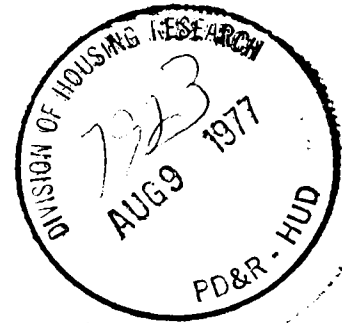


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## HOUSING ASSISTANCE SUPPLY EXPERIMENT

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### A WORKING NOTE

*This Note was prepared for the DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, under Contract No. H-1789. It is intended to facilitate communication of preliminary research results. Views or conclusions expressed herein may be tentative and do not represent the official opinion of the sponsoring agency.*

**Rand**  
SANTA MONICA, CA. 90406



WN-9774-HUD

PUBLIC KNOWLEDGE AND EVALUATION  
OF HOUSING ALLOWANCES: ST. JOSEPH  
COUNTY, INDIANA, 1975

Phyllis L. Ellickson

July 1977

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**Rand**  
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Numbers in brackets are footnotes. The brackets in the Bibliography indicate italics.

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## PREFACE

This working note was prepared for the Office of Policy Development and Research, U.S. Department of Housing and Urban Development (HUD). It reports on community attitudes toward HUD's experimental housing allowance program in St. Joseph County, Indiana, indicating how the general public perceived the program at baseline (1975) before having any actual experience with it. The report deals with public knowledge about the program, how the program was evaluated, and what effects were expected from it.

The present note is one of a series in which the Housing Assistance Supply Experiment (HASE) will examine program awareness and evaluation among both eligible and ineligible households in its two experimental sites. Data reported here come mainly from special attitude questions (module H) in the baseline survey of tenants and homeowners in St. Joseph County. Conducted for Rand by Westat, Inc., the survey was addressed to a stratified cluster sample of 4,350 households, 2,775 of whom completed interviews between November 1974 and April 1975. The weighted records of those interviews represent approximately 72,300 households in the county, excluding 3,500 landlords (who were scheduled for interviews in the parallel survey of landlords) and a few rooming house occupants.

The report was prepared by the author. Janis Lenox and Marsha Baran were responsible for coding responses to the attitude questions. Deborah Hensler, David Kanouse, Ira S. Lowry (all at Rand, Santa Monica), and Nancy O'Neill (at Rand, South Bend, Indiana) all reviewed the report. Jeanne Fadely prepared the draft typescript and tables. Janet DeLand, Jean Houston, Joan Pederson, and Joy Vande Berg prepared the WYLBUR version of the text and the revised tables. Charlotte Cox, assisted by Linda Colbert, edited the report and supervised its final production.

This note was prepared pursuant to HUD Contract H-1789, task 2.12.2.

## SUMMARY

This report deals with public knowledge about the housing allowance program in St. Joseph County before open enrollment began, how the program was evaluated, and what effects were expected from it. It provides a framework for future analyses of community attitudes toward the allowance program and indicates how the general public perceived the program before having any actual experience with it. The major findings of this report are summarized below.

## PROGRAM KNOWLEDGE

- A maximum of 16 percent of the population of households in St. Joseph County was aware of the allowance program at baseline. Public controversy among political officials and organizational leaders did not filter down to the majority of citizens who, like the American public in general, are unaware of most hotly debated issues in their community.
- Fully half of those who said they had heard of the allowance program were either unable to supply even minimal information about it or had confused it with another housing program. The lesson is clear: Claims of program awareness should not be accepted at face value.

- Those who were aware of the program knew more about it than we expected. Their knowledge emphasized who the program is for, what it helps people do, and how it might affect the quality of housing in the community. Taken together, these responses amount to a faithful reproduction of the program descriptions presented by its local managers.
- The major sources of information about the program were the newspaper, television, and word of mouth. However, the source of information had little effect on how much people knew about the program.
- The likelihood of having some program information was greater for those with more education and higher occupational status and for blacks and elderly persons. Having an interest in neighborhood or housing issues also provided respondents with a motive for attending to the information to which they were exposed.

#### PROGRAM EVALUATION

- About four-fifths of the knowledgeable households were either favorably disposed or neutral toward the allowance program. This general disposition to give the



program the benefit of the doubt is consistent with the positivity bias found in studies of American attitudes toward public officials and institutions.

- Since respondents had as yet had no direct experience with the program, it is not surprising that their opinions of it reflected their general views about the scope of government, the competence and honesty of public officials, and the groups expected to benefit from the program. Those who opposed welfare and subsidies, thought government officials were usually incompetent or dishonest, or pictured the typical recipient of government aid as undeserving disliked the allowance program. Those who approved of government aid or thought many people either needed or deserved assistance liked the program.
- Other factors that positively affected program attitudes included the expectation of receiving direct benefits from the allowance program (measured by objective eligibility and plans to apply) or indirect benefits (through changes in one's neighborhood or assistance to one's neighbors). People who opposed neighborhood integration or were hostile toward blacks were also significantly more likely to disapprove of the allowance program than their opposites.

## ANTICIPATION OF PROGRAM EFFECTS

- Those who knew about the program thought it was more likely to affect others than themselves. Eighteen percent expected effects on their own households, 31 percent on their neighborhoods, and 71 percent on St. Joseph County.
- Few people thought the program would have undesirable effects. The great majority expected good things from it--primarily that it would help people, that it would upgrade housing, and that it would improve conditions or the quality of life in the community.
- Most people who anticipated effects on their households thought they would occur as a direct result of receiving a housing allowance. But people who opposed neighborhood integration expected adverse effects on their households from the enrollment of others. Blacks and eligibles were more likely to have plans to apply; elderly people were less willing to take government aid.
- Having some program knowledge was almost tantamount to anticipating that it would affect the county as a whole, but only about half of those who were aware of the program expected it to affect their neighborhood.

## IMPLICATIONS

Overall, the data show a limited awareness of the allowance program, coupled with a favorable view of it among those who had some program information. It is a common pattern, reflecting the general tendency of the American public to have little information about public programs but to evaluate them positively. But one might have drawn different conclusions from reading the local newspaper or attending public debates on program participation in the months preceding open enrollment. The attitudes and concerns of the general public are thus not closely aligned with those who preempt the media.

Future analyses should show us whether the initial public attitude is changed by experience with the allowance program, and whether program evaluations continue to reflect preexisting ideas about government rather than specific features of the program. They should also flesh out our picture of how program information is diffused, who the chronically uninformed are, and what program features dissuade potential applicants from applying or cause enrollees to drop out.

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## I. INTRODUCTION

The first in a series, this report analyzes community attitudes toward an experimental housing allowance program that began in St. Joseph County, Indiana, early in 1975. The analysis, based on interviews with a countywide sample of households, describes who knew about the program before enrollment opened, what they knew, and how they felt about it.

The experimental allowance program has been undertaken by the Office of Policy Development and Research, U. S. Department of Housing and Urban Development (HUD), in order to help HUD decide whether a national program of direct cash assistance to low-income households is a feasible and desirable way to help them secure decent housing in a suitable living environment. If so, the experiment will help determine the best terms and conditions for such assistance and the most efficient and appropriate methods for administering a nationwide program.

