income Category)}}$



Table I-5

ATTAINMENT OF RECIPIENT STATUS BY INCOME, COST OF HOUSING, PAYMENT LEVEL AND RACE  
(MEANS WITHIN NET INCOME CATEGORIES)

Race Net Income Category & Status	WHITE					BLACK				
	N <sup>a</sup>	Mean Gross Income (Annual)	Mean Net Income (Annual)	Mean Rent at Enrollment <sup>b</sup> (Monthly)	Mean Payment (Monthly)	N <sup>a</sup>	Mean Gross Income (Annual)	Mean Net Income (Annual)	Mean Rent at Enrollment <sup>b</sup> (Monthly)	Mean Payment (Monthly)
\$0-1,999										
Recipients	100	1832	1141	106	99	98	1952	926	91	118
Termina- tions	58	2025	1230	92	98 <sup>c</sup>	288	1832	864	79	(119) <sup>c</sup>
ALL	158	1903	1174	101	98	386	1863	880	82	118
\$2,000-4,999										
Recipients	74	4620	3368	145	61	42	4768	3249	100	75
Termina- tions	93	4810	3355	126	(66) <sup>c</sup>	201	4559	3190	92	(72) <sup>c</sup>
ALL	167	4726	3361	134	64	243	4595	3200	93	73
\$5,000+										
Recipients	7	7345	5433	179	22	0	-----	-----	-----	-----
Termina- tions	5	6896	5712	136	(24) <sup>c</sup>	27	7007	5578	112	(29) <sup>c</sup>
ALL	12	7158	5550	161	23	27	7007	5578	112	29

Source: AAE Certification and Payments Initiation Forms

<sup>a</sup>Excludes 31 households reporting no income.

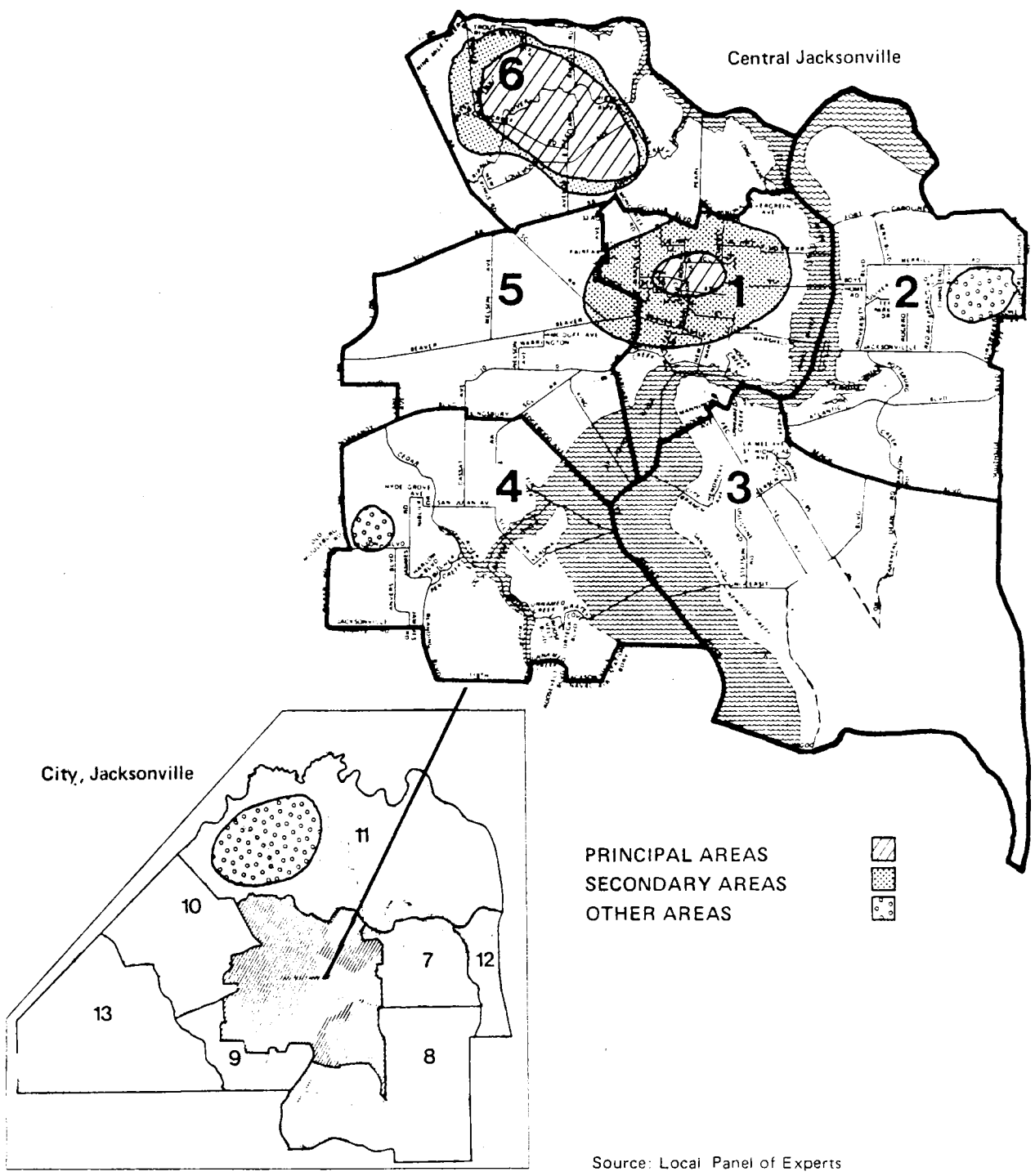
<sup>b</sup>In addition to excluding households reporting no income, these columns exclude 103 households reporting no rent at enrollment, or reporting rent on a basis other than weekly or monthly.

<sup>c</sup>Monthly payments for terminations was computed by using the payment formula without applying the rent constraint.

I-E "PANEL OF LOCAL EXPERTS" CONSENSUS MAPS SHOWING SELECTED LOCALIZED CHARACTERISTICS OF THE JACKSONVILLE HOUSING MARKET

These maps, referred to in Chapter 9, originated with a local panel of housing experts convened by Abt Associates in April, 1974. The panel included government personnel, bankers, realtors, community representatives, and planners, all selected for their familiarity with housing conditions in Jacksonville. Each member of this group was given maps of the Jacksonville SMSA and asked to encircle those areas which were characterized by (1) an increasing proportion of black households, (2) a high proportion of deteriorated residential structures or units, (3) a substantial amount of housing abandonment, and (4) a substantial amount of new rental housing construction. These individual maps were then used by Abt Associates analysis staff members to prepare "consensus maps," with those areas delineated about which the "panel of experts" was in substantial agreement. As discussed in Chapter 9, the general import of these maps is that they show that the parts of Jacksonville in which most enrollees, and especially black enrollees, searched for units were precisely the areas characterized by extensive housing deterioration, abandonment, and an increasingly black population. By contrast, most new construction of rental housing is in other parts of the SMSA. (An exception is the recent building or rehabilitation of some federally subsidized units in central-city urban renewal areas, but program participants were not permitted to rent these units under program guidelines.)

Figure I-3  
 AREAS CHARACTERIZED BY INCREASING PROPORTION OF BLACK HOUSEHOLDS



Source: Local Panel of Experts

Figure I-4  
 AREAS CHARACTERIZED BY HOUSING DETERIORATION

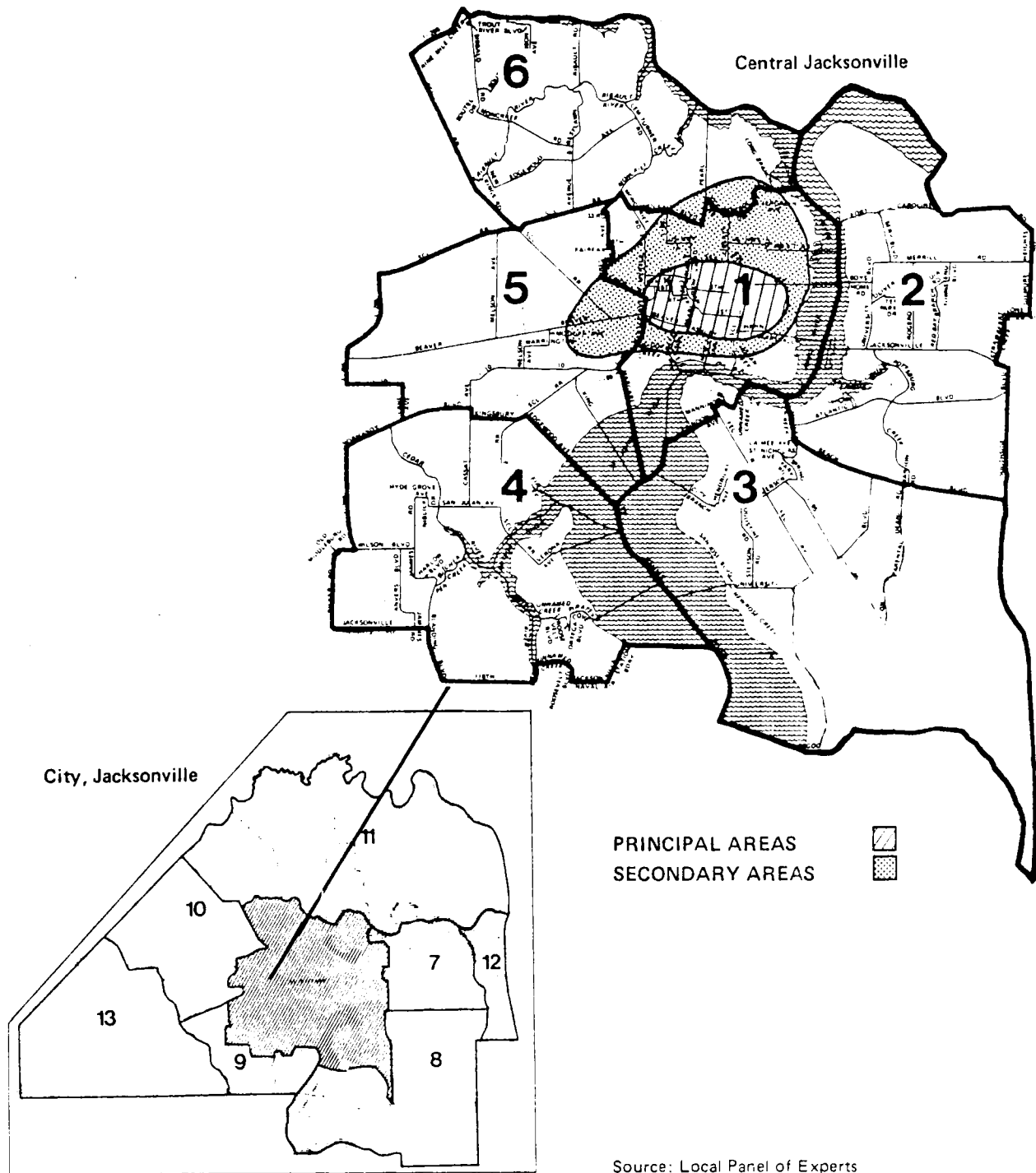
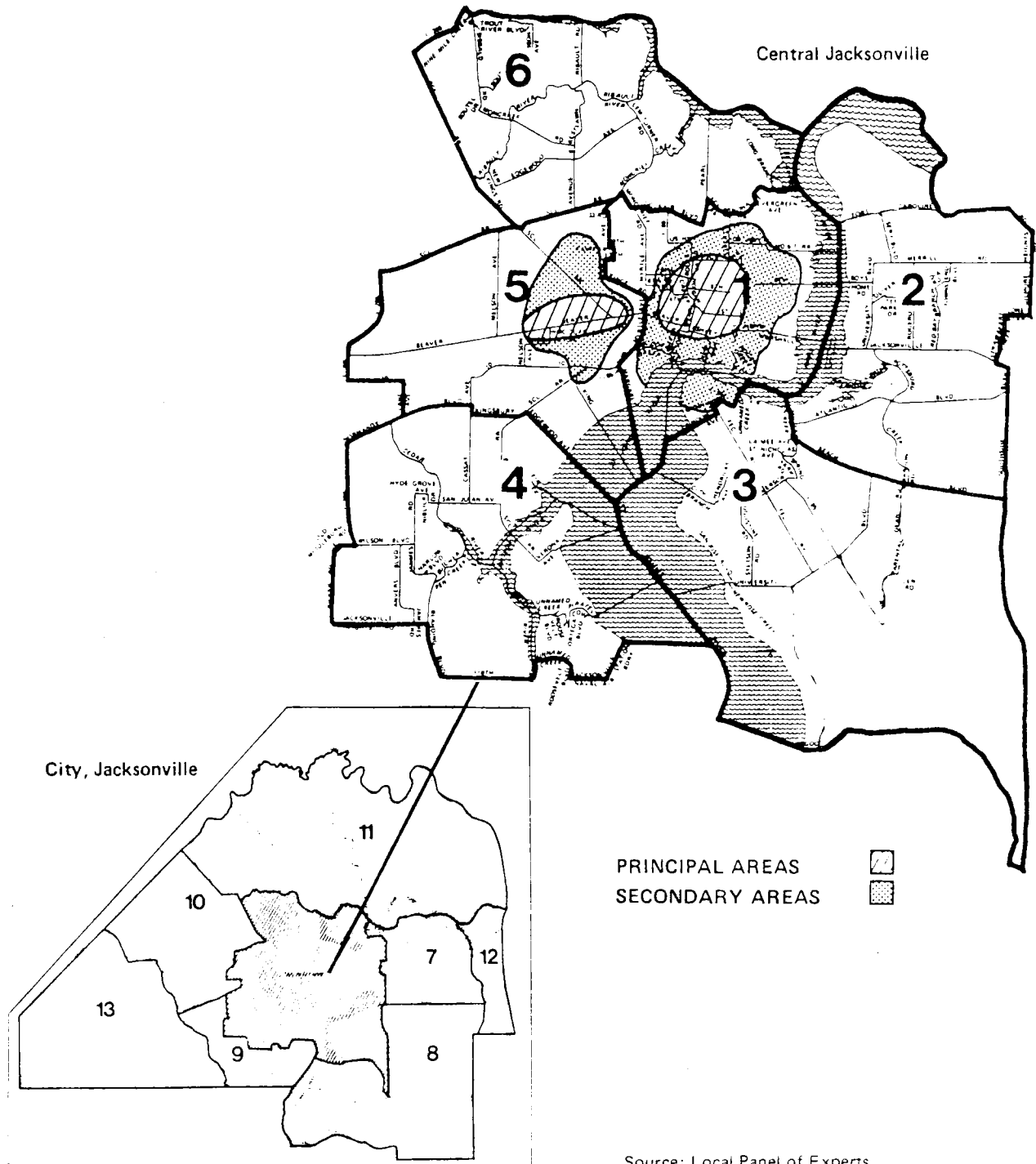
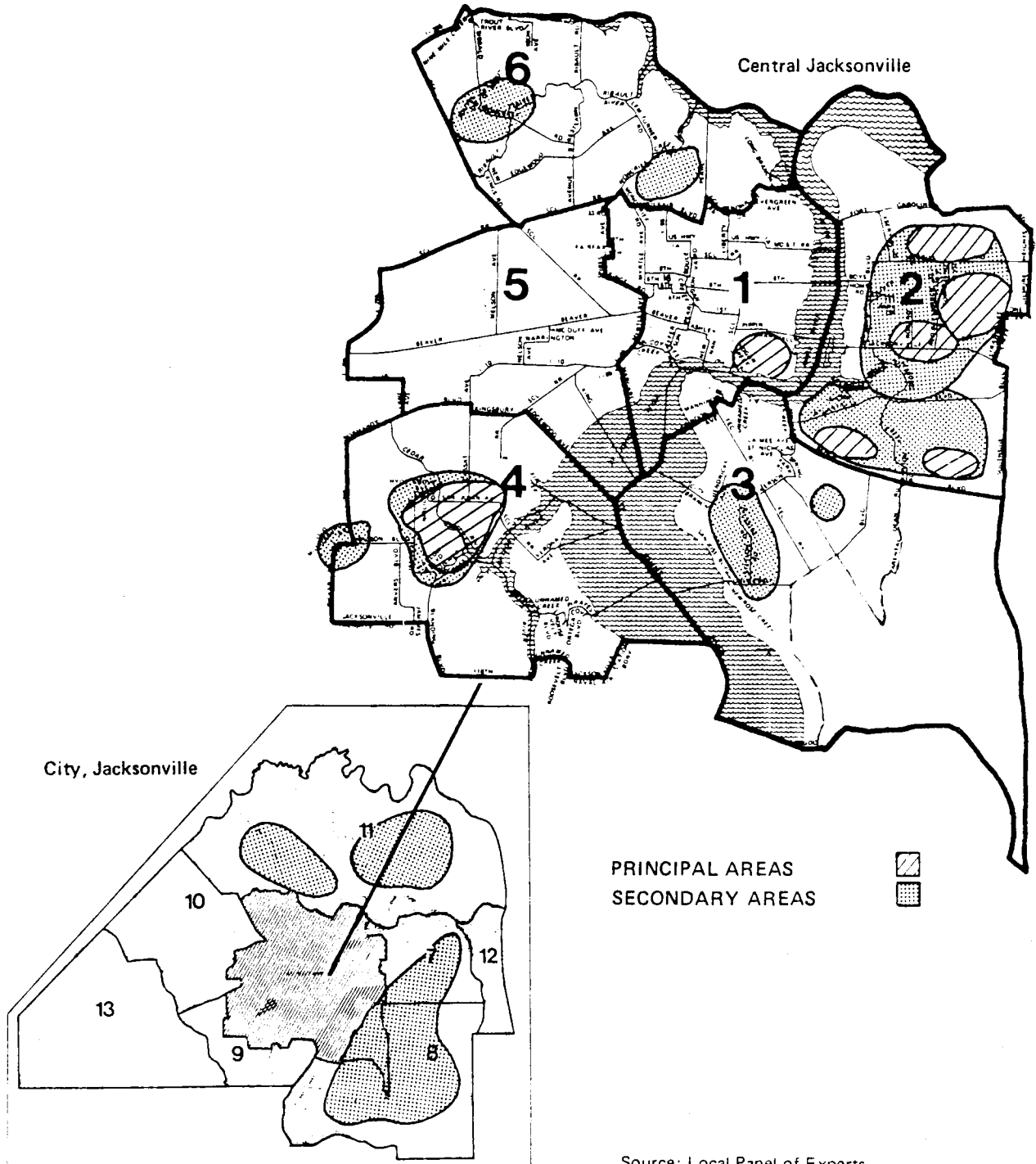