As part of this program, the Housing Assistance Supply Experiment (HASE) addresses issues of market and community response to housing allowances. It entails operating a fullscale allowance program both in St. Joseph County and in Brown County, Wisconsin (sites chosen for strong contrasts in their housing markets), for ten years; and monitoring program operations and market responses for about five years.



Most federal programs of housing assistance for low-income families channel public funds directly to a local housing authority, a private landlord or developer, or a mortgage lender, to help support specific housing units to be occupied by low-income tenants. A contractual agreement between the federal agency and the supplier of housing services usually regulates both the services to be provided to the tenants and the price the tenants may be required to pay for them.

In contrast, the housing allowance program disburses monthly cash payments directly to low-income renters and homeowners, who use their increased resources to buy services in the local housing market.[1] As enrollees attempt to obtain adequate housing, either by arranging for the repair of preenrollment dwellings or by moving to others that meet program standards, their actions may impinge in a variety of ways on other members of the community.

It is thus important to anticipate how recipients and nonrecipients alike will react to this innovation in housing policy. Much of the HASE research aims at measuring the program's effects on housing prices and housing quality throughout the market, on neighborhood changes resulting from moves by program participants, and on the responses to the program of market intermediaries such as mortgage lenders and real estate brokers.

But the program's effect ultimately depends on the extent of program awareness in each community and on how favorably it is viewed. If eligible households are unaware of the allowance program's existence, they will not apply for assistance. If they are aware of the program but disapprove of its approach or specific features, they may also fail to apply.

The attitudes of other members of the community are equally important. Nonparticipants who approve or disapprove of the program may affect program participation or operations by individual or organized action. Moreover, their attitudes establish a climate of opinion that can stamp social approval or stigma on allowance recipients. The nature of that climate is likely to affect the rate of participation in the program, as well as how participants feel about themselves.

Thus program awareness and evaluation among both eligible and ineligible households can affect the degree to which the allowance program alters housing market and neighborhood characteristics. In turn, the effect of the program on people's lives can change their perception of its desirability and their behavior toward it. By measuring how program perceptions change over time and why people view the program as they do, we will clarify, first, the political acceptability of a national program of this type; second, the features of the program that enhance or diminish its appeal; and third, how reactions to the program are modified by experience.

## SCOPE OF REPORT

Our general plan for gathering and analyzing community attitude data as the experiment progresses is explained in Appendix B. Here, we report on community knowledge of the program and attitudes toward it at "baseline"--before anyone was directly exposed to the obligations and benefits of participation; before landlords, neighbors, or friends of enrollees could judge from experience how their lives and businesses would be affected; and before the local housing allowance office (HAO) began to advertise for applications.

The spread of program knowledge and the formation of early attitudes toward it are documented by the baseline survey of tenants and homeowners, conducted for Rand by Westat, Inc., between November 1974 and April 1975.[2] The survey was addressed to a stratified cluster sample of some 4,350 households, 2,775 of whom completed interviews. The records of these interviews were weighted to represent approximately 72,300 households in St. Joseph County, excluding 3,500 landlords who were scheduled for interviews in the parallel survey of landlords[3] and a few rooming house occupants.

This report draws mainly on responses to module H of the baseline survey instrument.[4] The respondent was asked whether he had heard of the allowance program; what he had heard; whether he

approved of the program; and what he thought its effects would be on his household, his neighborhood, and the county as a whole. The survey also elicited information on explanatory variables such as the respondent's satisfaction with his home and his neighborhood; his attitudes toward general categories of people such as landlords, blacks, and welfare recipients; and his feelings about racial integration of neighborhoods.

The issues addressed in the report may be summarized as follows:

- Program knowledge. How many households knew about the program at baseline? How clearly did they understand its purposes and operation? Where did they get their information? What factors affect the distribution of program awareness and information among the county's population? (These questions are discussed in Secs. II and III.)
- Program evaluation. Among those who knew about the program, how many favored it, how many were opposed, how many were neutral? What features of the program led to these judgments? What characteristics of the respondents led to favorable or unfavorable judgments? (See Sec. IV.)

- Program expectations. Among those who knew about the program, what consequences did they expect from it for their own households, for their neighborhoods, for the county as a whole? What respondent characteristics led to particular expectations? (See Sec. V.)

#### LIMITATIONS OF ANALYSIS

The analysis presented here is limited in three respects. First, the data refer to a very early stage in the history of the allowance program, when information about it was not widespread. Second, because few respondents knew about the program, samples for analysis are small. Third, certain questions bearing on attitude formation were deleted from the survey instrument at the insistence of one of the federal review agencies.

#### Sources of Program Knowledge

As noted above, the interviews that provided the data for the analysis were mostly conducted before the HAO had begun to solicit applications for enrollment. None of the survey respondents had had any direct dealings as applicants with the HAO, and few had information about details of eligibility, amount of entitlement, constraints on the use of benefits, or

the reporting requirements imposed on participants. Thus, our respondents could not comment on specific features of the program, although the subject will be treated in later reports of this series.

By the first quarter of 1975, when the household survey was conducted, St. Joseph County residents had been exposed to general information about the program for more than a year. Their knowledge and opinions were based on newspaper, television, and radio accounts of the lengthy negotiations between HUD and local officials; and towards the end of the period, on announcements by the newly formed HAO of its plans. Thus, everyone had some opportunity to learn about the program, even though only a few had participated directly in the decisions that led to program implementation.

#### Sample of Knowledgeable Respondents

Since Converse's (1963, 1964) pioneering work on nonattitudes, survey researchers have generally recognized that it is important to determine whether a respondent has opinions on an issue before eliciting the nature of those opinions. Particularly for questions about a social innovation such as the housing allowance program, it is important not to lead the respondent into voicing uninformed views.

The attitude module of our survey instrument was designed with a series of screening questions to prevent such an outcome. The first asks if the respondent has heard of the allowance program. The second asks those who say they have heard about it to describe what the program is about. Only respondents who can provide some details about the allowance program and who have not obviously confused it with another government program are considered to have program knowledge. These and only these are then questioned about their sources of information, their attitudes, and their expectations.

We found that over 80 percent of all respondents lacked any program knowledge. Only 288 out of 2,775 respondents were (correctly) questioned further, too few to yield reliable estimates of the incidence in the population at large of, say, the distribution of reasons for an unfavorable reaction to the program.

Consequently, we adopted the following procedure for reporting our findings. For issues on which all respondents' answers are pertinent, we provide population estimates from the sample data. For issues on which program knowledge is a prerequisite, we estimate how many households judge the program favorably or unfavorably and how many think it will affect themselves, their neighborhood, or their county. When we discuss information sources, program evaluations, or anticipated effects in detail,

we report only the unweighted distribution of responses within the sample of knowledgeable.

In either case, an important part of the analysis is measurement of relationships between variables--e.g., whether program attitudes vary systematically with the personal characteristics of the respondent. Analyses of this kind require much smaller samples than do population estimates, and only in special circumstances should the observations be weighted to reflect population sampling rates. Thus, the sections of this report that deal with determinants of program knowledge and attitudes report the results of a number of unweighted regression analyses based on the sample of knowledgeable respondents.

#### Omitted Variables

Other studies have shown that general views about the proper scope of government or the competence and trustworthiness of public officials, as well as sympathy or hostility toward various social groups, play a large part in forming attitudes toward proposals for public action. Such views seemed likely to be particularly influential with a proposal as novel as the housing allowance program. Accordingly, we planned to incorporate questions in our survey instrument that would elicit these



general predispositions and enable us to compare our results with those of nationwide surveys.

However, the instruments for surveys conducted under federal contract must be approved by the Office of Management and Budget (OMB). We were unable to persuade the OMB that it was appropriate in a housing study to ask people, for example, whether they trusted government officials. Only questions about general attitudes toward groups who might benefit from the allowance program and one about residential integration were permitted.

Consequently, we can only infer underlying general attitudes from the reasons volunteered by our respondents for approving or disapproving the program. Our findings would be stronger and more generalizable had we been able to proceed in the other direction, relating direct knowledge of respondents' general attitudes to specific attitudes about the allowance program.

#### METHODOLOGICAL ISSUES

Several methodological issues shaped our analysis, including the design of the attitude module, how to code open-ended questions, how to measure program knowledge, and how to present the regression analyses. Each is briefly discussed below.

## Features of the Attitude Module

Two aspects of the series of questions on program knowledge and perceptions differ from the rest of the tenant/homeowner survey and require some discussion: (a) the selection of a single household head for questioning; and (b) the extensive use of open-ended questions, i.e., items that ask the respondent to answer in his own words rather than choose a response from a predefined set.

**Selected Respondent Strategy.** In households with joint heads, much of the tenant/homeowner survey is addressed to both. This procedure has proved effective in gathering reliable income and expense information: However, beliefs and opinions are attributes of individuals, not households. To analyze how characteristics of individuals, such as education or attitude toward integration, affect program perceptions, we need to know whose characteristics are relevant.

Hence, we designated one of the joint heads to answer questions about the allowance program. The other could either leave the room or stay while module H was being administered. If the second one remained, he or she was asked to refrain from answering. To avoid biasing the sex distribution of the sample, we randomly selected the male or female head, which resulted in a virtual 50-50 split between male and female respondents from those households.

Use of Open-Ended Questions. The questions dealing with program beliefs and attitudes all follow a general format for filtering out respondents with no opinion and then asking for open-ended clarification. For example, the sequence of questions about anticipated program effects on a respondent's neighborhood is as follows:

1. Do you think the housing allowance program will affect your neighborhood in the future?

Only if the answer was yes did the interviewer ask question 2:

2. How do you think the program will affect your neighborhood?

The interviewer recorded the response verbatim.

To elicit as complete a response as possible, the interviewers also used nondirective probes, examples of which were supplied for each question to avoid introducing interviewer bias. In question 2 above, the probes were

How else will the program affect your neighborhood?  
Anything else?

Our approach has the advantage of avoiding an arbitrary definition of the universe of accurate and inaccurate beliefs about the program and how it works. It reveals how people actually perceive the program, as opposed to whether they share our theories. And it avoids introducing ideas that might bias future responses--both in the present wave of interviews and over the next four years.

#### Coding Open-Ended Responses

To devise a coding scheme for the answers to open-ended questions, we first selected more than 300 questionnaires and keypunched all the verbatim responses.[5] Codes for each question were based on those responses. In general, we began with broad coding categories, then broke them into discrete components. The amount of detail was a function of the data analysis plans, tempered by the evidence (what people actually said). Many of the codes have more than a hundred separate categories, and all required detailed coding instructions.

One category for coding descriptions of the allowance program was program requirements (see Table 1.1). That group was divided into two subcategories: requirements related to household eligibility, and others. Within the first division, separate codes were provided for responses about such issues as income

Table 1.1

## CODES FOR RESPONSES ABOUT PROGRAM REQUIREMENTS

Code	Response
<i>Household Eligibility Requirements (300-399)</i>	
300	People must qualify (no details about criteria)
301	Based on income (e.g., salary, earnings)
302	Based on assets
303	Based on household size or age (number of persons in household, number of children; singles under 62 not eligible)
304	Based on residence (must live in South Bend: people outside South Bend but in St. Joseph County not eligible, Mishawakans not eligible) <sup>a</sup>
305	Can't participate if moved into county after a certain date <sup>a</sup>
306	Can't live in subsidized housing <sup>a</sup>
<i>Other Requirements (320-399)</i>	
321	Must have a lease, landlord must sign paper
322	Must sign lease/leaseback agreement <sup>a</sup>
330	Must have house evaluated (house must meet standards--be liveable, safe, sanitary, decent)
331	Specific unit requirement (e.g., ceilings, windows)
340	Allowance pays amount of rent/mortgage greater than a fourth of income (or adjusted income)
341	Allowance (payments) computed on size of household (or assets or income or standard cost of housing)
350	Must allow income to be checked; must bring in documents on income
351	Must have interview
352	Must have house or income checked more than once (i.e., every 6 months household eligibility is checked = semiannual + annual recertification; every 12 months apartment or house is checked = housing reevaluation)
353	HAO doesn't intervene between landlord and tenant (to help negotiate lease, see to repairs, etc.)
399	Other program requirements or features (list)

SOURCE: Compiled by author. All codes are documented in HASE Survey Group, *Codebook for the Survey of Tenants and Homeowners, Site II, Baseline*, The Rand Corporation, WN-9651-HUD, April 1977.

<sup>a</sup>This program requirement was subsequently relaxed.

eligibility, asset limits, household size and age requirements, and restriction of participation to residents of South Bend. Within the second, separate codes were assigned to ten responses, including comments on the requirements for a lease, for inspection of each housing unit, and for documentation of an applicant's income. A code was also provided for unanticipated responses. Lists of such responses were regularly updated and a new code devised whenever an unanticipated response was given by 5 percent or more of the sample.

A complex coding system of this kind necessitates special data analysis techniques. First, each respondent may give several responses to a single question. For example, he may say that he likes the program "because it helps poor people and the elderly but, on the other hand, it will probably be abused by welfare cheats." Each part of this response would receive a separate code, and the entire statement would yield four separate binary variables: "helps the poor," "helps the elderly," "helps the undeserving," "potential for abuse."

The possible number of derived variables under this scheme is clearly several hundred. To keep down the total we created new variables only for broad categories, such as "helps people." Within such a category, we would then calculate breakdowns of the total number of times each group was mentioned. Our results

might first be presented as a percentage based on the total number of respondents who mentioned that the program helps people; then as percentages based on the total number of responses in that category, with details of the kinds of people who are helped.

### Measuring Program Knowledge

Our most difficult analytic task was deciding whether those who said they had heard about the program actually knew something about it. Earlier studies have shown that many people have no difficulty providing opinions about nonexistent social issues, policies, or groups. In the 1940s, three-fifths of a sample of the California public told interviewers whether they were for or against a nonexistent "Metallic Metals Act." In other studies, experimental subjects have also had no trouble describing positive and negative qualities of fictitious nationalities.