Figure I-5  
 AREAS CHARACTERIZED BY HOUSING ABANDONMENT

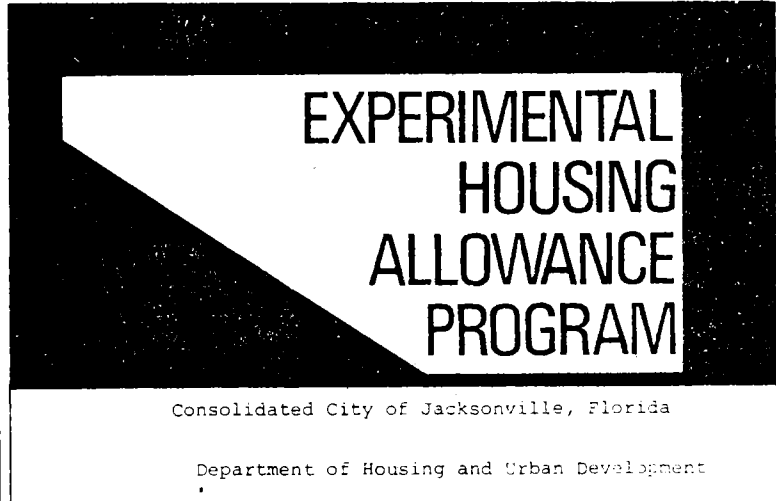
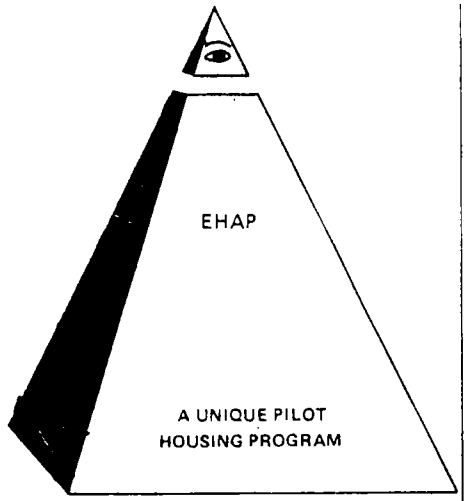


Source: Local Panel of Experts

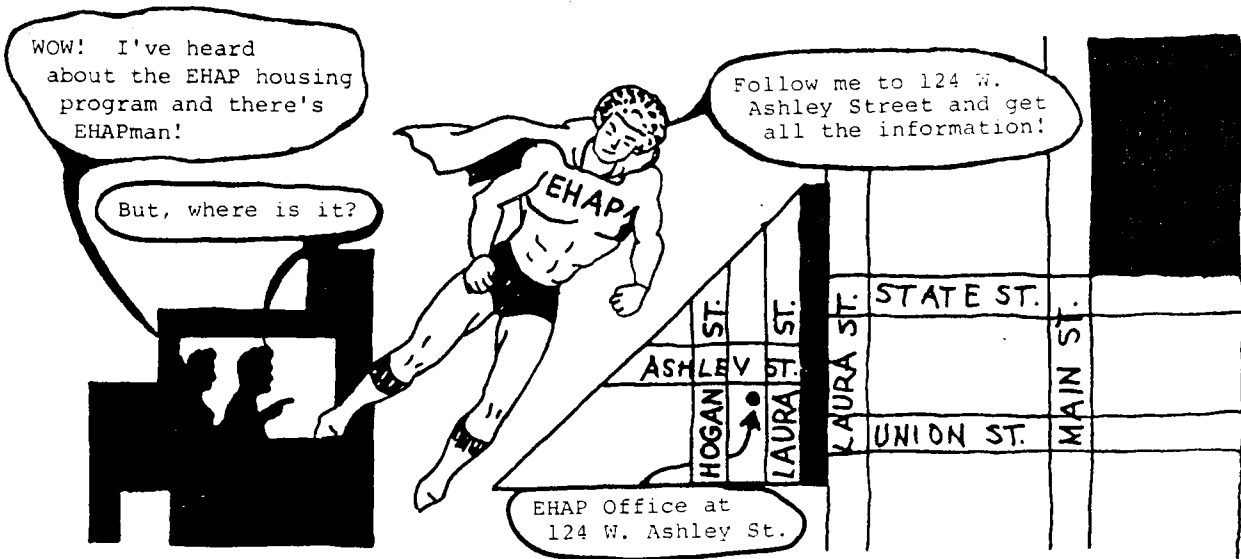
Figure I-6  
 AREAS OF NEW RENTAL HOUSING CONSTRUCTION



I-F AGENCY OUTREACH BROCHURE (referred to in Chapter 5)



EHAP  
124 West Ashley Street  
Jacksonville, Florida - 32202



EXPERIMENTAL HOUSING  
ALLOWANCE PROGRAM  
JHUD

WHAT IT IS: Direct Monthly Assistance for shelter rent and normal utility expenses for heat, electricity, water, sewer, and garbage services. The payments are based on the net income and size of the household. The amount of the payment will be the difference between the cost of standard modest housing and 25% of the net household income.

FOR WHOM: 900 low and moderate income family households (Consolidated City of Jacksonville residents) will be selected in 12 random drawings from all applicants whose incomes and size of households fall within EHAP Eligibility Limits.

HOW LONG: 24 Monthly Payments to begin after the selection of standard housing. At the end of 24 months, eligible families will continue to receive housing assistance from JHUD.

HOW TO APPLY: In person at the following address:

Experimental Housing Allowance Program  
124 West Ashley Street  
Jacksonville, Florida - 32202  
Tel. No. 353-0273

WHEN TO APPLY: Applicants must apply during the hours 9:00 AM to 6:00 PM, Mondays thru Thursdays, 4 days each week.

TERMINATION DATE: The last day for accepting applications is October 31, 1973.

DESCRIPTION

The Experimental Housing Allowance Program is a research program to test the concept of channeling federal assistance directly to people in need of housing, rather than through organizations in the business of providing housing. The experimental program, developed by HUD's Office of Research and Technology, is designed to provide policy makers with reliable information to help them determine whether a national housing allowance program should be proposed and how a national program could be operated most effectively.

PURPOSES

The purposes of EHAP are as follows:

- \* To provide financial assistance to families to help them secure decent and standard housing.
- \* To instruct enrollees via workshops on the housing market, contracts, relocation, equal opportunity, and landlord-tenant relations.
- \* To administer a social services program, keyed to the problems of enrollee families, to insure that most families enrolled in the program are able to stay in.

FUNDING

The U.S. Department of Housing and Urban Development is the sole funding source for the EHAP pilot project. The City of Jacksonville's Department of Housing and Urban Development has been authorized to administer this multi-million dollar pilot program.

LOCAL HOUSING COSTS

Federal HUD has determined the cost of standard modest housing by bedroom size, using persons familiar with the local housing market as sources of information. These costs, to be used by EHAP, are as follows:

No. of Bedrooms	Monthly Shelter Costs
0	\$100
1	\$115
2	\$135
3	\$155
4	\$185
5	\$205

NOTE: "The above amounts do not indicate direct monthly payments by EHAP."

Families must seek their own housing in the open market with a minimum of aid from JHUD. Basic requirements are:

- \* the housing they rent must meet the City Housing Code;
- \* they secure a written lease with the owners;
- \* they use their allowance payment only for rent and necessary utilities; and
- \* they remain eligible for the program and inform HUD of any changes in income or family size.

FOR FURTHER INFORMATION: Call 353-0273 or write:

EHAP  
124 West Ashley Street  
Jacksonville, Florida -  
32202



APPENDIX II  
ADDITIONAL METHODOLOGY

II-A      DERIVATION OF GROSS RENT FIGURES

In some cases, data collected from program enrollees included only the rent they were actually paying (contract rent) rather than gross rent including utility costs, etc. In these cases, the type of payment which was not included was available, but not the amount paid. In order to arrive at a consistent estimate of gross rents, these costs were imputed using estimates of average cost by bedroom size that were compiled locally by Abt Associates Inc. in November of 1972. Table II-1 presents these estimates used in the derivation of gross rent. It should be noted that utility costs and especially electricity costs, have increased greatly in Jacksonville since these estimates were compiled. They should not be used as estimates of present costs.

II-B      THE SOCIO-ECONOMIC INDEX

The socio-economic index (SEI) is a measure frequently used to compare census tracts (or aggregates of census tracts as in the case of Jacksonville neighborhoods) according to key socio-economic characteristics of the tracts' households. Each census tract is assigned a socio-economic index based on the following formula:

$$SEI_t = \frac{Y_t}{Y_s} \times \frac{E_t}{E_s} \times \frac{W_t}{W_s}$$

$SEI_t$  = Socio-economic index for tract t

$Y_t$  = Average income of families in tract t

$Y_s$  = Average income of families in SMSA

$E_t$  = Average number of years of schooling for individuals  
in tract t

$E_s$  = Average number of years of schooling for individuals in SMSA

$W_t$  = Percent of heads of household in tract t in white-collar jobs

$W_s$  = Percent of heads of household in SMSA in white-collar jobs

TABLE II-1

## UTILITY COST ESTIMATES USED IN DERIVATION OF GROSS RENT

Number in Household	Number of Bedrooms	Electricity	Gas	Heat	Trash	Water	Total
1	0	\$15	\$7	\$7	\$3	\$7	\$39
2	1	16	8	9	3	7	43
3-4	2	17	8	12	3	8	48
5-6	3	18	10	15	3	9	55
7-8	4	19	11	17	3	11	61
9+	5	20	13	19	3	12	67

SOURCE: Jacksonville "Local Panel of Experts"

It is felt that a composite index including these three variables provides a much more comprehensive measure of the socio-economic characteristics of the tract than any one of the variables considered independently.