But these findings do not apply to opinions about actual programs and policies. If it is easy for a respondent to give an opinion about a nonexistent program, it is that much harder to determine whether his opinions about an actual program are valid.

Distinguishing Informed from Uninformed Claims of Knowledge. One approach is to check an individual's ideas against a true-false list. But this strategy often fails to account for the lucky

guesser. It also tends to irritate a respondent and provide him with statements that may bias his later evaluations. When the same people are to be interviewed several times, as in our study, neither consequence is desirable.

Another approach is to ask respondents to describe an issue, program, or event in their own words. That method has the advantage of not providing a respondent with information that may bias his overall evaluation but uncovering ideas that are truly salient to him. But it also involves the complex and tedious task of coding free responses--a prospect that dissuades most researchers from the attempt.

Nevertheless, we decided on the latter approach. We asked respondents, "Have you heard of the housing allowance program which is going to be introduced in South Bend?" If they said yes, we then asked them to describe the program. The interviewers used the probing techniques described earlier to elicit a detailed response.

Coding Responses. The next problem was to devise a coding scheme that would capture the separate elements of informed respondents' descriptions and still distinguish people who were clearly talking about some other government program from those who were talking about the allowance program. The difficulty was that a



respondent might say several things that could apply to the allowance program, but then indicate he was thinking about another housing program altogether. One for example said, "It helps low-income people get better housing," then added, "but people like me can't get in to those projects on Chapin Street [ public housing ]." Another claimed to be familiar with the allowance program: "Oh yes, that's the Southeast project to help people fix up their homes [ a neighborhood rehabilitation program ]."

It was often impossible to tell which program a respondent had in mind based on the separate elements of his response; only the whole description would yield the answer. We therefore used two types of coding: judgmental coding of an entire response, and detailed coding of single items of information. We used the judgmental coding to determine when respondents were talking about some other program, and reserved coding of details for the descriptions of potentially aware respondents only.

The procedure was as follows. First, we compiled a dossier on other government programs operating in St. Joseph County, complete with examples of responses describing other housing programs. If a response in its entirety described any of those other programs, it was so coded. Otherwise, the response was separated into its cognitive elements. For example, each element separated by a slash in the following response received a unique

code: "It's an experiment/to help low-income people/move into better neighborhoods/and pay their rent."

That procedure allowed the coder access to all the respondent's words in deciding whether he was talking about something other than the allowance program. It also preserved each bit of information from respondents for whom there was no unambiguous evidence that they had another program in mind.

Evaluating Claims of Program Awareness. Thus far, our coding procedure allowed us to determine that some respondents were definitely talking about a program other than the allowance program. But we still could not separate respondents who were clearly describing the allowance program and no other from those who could be describing it or any of several housing programs.

The problem of estimating public familiarity with a new social policy is not solely to discount those who claim awareness without being able to supply any information or who have confused the program with something else. It is also to decide how to rank responses describing features the program in question shares with long-standing domestic policies. Shall we say that someone is familiar with the allowance program if he knows it helps low-income people get better housing--a description that applies to several other housing programs as well? Shall we say that he is unfamiliar if all he can remember is that it helps old people? Clearly, either/or decision rules are arbitrary.

To deal with ambiguous responses, we distinguished levels of program awareness based on increasingly rigorous definitions of program knowledge. The least exacting level is based on claimed awareness--people who said they had heard of the allowance program. The second eliminates those who were clearly talking about some other government program or who could supply no details whatsoever about the allowance program--such as who it helps, what it helps them do, or how it might affect households. The remainder is the maximum number of respondents who were aware of the program at baseline.

The third and most rigorous level includes only those who could identify unique aspects of the allowance program--that it provides cash payments to renters and homeowners, that it allows people to choose where they will live, that it is an experiment, that it does not provide funds for construction. Those who met this test are the minimum number of respondents who were familiar with the program.

### Presenting Regression Results

Each of our analyses of the determinants of program knowledge is based on the results of a regression model. Our presentation of the regression results differs from that typically encountered in two respects: (a) the reporting of beta coefficients; and (b) the occasional inclusion of two distinct equations predicting the same dependent variable.

Utility of Beta Coefficients. We used regression analysis first to test for support of our hypotheses about predictors of program perceptions; and second, to indicate the explanatory importance of the significant variables. In our models, however, comparison of one regression coefficient with another is complicated by the fact that the independent variables are measured in different units.

Ordinary regression coefficients (usually denoted  $b$ ) can be readily transformed to standard or beta coefficients (usually denoted  $\beta$ ) whose values reflect the dispersion of observations but are independent of the units in which the regression variables are measured.[6] Comparing beta coefficients is a convenient way to determine the relative explanatory importance of the independent variable with which each coefficient is associated.

Use of Two Equations. The second unusual feature of our equations is that we sometimes present two for the same dependent variable, one including only social background variables and the other including both social background and attitudinal variables. The reason is that social background variables (such as tenure) often act as proxies for respondent attitudes (such as those toward landlords). Where this relationship exists, the attitudinal variable dampens the effect of the background characteristic.

However, attitudes are not as easy to pinpoint as are characteristics such as tenure or race. Furthermore, there may be policy interest in understanding how tenure, for example, affects program evaluations without controlling for attitudinal variables that renters or owners as a class may have in common. Consequently, we adopted the following strategy for reporting the data: When the two equations yield different significant variables, we report both. When the results are essentially the same in both equations, we report only the one that includes both background characteristics and attitudes.

#### NOTES TO SECTION I

1. Enrollment is open to all families and to elderly single persons whose income and assets are below specified limits, but payments are made only to those occupying dwellings that meet program standards of decency, safety, and sanitation. Additional information on the allowance program is provided in Appendix A.

2. The baseline survey slightly overlapped the early enrollment activities of the HAO. Between December 1974 and March 1975, several hundred low-income households were quietly invited to enroll and 131

did so. Enrollment was opened to the general public on 2 April 1975, an event accompanied by considerable local publicity. The baseline survey fieldwork began on 25 November 1974 and by 2 April, 65 percent of all interviews ever completed were done. However, cleanup work continued for another 2-1/2 months; the date of the last completed interview is 20 June 1975.

3. The program knowledge and attitudes of landlords at baseline will be analyzed in a separate report.

4. Module H is reproduced in full as Appendix C.

5. In order to maximize variation in the keypunched responses, instruments from both experimental sites were selected.

6. The beta transformation ( $\beta = b\sigma_x/\sigma_y$ ) reduces all variables to units that are distributed with a standard deviation of one.

## II. PROGRAM KNOWLEDGE AND SOURCES OF INFORMATION

Before the allowance program in St. Joseph County began, public controversy over participation in it was considerable. Opponents feared the program might decrease local control, increase South Bend's dominance over the neighboring city of Mishawaka and the rest of the county, provide opportunity for abuse by cheats and frauds, promote the movement of blacks into predominantly white neighborhoods, and inflate housing costs. Although the city of South Bend voted for participation, Mishawaka and the county voted at first against it.[1]

Over several months in 1974, the area's main newspaper, the South Bend Tribune, regularly reported the controversy surrounding the changing prospects for Mishawaka's and the county's participation. After that issue was temporarily settled by negative decisions in both jurisdictions, other program concerns arose that also received the paper's attention.

While its editorial stance toward the program was supportive, the paper's coverage was not biased in the program's favor. On 10 November 1974, two months after legal agreements for funding had been concluded between HUD, the South Bend Housing Authority (SBHA), and the HAO, the Tribune headlined, "Housing Subsidy Raises Food Stamps." On 21 November, another article suggested the program might draw households away from subsidized housing

operated by the SBHA. After survey fieldwork was under way, the Tribune (27 January 1975) reported Brown County's problems with low enrollment and advertising, and questioned the ultimate benefit of the program to South Bend. The concerns of a local NAACP representative that the program might lead to increased segregation if Mishawaka continued not to participate were reported on 8 February.

Between the date of the funding agreement (6 September 1974) and the opening of enrollment (2 April 1975), the Tribune mentioned the allowance program in more than 50 stories or editorials. Many were based on press releases covering HAO presentations to community organizations (there were about 50 during the period) or other HAO events, such as staff hirings or new office openings. These news items typically repeated the information presented by program managers: that the program would provide monthly allowance checks to help low-income homeowners and renters pay their housing expenses and upgrade their homes.

#### PROGRAM AWARENESS AT BASELINE

The preprogram publicity should have given people in St. Joseph County ample opportunity to learn about the allowance program during its early stages. But opportunity cannot be equated with exposure to information, much less with its acquisition. In fact, the level of public awareness on most



issues follows a consistent pattern: A small portion of the public has considerable knowledge, while the majority has little or none.[2]

Our data for St. Joseph County repeat this pattern. Table 2.1 shows that despite the controversy surrounding acceptance of the allowance program in the county, only 34 percent of the households said they had heard of it at baseline. Fully half could provide no program details whatsoever or had confused it with some other program. Our maximum estimate of those with program knowledge is thus 16 percent of all households, including all residents who said anything, no matter how general, that could apply to the allowance program. Under our most stringent criterion for program knowledge--the mention of unique program features--the estimate of knowledgeable households plummets to 2 percent of the county's population.

These figures have several implications for research on public information about social programs and issues. First, public controversy over a new program usually does not reach most citizens. While the Mishawaka City Council and county commissioners were arguing about program participation, most people in the county were ignorant of the debate. Nor were they any more informed about program "competition" with the SBHA; pickets at the HAO; effects on food stamp costs; NAACP

Table 2.1

## PROGRAM AWARENESS AMONG HOUSEHOLD HEADS

Program Awareness	Population of Household Heads	
	Number	Percent
<i>Survey Response</i>		
Had not heard of program	49,180	66.2
Had heard of program	25,152	33.8
Gave some appropriate details	12,280	16.5
Unable to give details	10,534	14.2
Described another program	2,338	3.1
Total	74,332	100.0
<i>Analytic Category</i>		
Claimed knowledge of program	25,152	33.8
Gave some appropriate details	12,280	16.5
Gave details unique to program	1,610	2.2

SOURCE: Tabulations by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Entries are estimates based on a stratified probability sample of 2,775 households reporting complete household information. The population from which the sample was drawn excludes landlords.

complaints; or enrollment difficulties in the other experimental site.

Second, claims of awareness cannot be accepted at face value. Our maximum estimate of the number of program-aware respondents was slightly less than half the number who claimed to have heard of the experiment. The others were either unable to supply even the barest information or had clearly confused the allowance program with other programs such as public housing, housing projects for the elderly, or home improvement loan programs. But genuine confusion with another program explains less than a fifth of the false claims. The majority could offer no more information than "I don't know any more about it" or "all I know is what I heard on TV . . . I can't remember any details."

Some of those who could not support their claims of program knowledge may actually have heard the program's name but lacked any other information. Others were probably unwilling to reveal their ignorance--even when offered the option of saying they had not heard of the allowance program. Unfortunately, we cannot distinguish respondents who recognized only the program's name from those who falsely claimed awareness. Analytically, however, all these respondents, regardless of the reason for their lack of information, displayed less program knowledge than those who could supply supporting details.

Third, the tendency of people to overstate their knowledge about the allowance program was, if anything, less marked than one might have expected, considering the 60 percent in California who had provided opinions on a nonexistent piece of legislation (see Sec. I). While 51 percent of those who claimed awareness either had no program information or had confused the allowance program with something else, uninformed or misinformed claimants amounted to only 17 percent of the population. The difference may reflect different survey techniques: The California study did not explicitly offer respondents the chance to say they had not heard of the policy in question, while our study did. If so, it illustrates that careful question phrasing can substantially (but not completely) reduce the incidence of unsupported claims of awareness.

Finally, the fact that only 2 percent of the population was unambiguously aware of the allowance program agrees with current thought among social scientists about the political sophistication of the American public. To be classified as definitely knowledgeable, our respondents had to mention unique aspects of the allowance program. Most of those are subtle and of marginal interest to potential applicants, compared with the broad message that the program helps people with housing expenses. Ineligible citizens are even less likely to be concerned with fine points of the program--unless they have a special interest in housing issues or a clear position on the

scope of government programs. But very few people fit into the last two categories; Converse (1964) for example estimates that at most 3.5 percent of American voters have abstract, overarching political philosophies.

#### KNOWLEDGE OF PROGRAM CHARACTERISTICS

We have shown that many more people say they know about the program than actually do. Now we turn to what the 16 percent who have at least some information know--how they describe the program and what characteristics they single out.

Those who have some awareness actually know a lot more than we expected. As Table 2.2 shows, the descriptions most frequently offered involved who the program helps, what it helps people do, and how it will affect housing. Fifty-six percent of those in the sample with some program information described the program as helping people. The most frequently mentioned groups were poor or low-income people, renters, homeowners, families, the elderly, and the disabled (see Table 2.3).

Forty-two percent continued logically to what the program helps people do. The most frequently mentioned benefits were paying housing costs, moving to better housing or neighborhoods, and improving living standards. Finally, 27 percent mentioned the program's anticipated effects on housing quality; typically, they thought it would improve housing in the community.

Table 2.2

## PROGRAM CHARACTERISTICS MENTIONED BY AWARE RESPONDENTS

Characteristic	Number of Respondents	Percent of 423 Respondents
Who the program helps	236	55.8
What the program helps people do <sup>a</sup>	177	41.8
Effects on housing	115	27.2
Specific program features	37	8.7
Experimental aspects of program	29	6.9
Research aspects of program	26	6.1
Effects on neighborhood or the community <sup>b</sup>	25	5.9

SOURCE: Tabulations by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Based on 423 respondents who had some program information. The number of responses is greater than 423 because some respondents mentioned more than one characteristic.

<sup>a</sup>Excludes comments about housing improvements.