To reduce the component variables to comparable units, it is necessary to translate average tract income, education, and percent white collar into percentages of average SMSA income, education and percent white collar. Therefore, an SEI value of 1 indicates a tract whose residents possess the average for the SMSA with respect to income, number of school years completed, and percentage of households in white collar jobs. If the SEI exceeds 1, the tract has above average socio-economic characteristics; if the SEI falls below 1, the tract is below the SMSA average.

#### II-C PROGRAM UNDERSTANDING MEASURES

1. Information Coverage: In assessing how thoroughly each site covered the mandatory enrollment information, the following assumption is made: if any indication has been given (from outlines, written materials passed out, or taped presentations) that a point was mentioned, then it is considered that the information was covered. It is important to remember, however, the following qualifications:

The presence of an item on an outline does not guarantee its inclusion every time in an enrollment conference. Outlines were used as guides. In individual sessions, often topical coverage was more informal and determined by enrollee questions and counselors responses.

Although an item may be included in the written materials, there is no guarantee that enrollees read through the documents.

Tapes of sessions are examples, and are not representative of all enrollment sessions. Therefore, inclusion of one item on a tape and exclusion of another does not necessarily mean that all conferences followed the exact same pattern.

Any conclusion made from these sources is a rough estimate and may be most accurate at the extremes.

2. Program Understanding Index: There were a total of seven questions asked on the First Participant Survey which dealt with specific areas of program information that were to be covered at the enrollment conference.<sup>1</sup> One of these seven, the possibility of being interviewed, is not included in the understanding index, since it is an experimental condition. The other six questions covered the following information areas:

Housing inspection

Availability of housing information

Time constraint to find new housing or fix up present housing

Availability of security deposits

Security deposit payback arrangement

Availability of counseling information

The questions themselves are reported in Appendix I.

A range of responses which indicated a general understanding were coded as correct, with the following exceptions:

Housing inspection: Jacksonville told enrollees that they would definitely inspect everyone's housing. Therefore, only one response category was coded correct.

Security deposit and payback arrangement: Since a respondent could not know about the terms to pay back the security deposit if a respondent did not know about its availability in the first place, these two questions are interrelated. If the payback arrangement part is correct but availability of the security deposit is wrong, then both questions are counted as wrong. These two questions are therefore coded together, and may be viewed as one question covering security deposits.

To compute the index, a respondent's right or wrong response on all of the questions is tabulated and then divided by the total number of questions to get the percentage of program information questions answered correctly. The

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<sup>1</sup> An additional question concerning the amount of a respondent's expected housing allowance is not included in this index. Although knowledge of the exact amount of the monthly allowance payment to be received may be highly influential in an individual's decision to enroll, not all sites had completed certification prior to the enrollment session, and so many respondents were not told the amount of their housing allowance at the time of enrollment. Therefore, this question could not be included in the index.

index of program understanding is equal to the percentage of correct responses.

3. Equal Rights Responses: In preparing open-ended rights responses for analysis, it was necessary to group response categories in order to make meaningful statements. Two open-ended questions were used in Section 8.2 in analysis of understanding of equal rights:

Equal Housing Rights cover what participants can do in case they experience housing discrimination. The open-ended responses were recoded as follows:

<u>Recode</u>	<u>Responses Included</u>
EHAP	Report to agency, agency will provide legal services, file a grievance complaint, go to agency director, take it to my counselor, agency counseling
Non-EHAP	There can't be discrimination, I'd report it to: (agency other than EHAP), take legal action
Not Encountered	Never encountered discrimination
Not yet	Agency hasn't told information yet, I have a booklet which explains
No Understanding	Includes incorrect responses and missing information

Based on the assumption that there is more than one institution to which an individual can bring a claim of housing discrimination, a respondent answering with either a EHAP or non-EHAP response was recorded as having a positive equal opportunity index.

## II-D. DEFINITION OF HOUSING QUALITY MEASURES

This section describes the derivation of four housing quality categories from the Housing Evaluation Forms. A fifth category--units which do not meet any minimum criteria--is implicit. For the sake of simplicity of reporting, and to avoid too-small cell sizes, this study has collapsed these five categories into three:

- (1) Fails all quality measures (called "fail low" in the report)
- (2) Low-medium-medium high (called "medium")
- (3) High (called "pass high")

### LOW (minimum)

The dwelling unit passes the minimum quality level if:

1. Plumbing: if the unit has complete plumbing facilities defined as cold and hot piped water, a flush toilet and bathtub or shower and bathroom facilities not shared with another household.
2. Kitchen: if kitchen sink does not require replacement (replacement needed if the sink is rusting and heavily worn; or broken, cracked or leaking; or faucet functions improperly).  
If kitchen has a stove and refrigerator.
3. Heat: if the dwelling unit does not have:  
room heaters without flue or vent, burning gas, oil, kerosene, portable electric room heaters, no heating equipment.
4. Basic Core: if the dwelling unit has a living room, a bathroom, and a kitchen.
5. Roof Structure: roof is not sagging or buckling.
6. Exterior Wall Structure and Surface: Exterior walls do not need replacement for structural reasons (replacement needed if walls are buckling or sagging or have damaged or loose structural members, holes or missing sections).

Exterior walls do not need replacement due to surface defects, defined as badly weathered, worn and unprotected surface, missing sections or excessive cracks or holes.

### MEDIUM

The dwelling unit passes the medium quality level if:

1. It passes all components of the LOW quality level definition.
2. Medium Light and Ventilation: There is a window present in the living room. There is a window present in the kitchen and bathroom or other means of ventilation are provided.
3. Electricity: The living room and kitchen have at least one working outlet and one working wall switch or pull chain.

4. Adequate Exits: If the unit is in a multi-family building, there must be at least two exits from the unit leading to safe and open space at ground level.

MEDIUM HIGH--This quality level corresponds to the program standard used in the Demand Experiment.

The dwelling unit passes the medium high quality level if:

1. It passes all components of the MEDIUM quality level definition.
2. Ceiling Height: The living room, bathroom and kitchen have ceilings of 7 feet high (or higher) in at least half of the room area.
3. Room Structures: Neither the ceilings nor walls in any room in the unit require replacement for structural reasons (replacement needed if walls or ceiling show severe buckling or leaning, damaged, loose, or unstable structural members or evidence of persistent moisture, dry rot, or termite damage).
4. Room Surface: Neither the ceilings nor walls in any room in the unit requires replacement due to surface defects (surface material is loose, contains large holes, or is crumbling and severely damaged).
5. Floor Structure: None of the floors in the unit require replacement for structural reasons (replacement is needed if a floor shows severe buckling, noticeable movement under walking stress, or evidence of persistent moisture, dry rot, or termite damage).
6. Floor Surface: None of the floors in the unit requires replacement or extensive repairs (defined as the presence of large holes or missing parts).
7. Light and Ventilation: If a window is present in the living room, kitchen or bathroom, its area must be at least 10% of the floor area in the room and it must not have badly cracked, broken, or missing panes, moderate window frame damage, loose fit such that water or wind enter the room or other conditions which make it inoperable or in need of repair.

#### HIGH

The dwelling unit passes the high quality level if:

1. It passes all components of the MEDIUM HIGH quality level definition.
2. Window Condition: The living room window and the kitchen and bathroom windows (if present) are operable and airtight, with no broken or cracked panes. The sash is sound, tight and equipped with workable locking devices.
3. Conditions of Walls, Ceilings and Floors: Ceilings do not have an observable sag or slope of structural members or other structural damage indicating need for repairs.

Walls do not have visibly noticeable leaning or buckling. Wall and ceiling surfaces do not show small, shallow holes, large cracks, loose or missing parts or heavily peeling paint or paper.

Floors do not have a visibly noticeable slope or sag, frequent squeaking or minor movement under walking stress. Floor surfaces are not worn or damaged and do not have numerous nicks, dents, scratches or defects.

4. Condition of Exterior Walls: Exterior walls do not show visible leaning, buckling, or sagging of walls or columns or vertical support members needing repair. Wall surfaces do not show minor holes or missing parts or numerous loose areas needing repair.

II-E. ESTIMATE OF HOUSING SUBSTANDARDNESS AMONG THE ELIGIBLE POPULATION

In order to estimate the extent of housing substandardness among the eligible population in the program area, the following standard was applied to a sample of households presumed eligible (on the basis of income and household size eligibility criteria) for a direct cash assistance program. The Census data used was the 1970 1-in-100 Public Use Sample. The standard, as described below, represents a bare minimum based upon presence of a few important attributes. It says little about a unit's quality or condition beyond this.

1. Plumbing: The unit has a flush toilet, a bathtub or a shower for this household only. The unit has hot and cold piped water.
2. Kitchen Facilities: The unit has complete kitchen facilities for this household only.
3. Direct Access: The unit has direct access from outside or through a common hall.
4. Heating: The unit has adequate heating defined as:
  - any type of heat for areas of less than 3000-5500 degree-days<sup>1</sup>
  - any type of heating equipment except fireplace or portable room heaters for areas of 3000-5500 degree-days
  - same definition as preceding except for areas of more than 5550 degree-days; however, if the unit has no central heating and is heated by anything other than gas or electricity, the heating is rated inadequate.

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<sup>1</sup> This is the case in Jacksonville. Source: Zone Map for Heating and Air Conditioning from "Handbook of Air Conditioning and Ventilating," 2nd Edition, Strock, Clifford and Richard L. Coral (eds.), New York: The Industrial Press, 1965.



II-F ESTIMATING THE ELIGIBLE POPULATION

The estimates used in this analysis were derived from two sources: the Census Public Use Sample and the Census Second Count.

Census Public Use Sample

This sample makes available the entire census record of one out of every 100 households. The details incorporated in these individual records make possible a fairly precise determination of a household's eligibility for the housing allowance program and permit an estimate of the number and demographic characteristics of eligible households. These estimates, however, are subject to the following problems:

Comparable Time Period. The Census data were gathered in 1969, whereas the AAE program began operation in 1972. Therefore, the figures are not strictly comparable since some population changes have occurred during this 2-3 year period. However, an attempt was made to allow for this difference by deflating the income eligibility limits of 1972 to 1970 levels. (This involved dividing by 1.097, a factor derived from the Consumer Price Index.)

Adequate Sample Size. Since only one of every 100 households are represented in the sample used, sample size may lead to inaccuracies in estimating the size of small subgroups, such as eligible elderly.

Compatible Definitions. Census and AAE definitions (e.g., for income or accounting period) are not always strictly comparable. For example, Census income figures are based on statistics for the previous year, whereas the AAE agencies calculated income on the basis of anticipated figures for the coming year.

Type of Data Included. The Census data are not sufficiently detailed to allow an eligibility test for use in the AAE program. Eligibility for the AAE program was based on net income and household size, but the Census data do not include information needed to compute net income, such as child-care or work-related expenses. Therefore, the eligibility screen used with the Census data only approximates the AAE eligibility requirements, resulting in some error in calculating the number of those who are actually eligible.

Census Second Count

The data available from the Census Second Count are superior to data available

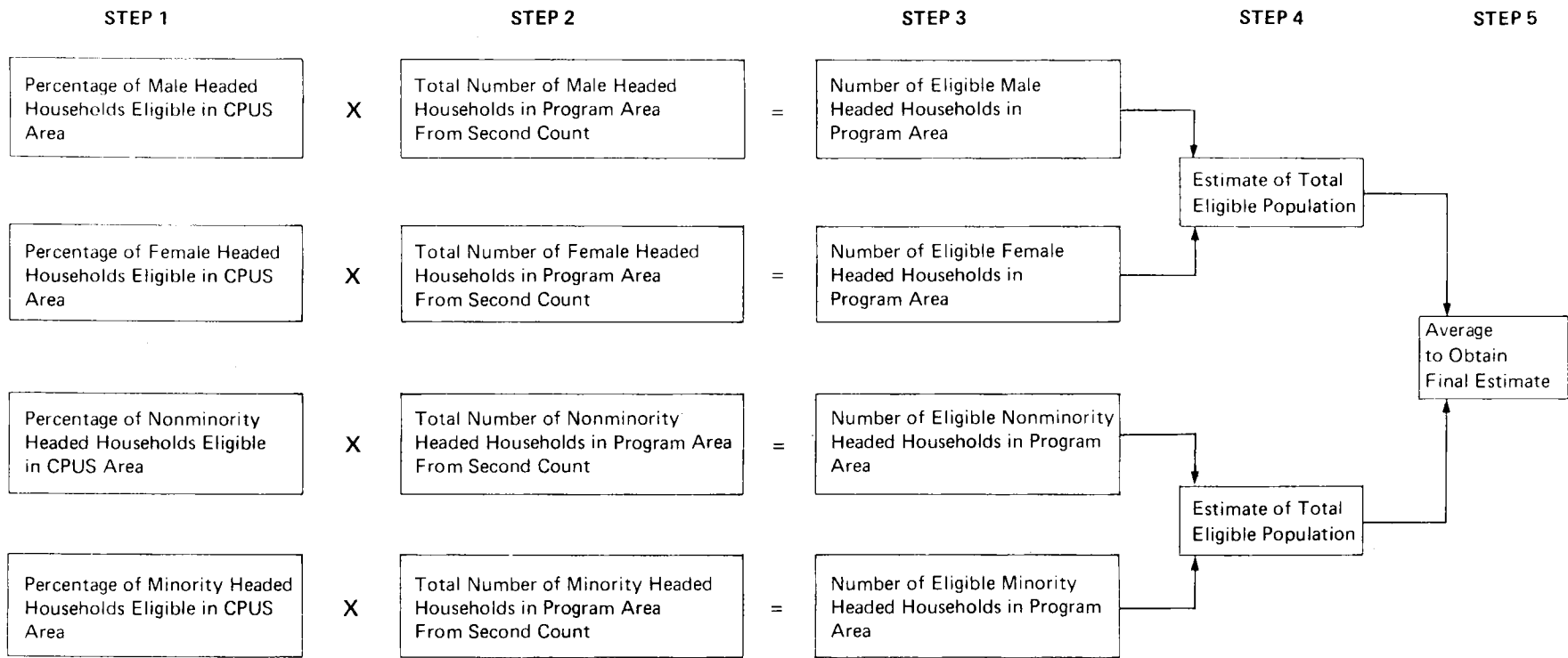
from the Public Use Sample in one way: geographic coverage. It is possible to match the AAE program areas fairly exactly to census geographic divisions, using either groups of counties, SMSA's or groups of census tracts. In this way it is possible to estimate the size and some demographic characteristics (subject to limits on the breakdowns available) of the total population in the program areas.