<sup>b</sup>Includes comments about effects on the local economy or government.

Table 2.3

DETAILS OF THREE PROGRAM CHARACTERISTICS  
MENTIONED BY AWARE RESPONDENTS

Detail	Number of Responses	Percent of Category Total
<i>Who the Program Helps</i>		
Poor or low-income people	149	40.7
Renters	75	20.5
Homeowners	45	12.3
Families	35	9.6
Elderly or disabled people	34	9.3
Minorities	6	1.6
Undeserving people or cheats	6	1.6
Landlords	3	.8
Other	13	3.6
Total	366	100.0
<i>What It Helps People Do</i>		
Pay housing costs	90	43.2
Move	72	34.6
Raise living standards, pay bills	37	17.8
Live where they like	7	3.4
Other	2	1.0
Total	208	100.0
<i>Expected Effects on Housing</i>		
Upgrade existing housing	86	72.9
General effects <sup>a</sup>	17	14.4
Other <sup>b</sup>	15	12.7
Total	118	100.0

SOURCE: Tabulations by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Based on program descriptions given by 423 respondents who had some program information. The numbers differ from those in Table 2.2 because they refer to the total number of times each characteristic was mentioned rather than the total number of respondents mentioning each characteristic.

<sup>a</sup>Refers to statements that the program would affect housing without any further details given.

<sup>b</sup>Includes effects on demolition and replacements, construction, and rents.

When these responses are distilled, they produce the following description:

The housing allowance program helps the elderly and those with low incomes, both renters and homeowners, to pay their housing and other expenses, fix up their housing units, and move to better housing or neighborhoods.

Notably lacking from that statement is any mention of minorities or the undeserving as the program's major beneficiaries; its potential interference with local control; negative effects on neighborhood composition or quality; or inflationary effects on rents.[3] Notably lacking also is any reference to segregation, the fact that Mishawaka and the rest of the county were not participating, or other controversies reported locally. Notably present are the main features of the program as described by its managers.

In fact, the conflicts among the political and organizational elite of St. Joseph County rarely filtered down to the populace. The average citizen who acquired some program information focused on concrete, short-term program goals (e.g., helping particular groups obtain adequate housing) rather than speculating about long-term effects. And when he did speculate, he emphasized positive effects, such as improvements in housing quality.



What is remarkable is that while we expected people to make a point of who benefited from the program,[4] we did not expect them to know that both renters and homeowners were eligible or that the program would facilitate repairing and improving existing housing (features not shared by public housing projects). These facts were not widely noted. Yet about a quarter of those with at least minimal program information mentioned them (see Table 2.4).

As the table shows, ineligible respondents and those with better educations, larger incomes, and higher status occupations were most likely to mention housing effects when describing the program. In contrast, none of these respondents were significantly more likely to mention who the program helps or what it helps them do.[5]

Both self-interest and the capacity for abstract thought seem to account for the difference. The potential of the program to improve housing quality is clearly more relevant to ineligibles than that it helps low-income renters and homeowners pay expenses or move to better housing. And the better educated (or those with better incomes or occupations) are likely to talk about more abstract ideas--for example, future as opposed to immediate

Table 2.4

AWARE RESPONDENTS WHO MENTIONED HOUSING IMPROVEMENT  
AS PROGRAM PURPOSE, BY RESPONDENT CHARACTERISTIC

Respondent Characteristic	Number with Characteristic	Number Mentioning Housing Improvement	Percent Mentioning Housing Improvement
<i>Education</i>			
Did not complete high school	121	19	15.7
Completed high school	179	49	27.4
Completed some college	121	46	38.0
<i>Household Income</i>			
Under \$10,000	254	55	21.7
\$10,000-14,999	69	26	37.7
\$15,000 or more	64	25	39.0
<i>Occupation</i>			
Unskilled, trade, craft	138	31	22.5
Personal service, clerical	96	21	21.9
Sales, management, other professional	130	52	40.0
<i>Program Status</i>			
Eligible	173	35	20.2
Ineligible	214	71	33.2
<i>Program Sophistication</i>			
Knows some details	332	80	24.1
Knows unique details	91	35	38.5

SOURCE: Tabulations by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Based on 423 respondents who had some program information. Numbers in each category may not total to 423 if data on the respondent characteristic were missing. All relationships are significant at the .05 level or better.

events, or effects on objects as opposed to effects on people. Table 2.4 also indicates that sophisticated respondents with information about the unique features of the program mentioned housing effects more often than the less-sophisticated "knowledgeables."

In general, then, the notions about the allowance program in Site II at baseline adhered closely to the information emphasized in the press releases and speeches of those in charge of it. They focused more on housing concepts and less on value conflicts than we expected. Controversies in the press may have increased awareness slightly, but the substance of the conflicts was retained by very few. As many politicians know, bad publicity is often better than none. What audiences remember after noting what is under attack depends on what they want to know, how that information affects their own interests, and their capacity for analyzing the information. The audience for the allowance program wanted to know what benefits the program would provide--and seemed to have absorbed that information readily.

#### SOURCES OF INFORMATION

Although we would like to test whether the HAO was the primary source of information about the program, we cannot. It is impossible to tell whether a respondent got his information from media coverage based on an HAO press release or from an

unsolicited news story. Nor can we separate HAO presentations to community organizations or agencies from informal discussions among organization members.

What we can do is rank the information sources most frequently cited by program knowledgeable and ask which increased the sophistication of their information. Based on a sample of 288 respondents who had some program information and were judged knowledgeable by the interviewer, [6] we find the primary sources were newspaper, television, and "private sources" (friends, relatives, or neighbors); radio ranked last (see Table 2.5).

The dominant role of the press is not surprising, given that the major channel of communication about the program prior to open enrollment was the formal one of the Tribune. Nevertheless, the role of informal communication at this early date is noteworthy. An efficient word-of-mouth network was apparently developing even before the program began. Moreover, it was not confined to any group defined by age, education, race, income, eligibility, or sex; whereas newspaper sources were cited more frequently by the better educated and by program ineligibles. [7]

These data suggest that information is first obtained from the media and then diffused by word of mouth to a broader audience. While the educated are somewhat more likely to get program news from the media, other groups rely on media sources as well.

Table 2.5

SOURCES OF PROGRAM INFORMATION AMONG  
AWARE RESPONDENTS

Source	Number of Respondents	Percent of 288 Respondents
Newspaper	170	59
Television	100	35
Private source	80	28
HAO or Rand	41	14
Survey interviewer	41	14
Community or government organization	35	12
Radio	27	9

SOURCE: Tabulations by HASE staff of records of the survey of tenants and homeowners, Site II, base-line.

NOTE: Based on 288 respondents who had some program information and indicated its source.

Television is the second most frequently cited source of program information and the less educated (as well as the elderly) are significantly more likely to mention TV than the educated.[8]

But does it matter where people heard about the program? Do the channels through which information flows have any effect on how much people know about the allowance program? The answer is, not very much. For those with some information, we regressed information source on our scale of program sophistication.[9] As Table 2.6 shows, the only information source that significantly increased program sophistication was the HAO or Rand. And only 41 people indicated that they had contacts at the HAO or Rand, had attended HAO or Rand presentations, or had read HAO materials describing the program. Respondent program descriptions did bear a marked overall resemblance to official publicity, but the similarity cannot be traced directly to HAO dominance of communication channels.