These two data sources were combined by applying an eligibility rate, derived from the Census Public Use Sample (CPUS) and defined as:

$$\frac{\text{The number of eligible households in the CPUS area}}{\text{The total number of households in the program area}}$$

to the total number of households in the program area, derived from the Census Second Count. These rates were derived separately for the two demographic breakdowns available from Second Count data (sex and minority status) to control for possibly relevant differences in the characteristics of the populations of the CPUS area and the program area (see Figure II-1) and averaged to give a final total figure for the size of the eligible population. Estimates of the percentage of households with male or female and non-minority or minority heads were derived from the estimates in Step 3. All other demographic distributions of the eligible population were taken directly from Public Use Sample estimates.

**Figure II-1**  
**DERIVATION OF ELIGIBLE POPULATION ESTIMATES**





## APPENDIX III

### BACKGROUND INFORMATION ON AGENCY PROCEDURES

#### III-A Relations Between the Agency and Housing Suppliers

Because representatives of the Jacksonville Property Managers Association (PMA) had assured JHUD while the Detailed Plan was being prepared that PMA members would cooperate with the program, the Agency anticipated no serious problems with housing suppliers. The Director met with the PMA in November or December of 1972, when he heard suppliers were concerned about the program's possible influence on racial integration. According to the Detailed Plan, "He was well received and the cooperation of PMA members . . . was assured," so the Director apparently succeeded in his effort "to clear the air" at this meeting. The PMA and the Board of Realtors then helped JHUD conduct a brief market survey. Subsequently, the Agency had no substantive contact with housing suppliers until problems developed at the start of the search period.<sup>1</sup>

Despite the promise of cooperation, enrollees encountered enormous resistance to the program from PMA suppliers, other landlords, and property management firms. The two main objections were the special lease provisions (explained below) and the inspection requirement.

Sometime after the PMA had given its assurance of cooperation, a change in program guidelines took place which required that an approved lease be signed between participant and landlord. While no specific document is required, certain provisions must be included:

the lease must be for one year or more,

the landlord must not discriminate on the basis of race, creed, or national origin with respect to the unit being leased,

Agency approval must be secured in the event of an eviction.

Agency staff, who quickly realized that supplier resistance was a major problem for the program, urged the Director for over a month to do something before he contacted the PMA again, arranging a meeting for early June 1973,

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<sup>1</sup> Observation Logs.

which both he and the incoming Director attended.<sup>1</sup> The outcome was a letter from the PMA requesting three changes in program requirements, to which the JHUD Director agreed with only minor modifications. The changes were:

    fifteen day notification period to evict instead of thirty,  
    automatic Agency approval of eviction requests "if eviction proceedings are based upon nonpayment of rent, destruction of property, or any other substantial breach of written contract,"

    the Codes Division's promise not to enforce rehabilitation of an inspected unit found to be substandard if the enrollee did not move into the unit, unless serious health or safety hazards existed.

Over the summer, the new Director assumed personal responsibility for relations with suppliers beyond routine program explanations, which were handled by services representatives.

Supplier resistance was now seen as the greatest obstacle facing the program, and the situation did not seem to have been improved greatly by the PMA negotiations, although some PMA members were tentatively testing out the new understanding with the Agency. An awareness of the potential of non-PMA suppliers began to grow.

In September, at the Agency's request, the Mayor of Jacksonville intervened by calling a meeting to which Agency and JHUD representatives and housing suppliers of all types, who were suggested by the Agency, were invited. At the session, suppliers' reservations about the lease and inspection clauses were discussed, and the Agency gave further assurances that it would be "as flexible as possible" in handling these matters. Several suppliers later told Abt interviewers that they felt relationships had improved from this point onwards. They found that permission to evict was, in fact, readily given when acceptable grounds were stated, and codes were not enforced if the enrollee did not move in. Representatives for two of the large PMA member firms told interviewers that after the meeting they began accepting leases for enrollees who were already tenants in units they wished to bring into the program, provided the owners did not object and the repairs required were not too expensive.

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<sup>1</sup> The first Director had by this time announced his intention to resign.

### III-B Enrollment Sessions and Participant Services

The Agency offered information and support services to individual participants. At enrollment conferences, specific information was presented to the enrollee; after enrollment, individual conferences with a services representative and group workshops were available. At various times during the ten months allotted for housing searches, the Agency offered legal assistance, transportation, and child care. The Agency later offered individual conferences and group workshops to recipients, but this report describes only those aspects of the information and supportive services which may have had an impact on enrollees searching for housing.

#### 1. Enrollment Sessions

Procedures. After an application form had been completed, the Agency's Eligibility Coordinator made a preliminary determination of eligibility. Those households regarded as eligible were placed in a "pool of eligible applicants" from which random selections were made. Of a total of 1694 eligible applicants, 1035 were ultimately enrolled. Between application and enrollment, two intervening factors might have influenced the mix of enrollees. These are: (1) the Agency's selection procedures, and (2) decisions by selected applicants not to enroll in the program. A comparison of the demographic profiles of applicants and enrollees shows no appreciable differences, indicating that those households enrolled were a representative subset of those that applied.

Each selected household was then assigned to an Agency Services Representative. It was the Agency's stated intention that this assignment would last for the duration of the household's participation in the program, so that the same person would explain the program, guide the household through the necessary procedures and paperwork, and be available to answer questions and follow the household's progress. However, many enrollees were reassigned to different services representatives due to staff turnover (particularly during the latter portion of the search period) and it was not unusual for enrollees to have had contact with three services representatives during this period. Before September two individual conferences were offered to allow the applicant to reconsider his or her level of interest in the program on the basis of information provided at the first session, and to allow the

Agency to complete enrollment. In order to expedite the processing of enrollees, beginning in mid-September the enrollment-related tasks were condensed into one conference. (Thus, about half the total number of enrollees received two conferences, and half--those enrolled after mid-September--received one.) Then, in order to handle the ever-increasing numbers of applicants more efficiently, the Agency began holding group enrollment sessions, attended by a number of participants. On October 29th the Agency implemented a "mass enrollment" procedure, wherein one services representative presented program information to a large number of participants; forms were then completed on an individual basis.

Content of Individual Conferences. Content of enrollment conferences varied somewhat among services representatives and among types of enrollment procedures adopted, but generally covered an explanation of:

the program's nature and purpose,  
amount of subsidy,  
services available to participating households,  
the Agency's grievance procedure.

Participants were informed that they must find standard housing on their own, but no further information regarding housing search or standardness was supposed to be provided at the first conference.

## 2. Post-Enrollment Conferences

All post-enrollment conferences were optional; for many, the information and assistance offered at the enrollment sessions were all they ever received.

### a. Group Workshops

Procedures. Workshops usually were held during the day and at night at the Agency office in the central business district. Three types of workshops were initially offered, but during the final months of the search period, the three were combined into a single presentation (the "3-in-1" workshop), which was offered in addition to the three separate sessions for the rest of the search period.

Attendance at these sessions was at first optional, but a very low attendance rate in May and June occasioned a new policy, beginning July 12, which required any household enrolled after that date to attend at least two work-



shops (or, later, a 3-in-1 workshop) as a condition for a 30-day extension of search time. Enforcement of this policy was left to the discretion of services representatives, who could make exceptions for enrollees they felt were able to search effectively on their own. An average of six workshops was offered monthly. Enrollees were notified of workshop dates by letter.

Workshop Content. Workshops were entitled "Relocation," "Leases, Landlord-Tenant Relationships and Equal Opportunity," and "How to Evaluate Housing." The relocation workshop attempted at first to be a description of Jacksonville neighborhoods to acquaint enrollees with parts of the city unfamiliar to them. The program consisted of a slide presentation and a discussion by a resource person, usually from the Community Renewal Program's relocation section. The concept proved difficult to do in any depth, and was greatly curtailed after the first few presentations, with the focus shifting to a discussion of problems and questions raised by enrollees. Participants who had found units and become recipients were used occasionally to encourage and advise those still searching.

The "Leases, Landlord-Tenant Relationships, and Equal Opportunity" workshop soon became a "Leases and Equal Opportunity" workshop. The landlord-tenant aspect was dropped early on because the subject was considered more appropriate for recipients than for enrollees.

Equal Opportunity Compliance personnel from Area HUD made the first presentations at the workshops. When the Agency in September secured the services of a lawyer, he took over the equal opportunity discussions, which centered around the rights of enrollees not to be discriminated against on the basis of race, religion, or national origin.<sup>1</sup> Enrollees were urged to remember precisely what had been said and done in any instance of suspected discrimination, and to report these to their services representatives. The necessity of sending a white person to inquire about the unit in order to verify racial discrimination was emphasized.

b. Individual Conferences

Since attendance at optional workshops was very low, representatives tried to

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<sup>1</sup> No state or local open housing laws exist. Only violations of the federal law are legally proscribed.

cover similar information in optional individual conferences. Assistance provided ranged from general encouragement to specific help--how to use the search van, how to approach landlords and property managers about leases and inspections, how to arrange for help in cases of suspected discrimination. Discussions of how and where to search for housing ranged from discouraging to enthusiastic in tone. Enrollees were often told, for example, that housing was "tight" in the Urban Core, and that units which complied with the city code were the exception rather than the rule. Black enrollees were often told they might encounter discrimination in some areas of the city, and they should inform the services representative if they suspected this had happened. Some were given the names of owners or property managers with tips on whether or not they had been willing to accept other participants. In several cases, a representative telephoned to alert an enrollee about a vacancy (often one reported by another participant).

### 3. Legal Services

The experiment's guidelines required that the Agency provide access to legal services for enrollees who had encountered possible discrimination, but the Agency's original plan failed to do this. Revised on February 9, 1973, the plan stated that the city's General Counsel's Office would give legal advice and assistance to the Agency, while the Duval County Legal Aid Society would provide legal advice for participants--such services to be donated to the Agency. In May, 1973, however, Legal Aid reportedly stated that such an agreement had not been reached, to their understanding. The misunderstanding was apparently due to faulty communication; Legal Aid reportedly understood that they were only offering to provide legal advice to staff members and to provide other general legal services, but did not intend directly to assist or represent participants in legal actions. Next, the General Counsel's Office declared itself willing to provide services to both Agency and participants, but later withdrew the offer. Another round of negotiations with Legal Aid followed, ending with the city's decision not to use Legal Aid services.

During the period when no legal services were available, incidents of possible discrimination were handled in a hit-or-miss manner. Some allegations were followed up but others were not. One case of alleged discrimination and the threat of a possible suit resulted in a participant's admission to an apartment complex, but no suits charging discrimination were ever filed.

#### 4. Inspection

Participants were advised of the inspection at the enrollment session, and were given a copy of the Agency's Standard Housing Checklist (attached following this section), and an inspection request form at the workshop. They were generally informed that prior to requesting an inspection they should check with the landlord to determine whether he would be willing to let the unit undergo inspection. If the landlord agreed, the participant was told to call the services representative to request an inspection.

The services representative completed the Inspection Request form (attached) and forwarded it to the Codes Division. An inspector was dispatched and upon completing the inspection, filled out the Codes Division Inspection form (also attached).

The participant was then informed as to whether or not the unit had passed or failed; the landlord was notified by the Agency only if such notification had previously been requested.

For the first few months of the housing search period, landlords were required by the Codes Division to make the necessary repairs even if the enrollee did not move into the unit. This policy was then changed to only require compliance if the enrollee became a tenant, in an attempt to dissipate the opposition of property owners to the housing allowance program.

If the unit did not pass inspection the burden was on the enrollee to take the initiative in determining when repairs were finished and then requesting a re-inspection.

The Agency Program Manual contained a provision that would have permitted the establishment of a payments fund for units that were pending rehabilitation. Agency payment checks would be held in such a fund until the unit passed an inspection. However, such a system was never implemented at the Agency.