Still, the fact that access to HAO or Rand sources produced more informed people is comforting. It suggests that program outreach may help eligible households make more informed decisions about whether to apply for an allowance. It also suggests that levels of program sophistication as well as program awareness will rise as HAO outreach efforts increase.

Table 2.6

REGRESSION OF PROGRAM SOPHISTICATION ON SOURCE OF  
INFORMATION: AWARE RESPONDENTS ONLY

Variable	Unit of Measurement	Regression Statistics			
		Coefficient		Standard Error ( $\sigma_b$ )	Value of $F$
		$\beta$	$b$		
<i>Dependent</i> Program sophistication	Positive scale, 1-7	--	--	--	--
<i>Independent</i> Information source					
HAO or Rand	Yes = 1, no = 0	.229	1.450	.305	13.4 <sup>a</sup>
Newspaper	Yes = 1, no = 0	.070	.316	.281	1.3
Survey	Yes = 1, no = 0	-.060	-.384	.376	1.0
Radio	Yes = 1, no = 0	.026	.194	.460	.2
Television	Yes = 1, no = 0	-.028	-.128	.303	.2
Private source	Yes = 1, no = 0	.027	.134	.305	.2
Community or government organization	Yes = 1, no = 0	.035	.238	.413	.3
Regression constant	--	3.288		2.217	--

SOURCE: Analysis by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Regression analysis was performed on records of 288 respondents who had some program information and indicated its source.  $R^2 = .06$ .  $F = 2.5$  with 7 degrees of freedom. Regression coefficients are given in both measured units ( $b$ ) and standard units ( $\beta$ ). The independent variables are defined in Table 3.1. The dependent variable is described in Appendix D.

<sup>a</sup>Coefficient significantly different from zero at the .95 level of confidence under a two-tailed test.

## NOTES TO SECTION II

1. To mount a countywide allowance program, approvals were needed from numerous units of local government: the county, the city of South Bend, the adjoining but much smaller city of Mishawaka, and several other incorporated municipalities. Only South Bend approved participation in 1975, and the program began in that area alone. Later, the county and all the incorporated municipalities within its boundaries approved participation.

2. Sears (1969) discusses levels of familiarity with political issues, candidates, and events among the American electorate.

3. In fact, minorities were mentioned in less than 2 percent of the descriptions of who benefits. The total number of times unfavorable effects were mentioned are as follows: helping the undeserving (4); decreasing local control (2); downgrading neighborhoods or the community (2); increasing rents or taxes (3); interfering with private enterprise (1).



4. Our expectations derived from earlier work on political party images, which found that most people describe Democrats and Republicans in terms of who they are "for" or "against" (Converse, 1964).

5. Neither race nor age had a significant effect on mentioning housing effects, who the program helps, or what it helps them do. In addition, no significant relationship was found between social background variables and whether the respondent mentioned the program's experimental or research aspects, specific program features, or possible effects on the economy or government. But the sample size for each of these descriptions was under thirty and thus the statistical relationships carry little weight.

6. We classified 423 respondents as having some information about the program. However, the interviewers failed to ask 133 of these respondents any more questions about the allowance program. Thus, our discussion of source of program information, attitudes toward the program, and expectations of program effects is limited to respondents we and the interviewers judged to have some program information. That group is biased toward those with more numerous and

more sophisticated ideas about the allowance program. See Sec. III for a discussion of program sophistication measures.

7. We regressed citing the newspaper as a source of program information on selected social background variables. Only education and lack of program eligibility had a significant positive effect.

8. We regressed citing television as a source of program information on selected social background variables. Only age and education had significant effects.

9. The scale ranges from 1 (least sophisticated) to 7 (most sophisticated). A score of 1 indicates that the respondent mentioned only one nonunique feature of the program. A score of 7 indicates that he mentioned one or more clearly unique features of the allowance program. See Appendix D for a more complete description of the scale.

### III. DETERMINANTS OF PROGRAM KNOWLEDGE

We have shown that fewer people knew about the program than said they did; that those who did know were primarily interested in who the program helps and how it helps them; that they got their information from the media and private sources; and that their descriptions focused on the housing-related ideas that had been stressed by program officials. We now turn to an examination of the determinants of program knowledge. In particular, are some people more likely to know about the allowance program than others, or is program knowledge randomly distributed?

To answer the question, we treated program knowledge as a binary variable, assigning a score of one to respondents who had some information about the program and a score of zero to those who had none. We regressed those scores on variables describing respondent backgrounds and attitudes.[1] We used a binary dependent variable rather than the scale of program sophistication because preliminary results showed that the variables affecting simple awareness are different from those associated with how much people know about the program.[2]

We found that our measures of social background and social attitudes explain very little of the variance in program knowledge. On the other hand, a number of the variables are significantly related to program knowledge in ways that are

consistent with our model of its acquisition and absorption. Accordingly, before presenting the empirical results, we discuss that model and its implications.

#### MODEL OF INFORMATION ACQUISITION AND ABSORPTION

Our conceptual approach to the determinants of program knowledge draws on studies that isolate three stages of information acquisition and absorption: exposure, attention, and retention. We view each as a precondition for the absorption of information. To be even minimally informed on a subject, a person must have been exposed to some information, must have attended to what he heard or read, and must have retained some of the basic facts or beliefs.

Many studies have shown that exposure to information is influenced both by television, radio, and newspaper usage and by interest in the subject being addressed.[3] As frequency of exposure to broadcasts or publications increases, so does the probability of exposure to information about any public policy. Since newspaper reading increases with education and occupational status (Schramm, 1954), so therefore does the chance of exposure to information about the allowance program.

Interest in a subject increases the probability of selective, as opposed to chance, exposure. Democrats attend Democratic

rallies. People who want to buy a house read housing ads. People on welfare ask about other government benefits. Attention to what one hears or reads is also increased by interest. People planning to remodel their homes are likely to perk up their ears at a television story on dishonest contractors. Those who cannot keep up with the rent pay attention to a friend's news about a program that may supplement their budget. Finally, both absorption and retention of information are determined by cognitive capacity--if a person doesn't understand the word "subsidy," he won't remember it long.

Thus we view program awareness as determined by three classes of variables: (a) those measuring communication habits, including contacts with the media or informed sources; (b) those indicating a basis for interest in the program ("reason to know"); and (c) those measuring cognitive capacity. We see the first two as affecting information exposure; the second as affecting selective attention as well; and the third as affecting information retention. An increase in the probability of exposure, attention, or retention should also increase awareness of the allowance program.

We can translate these concepts into operational measures, but not without considerable measurement error. For example, we selected education as a measure of cognitive capacity. But number of years in school only crudely approximates intellectual

endowment. Similarly, proportionately more blacks than whites in St. Joseph County are eligible for the program and thus have a reason to be interested in it. But being black cannot be equated with eligibility; it is an indicator of a group tendency that may or may not be shared by all those in the group. Hence our variables only roughly approximate the concepts themselves.