#### 5. Transportation

The Agency provided a van and driver to enable enrollees to visit units they had learned were available. At first, the van covered one section of the city daily, forcing some enrollees to wait for several days and jeopardizing their chances for success. This method lasted only for one week, when the Agency set up a first-come-first-served transportation system. A trip in

STANDARD HOUSING CHECKLIST  
FOR MINIMUM CODE -- Chapter 906

(please check)  
good      fair      poor

OUTSIDE OF UNIT AND PREMISES:			
<u>General</u> - Housenumber must be visible from street			
1. Check sewer facilities, note condition			
2. Check utility service to unit (such as electric or gas)			
3. Condition of yard space and premises (trash, abandoned vehicles, building materials)			
4. Drainage of yard space			
5. Check garbage cans or bags used for removal of garbage			
EXTERIOR OF HOUSE			
1. Check paint for peeling or chalk-like appearance			
2. Walls must be weathertight and watertight. Check for holes, missing pieces and breakdown of materials			
3. Porches - check floors, ceilings, columns for safety. Check steps, handrails for soundness, normal width and height; check for ability to support normal use.			
4. Check stairs, steps, bannisters and/or handrails for soundness. Must be of normal height and width.			
5. Look for rotted lumber around eaves. (Good sign of a leak)			
6. Roof - if shingles are brittle or curl up, roof must be replaced. Metal roof - check for nails popping out, rust and rotted lumber around eaves.			

	good	fair	poor
7. Doors and door frames - check for soundness, must be weathertight and watertight. Do doors fit frames and have good hardware? Do doors provide easy entrance and exit?			
8. Windows - check for soundness. Must be easily opened and closed. Do they give proper lighting, ventilation? Are they weathertight and watertight?			
9. Screens - required on all windows, outside doors (except units with central air conditioning). Check for proper fitting to keep out rodents, insects, pests.			
10. Watch for termite damage and deterioration of materials in sills, floor supports (leaning or sagging).			
11. Check flue and/or chimney for condition; no loose or broken or missing bricks or materials.			
INTERIOR OF HOUSE			
1. Check ceilings for water stains; ceilings must be seven (7) feet high			
2. Check ceilings, floors, walls for holes, cracks, deteriorating materials			
3. Passageways, halls, doors to outside - check how easy to enter and exit			
4. Lighting - check for adequate lighting inside unit			
5. Bathroom - must be private. Check soundness of door, hardware			
6. Plumbing - must be in good repair: a kitchen sink, a lavatory, a water closet, a tub or shower.			
7. Hot water heater - must be properly installed and vented to the exterior. No gas hot water heater allowed in a bathroom or a sleeping room.			

	good	fair	poor
8. Bathroom floor - check for soundness and waterproofing. (Waterproof paint or tile can be used)			
9. Heating facilities - check for flues, chimney, gas vent or fireplace--are they available for use, adequate and in sound repair?			
10. Electric - must have switch in every room or ceiling or wall type fixture. Must be two wall outlets in every room. Check for proper installation, repair, safeness. Watch for drop cords.			
11. Space - 150 square feet for first occupant, 100 square feet for each additional occupant. Bedrooms - 75 square feet for one occupant, 50 square feet for each occupant sharing a bedroom.			

NOTE: The purpose of the above checklist is to help you determine what may be substandard and to save time requesting inspections of substandard units. It does not eliminate the requirement of inspection by the Codes Enforcement inspectors. They are the only ones who can certify an apartment standard for EHAP. Please see Inspection Procedures. This checklist may also be helpful to you in determining which items still need work if the unit does pass inspection.

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM

CITY OF JACKSONVILLE, FLORIDA HOUSING CODE INSPECTION FORM

Location \_\_\_\_\_ City No. \_\_\_\_\_
Owner \_\_\_\_\_ Date \_\_\_\_\_
Address \_\_\_\_\_
Agent \_\_\_\_\_ Legal Description \_\_\_\_\_
Address \_\_\_\_\_

TOTAL FLOOR AREA \_\_\_\_\_ Sq. Ft. Stories \_\_\_\_\_ Units \_\_\_\_\_

Total Occupancy When Inspected \_\_\_\_\_ White \_\_\_\_\_ Non White \_\_\_\_\_
Total number of occupants permitted by Code for entire building with floor area of habitable rooms as shown.

- ( ) None - Less than 150 sq. ft. ( ) Four persons 450 sq. ft. ( ) Eight persons 750 sq. ft. ( ) Twelve persons 1050 sq. ft.
( ) One person 150 sq. ft. ( ) Five persons 525 sq. ft. ( ) Nine persons 825 sq. ft. ( ) Thirteen persons 1125 sq. ft.
( ) Two persons 250 sq. ft. ( ) Six persons 600 sq. ft. ( ) Ten persons 900 sq. ft. ( ) Fourteen persons 1200 sq. ft.
( ) Three persons 350 sq. ft. ( ) Seven persons 675 sq. ft. ( ) Eleven persons 975 sq. ft. ( ) \_\_\_\_\_ persons \_\_\_\_\_

TYPE OF CONSTRUCTION

- ( ) Wood Frame ( ) Brick & Wood ( ) Concrete Block & Wood ( ) Concrete & Steel ( ) \_\_\_\_\_

VIOLATIONS AND IMPROVEMENTS REQUIRED TO COMPLY WITH HOUSING CODE
(Yes indicates compliance when inspected - No indicates non-compliance when inspected.)

GENERAL CONDITIONS BUILDING AND PREMISES

- Complies YES NO
( ) ( ) Building complies with housing Code
( ) ( ) Building beyond rehabilitation - Demolish
( ) ( ) Potable Water Supply - Install ( )
( ) ( ) Sewer available ( ) Septic Tank ( )
( ) ( ) Connected to sewerage ( ) Septic Tank ( )
( ) ( ) Building served with electricity ( ) Gas ( )
( ) ( ) Premises and yard space
Remove: Litter and trash ( ), Abandoned Vehicle ( )
( ) ( ) Drainage - Correct deficiency in \_\_\_\_\_
( ) ( ) Disposal of sewage
Install ( ), Repair ( ) - Septic tank ( ), Sewer connection( )
( ) ( ) Garbage cans - Provide ( ), Replace ( )
GARAGES AND OUTBUILDINGS
( ) ( ) Garage - Repair ( ), Paint ( ), Demolish ( )
( ) ( ) Outbuilding - Repair ( ), Paint ( ), Demolish ( )
FOUNDATION
( ) ( ) Piers - Repair ( ), Replace ( ), Add Additional ( )
( ) ( ) Floor joists - Repair ( ), Replace ( )
( ) ( ) Sills - Repair ( ), Replace ( )
BUILDING EXTERIOR
( ) ( ) Framing Material - Replace unsound ( ), Repair ( )
( ) ( ) Roofing - Repair ( )
( ) ( ) Sheathing - Repair ( ), Replace ( )
( ) ( ) Rafters - Repair ( ), Replace ( )
( ) ( ) Eaves & Cornice - Repair ( ), Replace ( )
( ) ( ) Flue - Repair ( ), Replace ( )
( ) ( ) Chimney - Repair ( ), Replace ( )
( ) ( ) Wall surfaces - Repair ( )
( ) ( ) Porch Front - Repair Floor ( ), Ceiling ( ), Columns ( )
( ) ( ) Porch Back - Repair Floor ( ), Ceiling ( ), Columns ( )
( ) ( ) Bannister or Handrails - Front ( ), Back ( ), Repair ( )
( ) ( ) Steps or Stairs - Front ( ), Back ( ), Repair ( ), Replace ( )
( ) ( ) Paint - Entire ( ), Repairs ( ), Trim ( )

- Complies YES NO
WINDOWS AND DOORS
( ) ( ) Door Frames - Repair ( ), Replace ( )
( ) ( ) Doors - Repair ( ), Install ( ), Replace ( )
( ) ( ) Screen Doors - Repair ( ), Install ( )
( ) ( ) Window Screens - Repair ( ), Install ( )
( ) ( ) Window Frames - Repair ( ), Replace ( )
( ) ( ) Window Sash - Repair ( ), Replace ( )
( ) ( ) Window Glass - Install ( ), Replace ( ), Glaze ( )
( ) ( ) Window: Required in Bathroom ( )
BUILDING INTERIOR, GENERAL
( ) ( ) Stairs - Repair ( ), Replace ( )
( ) ( ) Bannister or Handrail - Repair ( ), Replace ( )
( ) ( ) Egress: Provide more exits ( ), Hallway inadequate ( )
( ) ( ) Lighting: Inadequate - Public hallway ( ), Stairway ( )

Other remarks or required repairs: \_\_\_\_\_

Inspected by \_\_\_\_\_

VERIFY Adequacy of Water Service with Plumbing Inspection Division
Adequacy of Electric Service with Electric Inspection Division
NOTE All work required (except painting, screens and miscellaneous repairs) shall be done in accordance with applicable City Codes. Building, Plumbing and/or Electrical Permits shall be obtained for all work required hereby and work under such permits shall be given final approval by the Building, Plumbing and/or Electrical Inspector before a Certificate of Occupancy can be issued.

-Minimum Sanitary Facilities Required for Rooming House

Table with 4 columns: Water Closets, Urinals, Lavatories, Bath Tubs or Showers. Rows include Male/Female counts and installation of female urinals.

This Space for Office Use Inspected \_\_\_\_\_ 1st Notice \_\_\_\_\_
Reinspect \_\_\_\_\_ Reinspected \_\_\_\_\_ 2nd Notice \_\_\_\_\_
Reinspect \_\_\_\_\_ Reinspected \_\_\_\_\_ Status: \_\_\_\_\_
Reinspect \_\_\_\_\_ Reinspected \_\_\_\_\_

CERTIFICATE OF OCCUPANCY \_\_\_\_\_ Elect. Final \_\_\_\_\_ Plumb. Finish \_\_\_\_\_
PLACARDED \_\_\_\_\_ VACATED \_\_\_\_\_ WAIVER \_\_\_\_\_ COURT ACTION \_\_\_\_\_

SEE REVERSE SIDE OR ADDITIONAL SHEETS FOR INDIVIDUAL UNITS

HOUSING UNITS

Address \_\_\_\_\_  
 Occupant \_\_\_\_\_  
 Present occupancy W ( ), NW ( ), No. \_\_\_\_\_  
 Habitable Area this unit \_\_\_\_\_ Sq. ft.  
 Permitted occupants \_\_\_\_\_ No. rooms \_\_\_\_\_  
 Complex \_\_\_\_\_  
 Yes No INTERIOR  
 ( ) ( ) Door Repair ( ), Replace ( )  
 ( ) ( ) Ceiling in \_\_\_\_\_ Repair ( ),  
 ( ) ( ) Wall Surfaces \_\_\_\_\_ Repair ( ),  
 ( ) ( ) Floor in \_\_\_\_\_ Repair ( ),  
 PLUMBING  
 ( ) ( ) Kitchen Sink - Install ( ), Repair ( )  
 ( ) ( ) Lavatory - Install ( ), Repair ( ) Add Additional ( )  
 ( ) ( ) Toilet - Install ( ), Repair ( ) Add Additional ( )  
 ( ) ( ) Tub or Shower - Install ( ), Repair ( ) Add Additional ( )  
 ( ) ( ) Hot Water Heater - Install ( ), Repair ( ) Inadequate ( )  
 ( ) ( ) Bathroom Floor - Waterproof ( ) Repair ( )  
 HEATING  
 ( ) ( ) Flue, chimney, gas vent or fireplace - Install ( )  
 Repair: Flue ( ), Chimney ( ), Vent ( ), Fireplace ( )  
 Replace: Flue ( ), Chimney ( ), Vent ( ), Fireplace ( )  
 ELECTRICAL  
 ( ) ( ) Fixtures, Switches & Outlets  
 Fixture in \_\_\_\_\_  
 Repair ( ), Replace ( ), Install ( )  
 Wall Switch in \_\_\_\_\_  
 Repair ( ), Replace ( ), Install ( )  
 Wall Outlet in \_\_\_\_\_  
 Repair ( ), Replace ( ), Install ( )  
 Other remarks or required repairs \_\_\_\_\_

HOUSING UNITS

Address \_\_\_\_\_  
 Occupant \_\_\_\_\_  
 Present occupancy W ( ), NW ( ), No. \_\_\_\_\_  
 Habitable Area this unit \_\_\_\_\_ Sq. ft.  
 Permitted occupants \_\_\_\_\_ No. rooms \_\_\_\_\_  
 Complex \_\_\_\_\_  
 Yes No INTERIOR  
 ( ) ( ) Door Repair ( ), Replace ( )  
 ( ) ( ) Ceiling in \_\_\_\_\_ Repair ( ),  
 ( ) ( ) Wall Surfaces \_\_\_\_\_ Repair ( ),  
 ( ) ( ) Floor in \_\_\_\_\_ Repair ( ),  
 PLUMBING  
 ( ) ( ) Kitchen Sink - Install ( ), Repair ( )  
 ( ) ( ) Lavatory - Install ( ), Repair ( ) Add Additional ( )  
 ( ) ( ) Toilet - Install ( ), Repair ( ) Add Additional ( )  
 ( ) ( ) Tub or Shower - Install ( ), Repair ( ) Add Additional ( )  
 ( ) ( ) Hot Water Heater - Install ( ), Repair ( ) Inadequate ( )  
 ( ) ( ) Bathroom Floor - Waterproof ( ) Repair ( )  
 HEATING  
 ( ) ( ) Flue, chimney, gas vent or fireplace - Install ( )  
 Repair: Flue ( ), Chimney ( ), Vent ( ), Fireplace ( )  
 Replace: Flue ( ), Chimney ( ), Vent ( ), Fireplace ( )  
 ELECTRICAL  
 ( ) ( ) Fixtures, Switches & Outlets  
 Fixture in \_\_\_\_\_  
 Repair ( ), Replace ( ), Install ( )  
 Wall Switch in \_\_\_\_\_  
 Repair ( ), Replace ( ), Install ( )  
 Wall Outlet in \_\_\_\_\_  
 Repair ( ), Replace ( ), Install ( )  
 Other remarks or required repairs \_\_\_\_\_

ABBREVIATIONS: Living Room - L/R, Kitchen - Kit  
Bedroom - B/R, Dining Room - D/R

HOUSING UNITS

Address \_\_\_\_\_  
 Occupant \_\_\_\_\_  
 Present occupancy W ( ), NW ( ), No. \_\_\_\_\_  
 Habitable Area this unit \_\_\_\_\_ Sq. ft.  
 Permitted occupants \_\_\_\_\_ No. rooms \_\_\_\_\_  
 Complex \_\_\_\_\_  
 Yes No INTERIOR  
 ( ) ( ) Door Repair ( ), Replace ( )  
 ( ) ( ) Ceiling in \_\_\_\_\_ Repair ( ),  
 ( ) ( ) Wall Surfaces \_\_\_\_\_ Repair ( ),  
 ( ) ( ) Floor in \_\_\_\_\_ Repair ( ),  
 PLUMBING  
 ( ) ( ) Kitchen Sink - Install ( ), Repair ( )  
 ( ) ( ) Lavatory - Install ( ), Repair ( ) Add Additional ( )  
 ( ) ( ) Toilet - Install ( ), Repair ( ) Add Additional ( )  
 ( ) ( ) Tub or Shower - Install ( ), Repair ( ) Add Additional ( )  
 ( ) ( ) Hot Water Heater - Install ( ), Repair ( ) Inadequate ( )  
 ( ) ( ) Bathroom Floor - Waterproof ( ) Repair ( )  
 HEATING  
 ( ) ( ) Flue, chimney, gas vent or fireplace - Install ( )  
 Repair: Flue ( ), Chimney ( ), Vent ( ), Fireplace ( )  
 Replace: Flue ( ), Chimney ( ), Vent ( ), Fireplace ( )  
 ELECTRICAL  
 ( ) ( ) Fixtures, Switches & Outlets  
 Fixture in \_\_\_\_\_  
 Repair ( ), Replace ( ), Install ( )  
 Wall Switch in \_\_\_\_\_  
 Repair ( ), Replace ( ), Install ( )  
 Wall Outlet in \_\_\_\_\_  
 Repair ( ), Replace ( ), Install ( )  
 Other remarks or required repairs \_\_\_\_\_

HOUSING UNITS

Address \_\_\_\_\_  
 Occupant \_\_\_\_\_  
 Present occupancy W ( ), NW ( ), No. \_\_\_\_\_  
 Habitable Area this unit \_\_\_\_\_ Sq. ft.  
 Permitted occupants \_\_\_\_\_ No. rooms \_\_\_\_\_  
 Complex \_\_\_\_\_  
 Yes No INTERIOR  
 ( ) ( ) Door Repair ( ), Replace ( )  
 ( ) ( ) Ceiling in \_\_\_\_\_ Repair ( ),  
 ( ) ( ) Wall Surfaces \_\_\_\_\_ Repair ( ),  
 ( ) ( ) Floor in \_\_\_\_\_ Repair ( ),  
 PLUMBING  
 ( ) ( ) Kitchen Sink - Install ( ), Repair ( )  
 ( ) ( ) Lavatory - Install ( ), Repair ( ) Add Additional ( )  
 ( ) ( ) Toilet - Install ( ), Repair ( ) Add Additional ( )  
 ( ) ( ) Tub or Shower - Install ( ), Repair ( ) Add Additional ( )  
 ( ) ( ) Hot Water Heater - Install ( ), Repair ( ) Inadequate ( )  
 ( ) ( ) Bathroom Floor - Waterproof ( ) Repair ( )  
 HEATING  
 ( ) ( ) Flue, chimney, gas vent or fireplace - Install ( )  
 Repair: Flue ( ), Chimney ( ), Vent ( ), Fireplace ( )  
 Replace: Flue ( ), Chimney ( ), Vent ( ), Fireplace ( )  
 ELECTRICAL  
 ( ) ( ) Fixtures, Switches & Outlets  
 Fixture in \_\_\_\_\_  
 Repair ( ), Replace ( ), Install ( )  
 Wall Switch in \_\_\_\_\_  
 Repair ( ), Replace ( ), Install ( )  
 Wall Outlet in \_\_\_\_\_  
 Repair ( ), Replace ( ), Install ( )  
 Other remarks or required repairs \_\_\_\_\_



EHAP INSPECTION REQUEST

DATE \_\_\_\_\_

ADDRESS OF UNIT \_\_\_\_\_

TO BE INSPECTED \_\_\_\_\_

APT. NO. \_\_\_\_\_

EHAP Participant's Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Is the Unit presently occupied? \_\_\_\_\_ Yes \_\_\_\_\_ No

Name of Present Occupant \_\_\_\_\_

Phone \_\_\_\_\_

Name of Owner or Agent \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

EHAP Services Representative \_\_\_\_\_

-----  
COMPLIES: YES \_\_\_\_\_ NO \_\_\_\_\_

INSPECTOR \_\_\_\_\_

DATE \_\_\_\_\_

FOLLOW UP:

the van could be scheduled on demand, and the Counselling Coordinator tried to devise a route to accommodate everyone needing this service on a given day. Enrollees often wanted to cruise neighborhoods to look for "For Rent" signs; this was discouraged by the Agency as it was believed to be ineffective, but it sometimes occurred. The van was either disabled or lacked a driver for at least a quarter of the search period, and, even when running, it was little used.

6. Child Care

Child care was provided at the Agency during afternoon office hours and in the evening for those attending conferences and workshops or using the van. The child care staff initially consisted of three Neighborhood Youth Corps volunteers, but because so few people used the service, only one was kept on during the latter stage of the search period.

7. Listing of Available Units

Although the Agency asked suppliers to inform it of vacant units, this list was not originally posted because, in the Director's opinion, there were so few units the Agency might seem to be directing enrollees to specific suppliers. After the Directorship changed, the list was posted, and although it never contained many listings, some suppliers offered several units.

## APPENDIX IV

### COMPARISONS OF JACKSONVILLE WITH TWO OTHER AGENCIES IN THE EXPERIMENT

This appendix presents a comparison of the Jacksonville achieved profile with achieved profiles in two other Housing Allowance Experiments: Durham North Carolina and Peoria, Illinois. The two socio-economic characteristics presented here, income and race, are the most relevant to this study.

Tables IV-1, IV-3 and IV-5 present the income distribution of participants for Application, Enrollment and Recipient status. Table IV-2, IV-4 and IV-6 show the breakdown of the same figures by race. The applicant and enrollee profiles by race are very similar in Jacksonville and Durham. Peoria has a smaller proportion of black applicants and enrollees. The profile of enrollees in Jacksonville reflects almost exactly the profile of applicants. Peoria and Durham show a small alteration of this profile through a slight decrease in the proportion of black enrollees (27 percent to 22 percent in Peoria, and 69 percent to 64 percent in Durham). Durham's profile of recipients, in turn, reflects almost exactly its enrollee profile. Peoria shows a 4 percent decrease for blacks and Jacksonville a 22 percent decrease. These declines are explained by the "success rates" (i.e., the percentage of enrollees who reached the status of recipients) of enrollees presented in Table IV-8. Durham shows exactly the same rate for blacks and whites while Peoria shows 69 percent for whites and 51 percent for blacks. Jacksonville shows the greatest discrepancy with 54 percent for whites and 21 percent for blacks. (It will be interesting in future reports to analyze these differential "success rates" and assess similarities and differences to the Jacksonville situation.)<sup>1</sup>

Table IV-9 presents the distribution of recipients among moving status categories by race for each of the three sites. The proportion of movers is higher among black recipients than white recipients for all three sites: 72 percent for blacks and 52 percent for whites in Jacksonville; 54 percent for blacks and 34 percent for whites in Durham; 54 percent for blacks and 37 percent for whites in Peoria. The incidence of rehabilitation is slightly higher for white recipients in the three sites.

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<sup>1</sup> This analysis will be presented primarily in the reports on Participant Services and Inspections scheduled for completion in late 1976.

Especially striking in Table IV-9 is the very low percentage of black recipients in Jacksonville who stayed in their original units without rehabilitation (9 percent, as compared with 38 percent of blacks in Durham and 42 percent in Peoria). This figure reflects both the low quality of housing occupied by blacks and the greater preference for moving which they expressed. The 9 percent figure itself is not unprecedented: the comparable figure in Tulsa is 8 percent. In Tulsa, however, it seems more likely that it results from a combination of low housing quality, more rehabilitation and repair, and relative ease of moving; this last factor is a major difference between the Tulsa and Jacksonville situations.

Finally, comparison of income profiles for applicants, enrollees and recipients at the three sites (Tables IV-1, IV-3 and IV-5) does not indicate significant differences.

TABLE IV-1

## NUMBER AND PERCENTAGE OF ELIGIBLE APPLICANTS BY NET INCOME CATEGORY

Site	\$0-1,999		\$2-2,999		\$3-4,999		\$5-14,999		TOTAL	
	No.	%	No.	%	No.	%	No.	%	No.	%
Jacksonville	963	57 %	272	16 %	369	22 %	89	5 %	1,693	100 %
Durham	628	51	175	14	322	26	105	9	1,230	100
Peoria	796	39	460	22	493	24	314	15	2,063	100

Source: AAE Application Forms

TABLE IV-2

## NUMBER AND PERCENTAGE OF ELIGIBLE APPLICANTS BY RACE

Site	White		Black		Other		TOTAL	
	No.	%	No.	%	No.	%	No.	%
Jacksonville	564	33 %	1,118	66 %	11	1 %	1,693	100 %
Durham	380	31	848	69	2	-	1,230	100
Peoria	1,482	72	550	27	31	2	2,063	100

Source: AAE Application Forms

TABLE IV-3

## NUMBER AND PERCENTAGE OF ENROLLEES BY NET INCOME CATEGORY

Site	\$0-1,999		\$2-2,999		\$3-4,999		\$5-14,999		TOTAL	
	No.	%	No.	%	No.	%	No.	%	No.	%
Jacksonville	578	56%	172	17%	245	24%	40	4%	1,035	100%
Durham	330	45	111	15	222	30	69	9	732	100
Peoria	506	35	373	26	362	25	204	14	1,445	100

Source: AAE Enrollment and Certification Forms

TABLE IV-4

## NUMBER AND PERCENTAGE OF ENROLLEES BY RACE

Site	White		Blace		Other		TOTAL	
	No.	%	No.	%	No.	%	No.	%
Jacksonville <sup>a</sup>	347	34%	677	65%	11	1%	1,035	100%
Durham	265	36	465	64	2	-	732	100
Peoria	1,098	76	323	22	24	2	1,445	100

Source: AAE Enrollment and Application Forms

<sup>a</sup> 1 Missing Observation

TABLE IV-5

## NUMBER AND PERCENTAGE OF RECIPIENTS BY NET INCOME CATEGORY

Site	\$0-1,999		\$2-2,999		\$3-4,999		\$5-14,999		TOTAL	
	No.	%	No.	%	No.	%	No.	%	No.	%
Jacksonville	209	62%	50	15%	71	21%	8	2%	338	100%
Durham	252	49	79	15	148	29	38	7	517	100
Peoria	355	38	244	26	235	25	100	11	934	100

Source: AAE Payments Initiation and Certification Forms

TABLE IV-6

## NUMBER AND PERCENTAGE OF RECIPIENTS BY RACE

Site	White		Black		Other		Total	
	No.	%	No.	%	No.	%	No.	%
Jacksonville	186	55%	145	43%	7	2%	338	100%
Durham	187	36	329	64	1	-	517	100
Peoria	753	81	166	18	15	1	934	100

Source: AAE Payments Initiation and Application Forms

TABLE IV-7

## PERCENTAGE OF ENROLLEES BECOMING RECIPIENTS BY NET INCOME CATEGORY

Site	\$0-1,999	\$2-2,999	\$3-4,999	\$5-14,999	OVERALL
Jacksonville	36%	29%	29%	20%	33%
Durham	76%	71%	66%	55%	71%
Peoria	70%	65%	65%	49%	65%

Source: AAE Enrollment, Certification, and Payments Initiation Forms

TABLE IV-8

## PERCENTAGE OF ENROLLEES BECOMING RECIPIENTS BY RACE

Site	White	Black	Other	OVERALL
Jacksonville	54%	21%	64%	33%
Durham	71%	71%	50%	71%
Peoria	69%	51%	63%	65%

Source: AAE Application, Enrollment, and Payments Initiation Forms



TABLE IV-9  
NUMBER AND PERCENTAGE OF RECIPIENTS BY MOVING STATUS AND RACE

SITE	WHITE			BLACK			OTHER			TOTAL		
	Stayed with Rehab # %	Stayed without Rehab # %	Moved # %	Stayed with Rehab # %	Stayed without Rehab # %	Moved # %	Stayed with Rehab # %	Stayed without Rehab # %	Moved # %	Stayed with Rehab # %	Stayed without Rehab # %	Moved # %
JACKSON-VILLE	43 23%	46 25%	97 52%	27 19%	13 9%	105 72%	0 --	3 --	4 --	70 21%	62 18%	206 61%
DURHAM	17 9	106 57	64 34	27 8	124 38	178 54	0 --	1 --	0 --	44 9	231 45	242 47
PEORIA	27 4	449 60	277 37	7 4	69 42	90 54	0 --	6 --	9 --	34 4	524 56	376 40

Source: AAE Application and Payments Initiation Forms





1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20

## APPENDIX V

### TERMINEE CASE STUDIES

The following two case studies have been prepared on the basis of in-depth interviews conducted by the Abt Associates Inc. on-site observer in Jacksonville. The names used are pseudonyms. The two studies are presented as a supplement to the analysis contained in the body of the report. Their primary function is to add a "flesh and blood" dimension to the analysis, and to show how some of the problems which the report describes in general terms manifested themselves in the lives of specific enrollees. The two studies are both of black households, and illustrate some typical problems encountered by blacks in the program in Jacksonville, especially problems related to: (1) little previous experience with the middle-class submarket in which most standard units were to be found, (2) hesitancy to "push" suppliers about rehabilitation or possible exclusionary tactics, (3) little contact with the Agency, and (4) little encouragement from the suppliers with whom they were in contact (most of whom were professional property managers, or rental agents.)

#### Eleanor Tanner

##### I

About a month before she enrolled in the Experimental Housing Allowance Program, Eleanor Tanner and her 18-month-old son moved from her mother's home for the first time. Eleanor, 27 and unmarried, went to live with a married younger sister after her mother suffered a heart attack. This was a temporary move, and her enrollment in the program was Eleanor's first attempt to find a place of her own.

Eleanor has lived in Jacksonville all her life, most of that time with her mother in Moncrief, a predominantly black area northeast of the city center. Her sister's home in Ribault, where Eleanor now lives, is north of Moncrief. Ribault is, for the most part, a considerable improvement over Eleanor's previous living conditions. Ribault homes are generally owned rather than rented, and the community is neat and comfortable looking. The area is racially integrated. Her sister's three-bedroom home provides adequate room for Eleanor and her son, but the sister is expecting her first child in May, and Eleanor hopes to have found a place of her own by then.

A high school graduate, Eleanor has worked as a nurse's aide at a local hospital for the past three years. Because she is on call a good deal of the time, her work schedule is irregular, and she is frequently asked to work overtime. This has added to her difficulty in finding a house. Had she found an acceptable unit, Eleanor's income of approximately \$350 a month would have qualified her for a program payment of \$52 monthly.

Eleanor first heard about the program from friends at work, although none of them had actually applied. Eager for her own home, particularly after learning that her sister was pregnant and would want the extra bedroom now occupied by her son, she applied to the program on October 22, 1973 and was enrolled two weeks later.

Eleanor had a pretty good idea of the kind of place she wanted, preferring an apartment to a house, primarily for the security of living near other people. A stove and a refrigerator would have to be furnished with the apartment, and two bedrooms would be adequate. She wanted a place with middle-aged tenants rather than "young people that's rowdy."

Although she said location was not an important consideration in her housing search, she did want to be near her babysitter who lived in northeastern Jacksonville. For this reason, she confined most of her housing search to the predominantly black areas north of the urban core. Toward the end of her search period, however, Eleanor started looking elsewhere and contacted several landlords and property managers on the south side.

Eleanor's approach to locating a unit relied on leads provided by friends, newspaper advertisements, and later, calls to property managers listed in the telephone book. Her friends, mostly people she worked with at the hospital, sometimes told her of a possible vacancy which she would follow up with a phone call. She normally called from work, during breaks, but her schedule, she claims, made it difficult for her to spend a great deal of time looking for a place to live. Most actual contact with landlords occurred on Saturday afternoons.

In phoning landlords and apartment managers, Eleanor always identified herself as a program participant. Most of the people she talked with said they "didn't go along with the program," and in these cases she did not pursue

the matter. Nearly all the property managers she talked to had heard of the program, and while a few said they cooperated with the Agency, they had no vacancies at the time.

During the first two program interviews Eleanor said she had encountered no racial discrimination in her housing search, but by the time of her final interview, after she had been terminated from the program, she was no longer certain this was true. She had encountered situations where she knew an apartment complex had vacancies (either because a friend had told her so or because she had visited the complex and seen empty units), but where she was told that there were no vacancies or that deposits had already been made on vacant units. Most of the units she investigated already had black tenants, and in almost all cases, Eleanor felt the real issue was the special lease provisions required of program participants.

Two of the apartment complexes she contacted offered, for a \$15 fee, to put Eleanor on a waiting list. She declined, partly because of the cost and partly because she felt she could not afford to wait for a place if she was going to stay in the program. Eleanor contacted "about 20 or 25" apartment managers during her housing search and visited "four or five" complexes. She noted, however, that many of the apartments she was interested in were managed by the same agency.

"I would check on this apartment and I would see that it was the same phone number as I had just called," she said. "I would call the number, and it would be the same woman I had talked to before. She would tell me what she told me before."

In these cases (about eight), Eleanor was talking to a secretary for one of the larger property managers in Jacksonville. Each time, she was told the "apartment" did not accept program participants.

Eleanor's housing search efforts were periodic. She "tried hard" when she was first enrolled in the program, but then appears to have lost interest for a while. Another major effort occurred after she attended a workshop on November 28, 1973. Although she later asked for and got an extension on January 6, 1974, she seems to have lost interest again until the latter part of the period, when she resumed her search (perhaps partly as a result of the first interview in January). Still she had no success.

Despite her termination on February 6, 1974, Eleanor is still looking for an apartment, planning to be out of her sister's house before May. While no longer under the possible constraint of being a program participant, Eleanor now must confront the fact that she can no longer afford many of the units she looked at when she could count on a program subsidy. An apartment she found during the first week of March turned out to be too expensive, and she has not followed up several recent leads from friends because they are "new apartments and I can't afford them." She is now considering going to a local rental referral agency, which will charge her a fee and, presumably, provide her with a list of available units in her price range.

## II

Generally, Eleanor felt the Agency was "helpful." Even after her termination, she said she felt the program was good, although she wished there had been some way to gain the confidence of property managers. It might have been helpful, she felt, if the Agency had arranged to make payments directly to landlords rather than to participants.

Never having been in a public assistance program before, Eleanor has no way to compare the Agency with similar organizations. She feels Agency staff were "polite" to her and she appears to have an adequate understanding of the program. (Several times during interviews she noted that part of "the experiment" was to see if people who needed housing could learn to find their own. That was why, she felt, the Agency could not actively help a participant look for an apartment.)

Eleanor often called the Agency from work to clarify program requirements such as special lease provisions, her payment, and advances for rent deposits. She noted she could not always reach her services representative, but that someone else would always be willing to try to help her with problems.

She never mentioned that she had three different services representatives during her 90 days with the program. Her strongest contact with the Agency was with her last representative, and she could not remember the names of the others. Eleanor herself initiated nearly all her contacts with the Agency, except for routine letters notifying her of workshops and of the



end of her housing search period. She did not ask the Agency to help her find a unit and did not discuss particular problems such as lack of cooperation from many property managers. Once, on the night she attended a workshop, Eleanor checked the listings the Agency had posted, but she says she did not find any units that fit her needs.

Eleanor's last services representative, in preparing her termination report, noted:

"Participant enrolled on 11/06/73. Attended the 3-in-1 workshop and received an extension. Was terminated on 02/06/74. Very little contact."

### III

Many factors must be considered in reviewing Eleanor Tanner's experience with the program. It appears that she had little free time to devote to a housing search. Although she had no previous dealings with assistance agencies, she seems to have understood the program fairly well. Her failure to become a recipient resulted in part from three factors: her lack of experience in looking for a place to live, the uncooperativeness of the suppliers with whom she dealt, and her fear of asking for an inspection.

Eleanor was particular about the kind of place she wanted, yet her expectations seem to have fallen well within the range of most available housing in Jacksonville--namely, the newer apartment complexes. Unfortunately, most of these are situated on the south side, where Eleanor looked only during the last couple of weeks of her search period. In addition, as Eleanor discovered, many of these complexes are operated by property managers who have not wanted to encourage program participation.

Although she sometimes seems to have lost interest in the program, Eleanor several times made real efforts to try to find an apartment. As with some other participants, looking for a place to live was not simply a matter of finding better living conditions, but a move necessitated by other factors--in Eleanor's case, the need to make way for her sister's first child. The seriousness of her intent is in some part indicated by the fact that although she is no longer a participant, she is still looking for an apartment. During the last interview, Eleanor expressed disappointment that she would not be able to benefit from the program. She is now having to rethink her strategy and is looking for less expensive housing.



## Alice Dennis

### I

Alice Dennis is 20 and lives with her mother in Springfield, a racially mixed neighborhood northwest of the urban core of Jacksonville. Because of her eight-month old boy and low grant income, Alice qualified for a fairly large program payment. Had she found an acceptable place to live, Alice would have left her mother's home for the first time in her life. This fact is significant in following her case study, since like many other participants in Jacksonville, Alice has had no experience in looking for or maintaining a home of her own.

Springfield is an area of older, mostly two-story wood-frame houses. Many are in poor condition and, like the building Alice's mother occupies, have been converted from single to two- and three-family dwellings. The neighborhood is racially mixed, although Alice's block is predominantly black. The houses have small yards, many of them fenced; the streets are lined with large shade trees; and the community seems quiet and peaceful. Alice confirms this. "Sometimes there are disputes," she says, "but they get settled right away." She has several friends in the neighborhood and is active in the church choir.

Alice lives about a mile and a half from the city center, the nearest major shopping area, although there are a few stores in her vicinity. When she began looking for a place to live, Springfield was Alice's first choice, and she spent much of her effort trying to find housing near her mother.

A high-school graduate, Alice has had three jobs since leaving school. First, she worked as a nurse's aide at the Duval County Medical Center, then she became a store clerk, and finally she was a waitress for three months before she became pregnant and quit. She has not been employed since. When her son was born, she qualified for Aid to Families with Dependent Children and now receives \$61 a month in grant income. Out of this, Alice pays her mother \$20 toward the rent, with another \$10.52 going to an insurance policy for her son. She has no other regular financial commitments.

Alice has lived all her life in Jacksonville. The farthest she has ever traveled has been to Atlanta, Georgia, where she visited relatives. Prior to moving to the Springfield house three years ago, Alice, her mother, and a younger brother lived for seven years at Washington Heights, a predominantly

black housing complex in the Moncrief area. Washington Heights was a "bad neighborhood" and Alice's mother was anxious to move when her sister found the two-family home in Springfield. Alice's aunt now occupies the second floor, and Alice and her mother rent the first.

There are seven rooms, three of them bedrooms, on the first floor. Alice shares a bedroom with her son, and her mother and 15-year-old brother each have a room. An older brother who has been in prison for about a year is due for release soon, but Alice does not know whether he will come to live with them or not.

## II

Alice applied to the program on October 9, 1973. Although she had heard about the program through a mailing, she did not understand the card she received and considered applying only after a friend who had done so told her about it. Her mother was also interested in the program, and they went to the Agency together, Alice intending to look for a place of her own, her mother wishing to stay in her home. Both qualified for the program, completing the second enrollment conference on November 6, 1973.

Ernestine, Alice's mother, is 52 and has an annual earned and grant income of \$2,784. She was certified as eligible for a payment of \$66 a month. Her present rent for the Springfield house is \$50 a month. At Ernestine's request, the Agency arranged for an inspection, but when the inspector told her the landlord would have to make repairs and her rent would probably increase as a result, Ernestine "became discouraged." She had not told her landlord she was having the unit inspected, and doubted he would make the necessary repairs. She was also afraid that if the rent was substantially increased, she might end up paying more rent under the program than she now pays. Considering Alice's contribution, Ernestine's present rent is only \$30 a month, but she decided she was better off where she was and did not discuss the matter with her landlord. Neither did she inform her services representative of her decision. She was routinely terminated at the end of the normal 60-day search period.

Alice qualified for a payment of \$101 a month. When she enrolled, she thought she knew of a place in her neighborhood where she could move, but she too was discouraged when her mother's house failed to pass inspection. The unit she

had in mind was not, in her opinion, in any better condition. She did not contact the landlord to tell him about the program or to ask if he would be interested in repairing the unit.

Throughout the search period, Alice's preference was for a small apartment with two bedrooms. Since she had no income for purchasing appliances, a stove and refrigerator would have to be furnished. She wanted "some kind of heating," and air-conditioning if she could find it.

During the first 60 days of her search, Alice appears to have been handicapped in two respects. In the first place, she confined her search to the immediate neighborhood, partly by preference for that area, and partly because she wanted to stay near her mother. Secondly, she was reluctant to ask a landlord if he would agree to having his unit inspected and to making any necessary repairs. Since the vacancies she did find in Springfield were in poor condition, she did not pursue them. She was looking for an apartment that would, in her judgment, pass inspection without repairs.

For the most part, Alice's friends were sources of housing information. At the beginning of her 60-day search period, she looked at three or four apartments that had been suggested by friends, but she felt none of them would pass inspection. Toward the end of the 60 days, she paid a fee to a local housing referral agency and received a list of "five or six" apartments. She looked at all of these, but some were already rented and the others, she felt, would not pass inspection. Alice did not identify herself to landlords as a program participant.

During this time, Alice had little contact with the Agency. Toward the end of the first 60 days, a letter from her services representative notified her that she would have to attend two workshops or a 3-in-1 session if she wanted an extension. She says the 3-in-1 workshop she attended on December 13, 1973, was "very nice" and that she "learned a lot through it," but she has difficulty remembering much about the content of the session, except that she "learned a lot about the inspection." She remembers that pictures of houses that did not pass inspection were shown.

Alice's services representative gave her an extension on January 6, 1974. By that time, she had begun to change her approach in looking for a place and was willing to go farther afield. Transportation posed a problem because

she had no car and would have to rely on bus service to reach outlying areas, a major expense on her income. She knew the Agency had a van, but she "didn't understand how it was used." For these reasons, Alice relied mainly on telephone contacts. At first she tried a few newspaper advertisements, then she began to call property managers listed in the phone book.

Despite her attendance at a housing workshop, Alice still felt she had to find an apartment that would pass inspection without first being repaired. When calling property managers, she now identified herself as a program participant and "asked if they had places that would pass the housing inspection code." She called "all those people." (At one point Alice showed the interviewer her phone book, where she had underlined the names of about 20 Jacksonville property managers she had called.)

Alice says that all but one of the people she called either responded negatively to her request or said they "didn't handle EHAP clients." One property manager who did deal with participants "was very nice but said he didn't have any units right then." Alice continued calling property managers during the first weeks of her extension, and says by this time she was willing to move anywhere, even "across the water" to the predominantly white neighborhoods in Arlington. She confined her search in this area, however, to checking on a few apartments where friends lived. There were no vacancies.

Toward the end of her extension, Alice decided she would try to go to college. She called her services representative and asked to be terminated, saying she would stay with her mother if she returned to school. Her representative maintained her until the end of her extension and then terminated her routinely. Rather mysteriously, however, Alice applied for public housing at about this time. At her last interview, held two days after she was terminated, Alice said she was planning to try to enroll in a business course at Edward Waters College. She would probably stay with her mother, but said she would move to public housing if there was a vacancy.

### III

During the first interview, Alice said, "I like the program." She said her services representative was helpful and "treats me nice," and claimed she had no problems with the Agency, comparing this relationship favorably with the way she was treated by the Division of Family Services. She says she

understood the program well, including the instructions she received during enrollment, and that the workshop was helpful.

Contact with the Agency was minimal during the early part of Alice's housing search. When she received a letter informing her that her 60-day time allotment was nearly over, she called her services representative "to see about getting an extension" and was told she would have to attend workshops. Alice's representative contacted her a couple of times. One call suggested that Alice come in to look at the listings on the Agency bulletin board, but Alice did not go. Another call was in conjunction with the Observation Study of Housing Search Efforts conducted by Abt during January, 1974 to "set up a date to ride with someone to go with me." Alice initially agreed to this request but called back to decline. A few days later she called her representative and told her she wanted to be terminated from the program.

Alice's representative feels "she looked real hard" for a place to live. Her February 6 termination report reads:

"\_\_\_\_\_ was living with her mother. She actively looked for housing. She attended 3-in-1 workshop for a 30-day extension. Near the end of her 90 days, she called to say she had decided to go back to school. She was going to continue living with her mother. Some counseling involved. She attended a 3-in-1 workshop."

#### IV

While Alice Dennis did not do everything she might have done to find a place to live, it is possible she did almost everything she knew how to do. As noted earlier, Alice had no previous experience in looking for a home. In addition, it appears that Alice's mother was of little or no help after she herself decided not to continue. Perhaps her mother might have even discouraged Alice, preferring that her daughter stay home and help with the rent.

Alice's search was hampered by her insistence on looking for a unit that would pass inspection without repairs. Her feeling that finding such a unit was the only way she could stay in the program might have been partly a misunderstanding of how the program operated. Perhaps she was also afraid, especially at the beginning of her search, to confront landlords. The revelation that extensive repairs would be necessary before her mother's house would pass inspection no doubt discouraged Alice even more. Both

Alice and her mother seemed to feel that most landlords would not be willing to make repairs.

Although she claims she encountered no discrimination in her housing search, it should be noted that she was fairly selective about where she looked. The Springfield area, where Alice looked first, is a racially mixed, low-income neighborhood. Even when she decided to look in predominantly white areas of the city, she only investigated apartments where black friends were already living. Although she did call property managers more or less at random, none of these calls resulted in a vacancy she could follow up.

What Alice learned about looking for housing she appears to have learned on her own. Although she found the workshop "helpful" and the Agency staff "nice," she was not able to remember much of what she had been told either at the enrollment conferences or at the workshop. The Agency, for its part, did not know much about Alice. There is no evidence staff were aware that she had confined the greater part of her search to looking for units that would pass inspection without repairs.

Alice tried several routes to finding a house and her effort must have been sincere. She relied first on word-of-mouth referrals from friends, and she paid nearly a month's grant income to a professional referral agency. Finally, she turned to the newspapers and the telephone book. Her inexperience, the possible lack of any really effective counseling, her early concentration of effort in a largely substandard neighborhood, and her insistence on finding a home that would immediately pass inspection--all appear to have conspired against her becoming a program recipient.



APPENDIX VI

RELATIONSHIP BETWEEN ATTAINMENT OF RECIPIENT STATUS  
AND DEMOGRAPHIC CHARACTERISTICS

The following tables describing initial demographic characteristics of black and white enrollee households are included for the interested reader:

Table VI-1: Relationship Between Attainment of Recipient Status and Age of Head of Household, Household Size and Race.

Table VI-2: Relationship Between Net Income and Attainment of Recipient Status by Race and Household Size.

Table VI-3: Relationship Between Per Capita Gross Income and Attainment of Recipient Status by Race and Age.

These tables supplement the information presented in Section 7.2 and allow the reader to verify that the three-way cross-tabulations do not change the results of that section.

Table VI-1

ATTAINMENT OF RECIPIENT STATUS BY AGE OF HEAD OF HOUSEHOLD, HOUSEHOLD SIZE AND RACE

Household Size	WHITE (N = 347)						BLACK (N = 676)					
	Under 25		25 to 61		Elderly, 62+		Under 25		25 to 61		Elderly, 62+	
	Became Recipient	Did Not Become Recipient	Became Recipient	Did Not Become Recipient	Became Recipient	Did Not Become Recipient	Became Recipient	Did Not Become Recipient	Became Recipient	Did Not Become Recipient	Became Recipient	Did Not Become Recipient
one	0 —	0 —	12 71%	5 [29%]	27 59%	19 41%	0 —	0 —	1 [13%]	7 88%	2 [18%]	9 81%
2 - 3	31 51%	30 49%	53 63%	31 37%	8 62%	5 [38%]	44 21%	161 79%	33 26%	92 74%	2 —	7 —
4 - 5	10 71%	4 [29%]	28 39%	43 61%	0 —	3 —	10 18%	45 82%	28 20%	114 80%	0 —	2 1
6+	0 —	0 —	17 45%	21 55%	0 —	0 —	0 —	3 —	25 22%	89 78%	0 —	2 —

N = 1023

Missing observations: 1

Sources: AAE Application, Enrollment, and Payments Initiation Forms

Table VI-2

RELATIONSHIPS BETWEEN INCOME AND ATTAINMENT OF RECIPIENT STATUS BY RACIAL AND HOUSEHOLD SIZE CATEGORIES

Net Income Status	WHITE N=347					BLACK N=676				
	\$0-\$999	\$1000-\$1999	\$2000-\$2999	\$3000-\$4999	\$5000-\$6999	\$0-\$999	\$1000-\$2999	\$2000-\$3999	\$3000-\$4999	\$5000-\$6999
Household Size = 1										
Recipient	6 (75%)	24 (58%)	7 (64%)	2 (67%)	.....*	0	3 (20%)	.....*	.....*	.....*
Not Recipient	2 (25%)	17 (42%)	4 (36%)	1 (33%)	.....*	4 (100%)	12 (80%)	.....*	.....*	.....*
Household Size = 2-3										
Recipient	21 (64%)	27 (71%)	12 (44%)	26 (49%)	6 (86%)	38 (27%)	19 (33%)	7 (12%)	15 (21%)	0
Not Recipient	12 (36%)	11 (29%)	15 (56%)	27 (51%)	1 (14%)	103 (73%)	39 (67%)	52 (88%)	56 (79%)	10 (100%)
Household Size = 4-5										
Recipient	13 (68%)	7 (50%)	3 (20%)	14 (40%)	1 (20%)	17 (19%)	10 (34%)	5 (18%)	6 (15%)	0
Not Recipient	6 (32%)	7 (50%)	12 (80%)	21 (60%)	4 (80%)	71 (81%)	19 (66%)	23 (82%)	35 (85%)	13 (100%)
Household Size = 6+										
Recipient	6 (50%)	1 (33%)	4 (40%)	6 (46%)	.....*	12 (20%)	4 (33%)	3 (17%)	6 (23%)	0
Not Recipient	6 (50%)	2 (67%)	6 (60%)	7 (54%)	.....*	47 (80%)	8 (67%)	15 (83%)	20 (77%)	4 (100%)

N=1023 Missing Observations: 1

Source: AAE Payments Initiation, Application & Certification Forms

Size	BLACK		WHITE	
	Chi Square*	Significance Level	Chi Square	Significance Level
1	0.822	Not significant	0.620	Not significant
2-3	9.082	P<.10	11.496	P<.05
4-5	9.723	P<.05	8.072	P<.10
6+	0.394	Not significant	2.450	Not significant

\*Cells in which N=0 for both Recipient and Not Recipient were excluded in computing Chi Squares and other statistics.

TABLE VI-3

RELATIONSHIPS BETWEEN PER CAPITA GROSS INCOME  
AND ATTAINMENT OF RECIPIENT STATUS BY RACE AND AGE

Per Capita Income	Race Age	White			Black		
		Under 25	25-61	62+	Under 25	25-61	62+
\$0-500	Recipient	10 62%	21 62%	--	21 25%	34 24%	-- --
	Not Recipient	6 38%	13 38%	--	62 75%	106 76%	2 [100%]
\$501-1,000	Recipient	13 59%	42 60%	4 [67%]	15 19%	33 26%	2 [29%]
	Not Recipient	9 41%	28 40%	2 [33%]	65 81%	93 74%	5 [71%]
\$1,001-1,500	Recipient	5 [50%]	15 33%	8 67%	8 17%	8 12%	-- --
	Not Recipient	5 [50%]	31 67%	4 [33%]	38 83%	59 88%	6 [100%]
\$1,501-2,000	Recipient	4 [44%]	16 46%	11 46%	5 [17%]	7 21%	-- --
	Not Recipient	5 [56%]	19 54%	13 54%	24 83%	27 79%	6 [100%]
\$2,001-2,500	Recipient	5 [62%]	5 [42%]	6 60%	4 [24%]	5 [33%]	1 [50%]
	Not Recipient	3 [38%]	7 58%	4 [40%]	13 76%	10 67%	1 [50%]
\$2,501 +	Recipient	4 [40%]	11 85%	6 60%	1 [12%]	-- --	1 [100%]
	Not Recipient	6 60%	2 [15%]	4 [40%]	7 88%	7 [100%]	-- --
TOTAL	Recipient	41 55%	110 52%	35 56%	54 21%	87 22%	4 (17%)
	Not Recipient	34 45%	100 48%	27 43%	209 79%	302 78%	20 83%

N= 1023

Missing Observations: 1

Source: AAE Application, Certification, and Payments Initiation Forms

## APPENDIX VII

### RELATIONSHIPS BETWEEN QUALITY OF ORIGINAL UNIT, UNIT SATISFACTION, NEIGHBORHOOD SATISFACTION, INTENTION TO MOVE OR STAY AND ATTAINMENT OF RECIPIENT STATUS

The following tables trace the relationships between quality of original unit, unit satisfaction, neighborhood satisfaction, intention to move or stay, and attainment of recipient status for those households on which all data is available. Because a case is deleted if there is a missing observation on any one of the variables, the number of cases is noticeably smaller than in some other tables showing the same variables in two-way or three-way relationships. The patterns, however, do not seem to be greatly distorted. This data for black households is shown in Table VII-1; that for whites is shown in Table VII-2. These tables supplement the discussion of housing quality and satisfaction variables found in Section 7.3 of the report.

Table VII-1

RELATIONSHIPS BETWEEN QUALITY OF ORIGINAL UNIT, UNIT SATISFACTION, NEIGHBORHOOD SATISFACTION, INTENTION TO MOVE OR STAY AND ATTAINMENT OF RECIPIENT STATUS BY BLACK ENROLLEES (WITH PROPORTION BECOMING RECIPIENTS IN EACH CATEGORY SHOWN UNDER CATEGORY HEADING).

Unit Quality	Unit Satisfaction <sup>a</sup>	Neighborhood Satisfaction	Intention To Move <sup>b</sup>	Became Recipients
Low 59 (67%) .20	Satisfied 14 (24%) .14	Satisfied 12 (86%)	Move 10 (83%)	1 (10%)
		.08	Stay 2 (17%)	0
	Dissatisfied 45 (76%) .22	Dissatisfied 2 (14%)	Move 2 (100%)	1 (50%)
		.50	Stay 0	0
	Satisfied 4 (22%) .25	Satisfied 15 (33%)	Move 14 (93%)	5 (36%)
		.33	Stay 1 (7%)	0
Medium 18 (20%) .17	Dissatisfied 14 (78%) .14	Dissatisfied 30 (67%)	Move 30 (100%)	5 (17%)
		.17	Stay 0	0
	Satisfied 2 (50%) .50	Satisfied 2 (50%)	Move 2 (100%)	1 (50%)
		.50	Stay 0	0
	Dissatisfied 2 (50%) .14	Dissatisfied 2 (50%)	Move 2 (100%)	0
		----	Stay 0	0
High 11 (13%) .36	Satisfied 4 (29%) .40	Satisfied 4 (29%)	Move 4 (100%)	1 (25%)
		.25	Stay 0	0
	Dissatisfied 10 (71%) .33	Dissatisfied 10 (71%)	Move 10 (100%)	1 (10%)
		.10	Stay 0	0
	Satisfied 3 (60%) .67	Satisfied 3 (60%)	Move 2 (67%)	1 (50%)
		.67	Stay 1 (33%)	1 (100%)
Dissatisfied 2 (40%) .33	Dissatisfied 2 (40%)	Move 2 (100%)	0	
	----	Stay 0	0	
Satisfied 0 ----	Satisfied 0	Move 6 (100%)	2 (33%)	
	----	Stay 0	0	

N = 88

Sources: AAE Application, Enrollment, Housing Evaluation, and Payments Initiation Forms, and First Participant Survey

<sup>a</sup>Unit satisfaction for black households in low-quality units was somewhat inflated by households which were satisfied with the unit *per se*, but were "doubled up" or overcrowded in it.

<sup>b</sup>Intention to move from high-quality units by black households was inflated by a high percentage of households in subsidized units. Program rules required them to move in order to qualify for payments.

Table VII-2

RELATIONSHIPS BETWEEN QUALITY OF ORIGINAL UNIT, UNIT SATISFACTION, NEIGHBORHOOD SATISFACTION, INTENTION TO MOVE OR STAY AND ATTAINMENT OF RECIPIENT STATUS BY WHITE ENROLLEES (WITH PROPORTION BECOMING RECIPIENTS IN EACH CATEGORY SHOWN UNDER CATEGORY HEADING).

Unit Quality	Unit Satisfaction	Neighborhood Satisfaction	Intention To Move	Became Recipients
Low 15 (42%) .73	Satisfied 1 (7%) ----	Satisfied 1 (100%)	Move 1 (100%)	0
		-----	Stay 0	
	Dissatisfied 14 (93%) .79	Dissatisfied 0	Move	9 (90%) 0
		-----	Stay	
Medium 11 (31%) .73	Satisfied 5 (45%) .60	Satisfied 3 (60%)	Move 0	2 (67%) 1 (50%)
		.67	Stay 3 (100%)	
	Dissatisfied 6 (55%) .83	Dissatisfied 2 (40%)	Move 2 (100%)	5 (83%)
		.50	Stay 0	
High 10 (28%) .70	Satisfied 8 (80%) .88	Satisfied 0	Move	6 (86%) 1 (100%)
		-----	Stay	
	Dissatisfied 2 (20%) ----	Dissatisfied 6 (100%)	Move 6 (100%)	0
		.83	Stay 0	
	Satisfied 7 (88%) .86	Satisfied 7 (88%)	Move 0	6 (86%) 1 (100%)
		.86	Stay 7 (100%)	
	Dissatisfied 1 (13%) 1.00	Dissatisfied 1 (13%)	Move 1 (100%)	0
		-----	Stay 0	
	Satisfied 0	Satisfied 0	Move	0
		-----	Stay	
	Dissatisfied 2 (100%) ----	Dissatisfied 2 (100%)	Move 2 (100%)	0
		-----	Stay 0	

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