The figure shows the three stages of becoming informed and the variables we expected to have an effect on each stage and hence on program knowledge. Table 3.1 defines the variables.

In brief, we expected exposure to information about the allowance program to rise with education, occupational status, and frequency of organizational membership and to relate positively to being male, eligible, black, or elderly. We thought the status variables (education and occupation) and being male would enhance the likelihood of reading the newspaper; that organizational linkages would increase the probability of hearing an HAO presentation; and that being black, eligible, or elderly would increase the probability of being told about the allowance program.

We also expected attention to program information to be enhanced by being black, elderly, eligible, or a renter, on the grounds that members of these groups are disproportionately likely to benefit from allowances and therefore to have a "reason to know"

# Stages of Information Processing

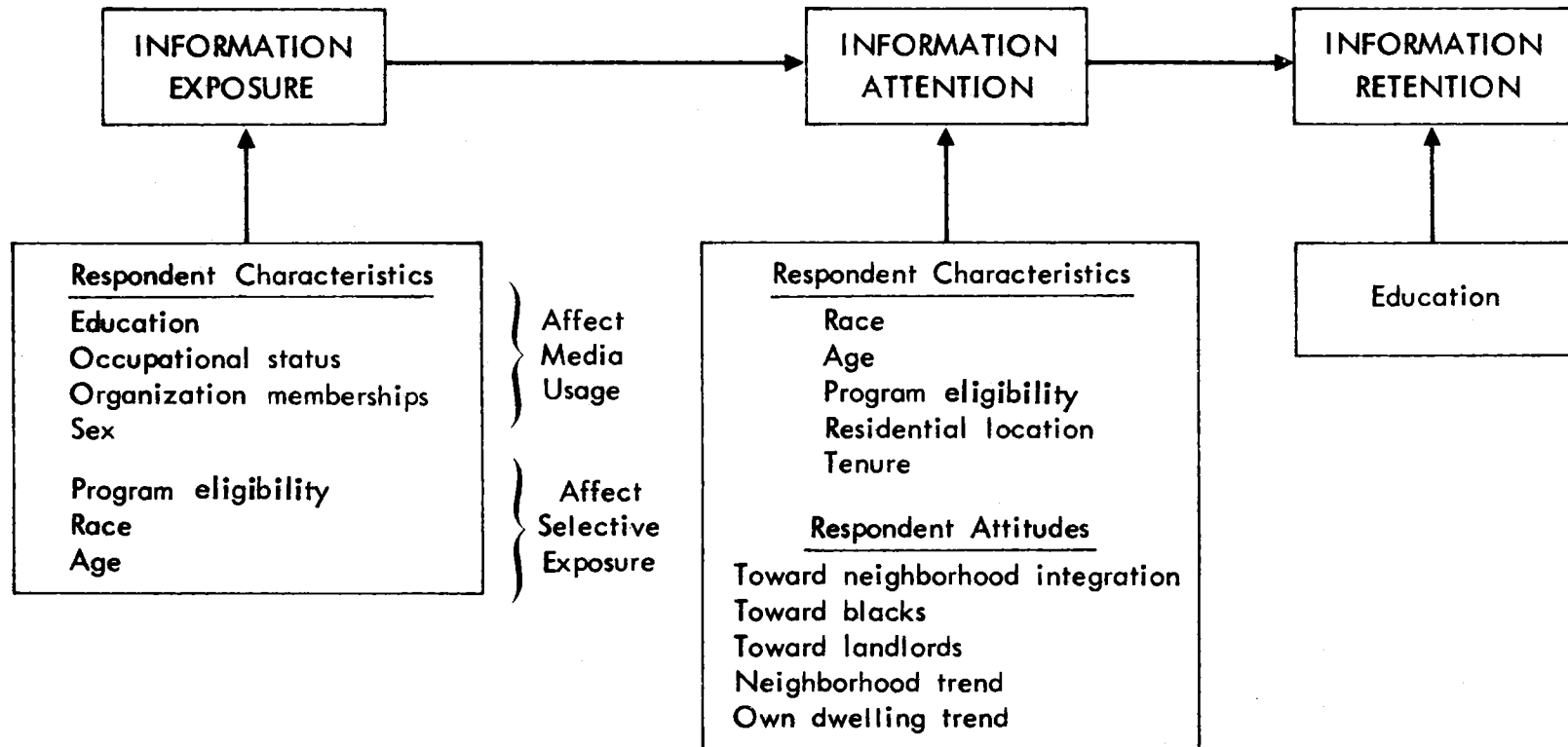


Figure - Variables affecting exposure, attention, and retention of information about allowance program

Table 3.1

DEFINITION OF VARIABLES TESTED FOR EFFECTS  
ON PROGRAM KNOWLEDGE

Variable	Definition and Unit of Measurement
<i>Respondent Characteristics</i>	
Race (interviewer's judgment)	0 = Nonblack 1 = Black
Education	Years of schooling
Age	Age at last birthday (years)
Income	Total household income (\$1,000)
Residential location	0 = Rural 1 = Urban
Sex	0 = Male 1 = Female
Occupational status	Occupation of head of household ranked on a scale of prestige from 1 (service workers) to 8 (professionals)
Program eligibility	0 = Ineligible 1 = Eligible (on basis of household size and income)
Tenure	0 = Homeowner 1 = Renter
Organization memberships	Number of organizations to which the respondent belongs
<i>Respondent Attitudes</i>	
Toward neighborhood integration	Scale ranging from 1 (strongly prefers that blacks and whites live in separate neighborhoods) to 7 (strongly prefers that blacks and whites live in same neighborhoods)
Toward landlords	Scale ranging from 1 (very unfavorable) to 7 (very favorable)
Neighborhood trend (compared with last year)	0 = Respondent feels more satisfied with his neighborhood or feels about the same 1 = Respondent feels less satisfied with his neighborhood (perceived decline)
Own dwelling trend (compared with last year)	0 = Respondent feels more satisfied with his housing unit or feels about the same 1 = Respondent feels less satisfied with his housing unit (perceived decline)
Toward renters	Scale ranging from 1 (very unfavorable) to 7 (very favorable)
Toward blacks	Scale ranging from 1 (very unfavorable) to 7 (very favorable)

SOURCE: Compiled by author.



about the program. Furthermore, we thought attention might be enhanced by an interest in housing or neighborhood issues, as measured by perceptions of neighborhood and housing decline; positive attitudes toward blacks and neighborhood integration; hostility toward landlords; and residence in an urban, as opposed to a rural, neighborhood. Finally, we expected cognitive capacity (as measured by education) to facilitate information retention, i.e., the ability to understand a message and to process and store the information.

This framework does not clearly separate variables that enhance program awareness by increasing exposure to program information from those that enhance awareness by increasing information attention or retention. We expect some exposure variables (education) to have effects on retention as well; other exposure variables (race, age, eligibility) should also increase selective attention. Our model cannot disentangle effects on one stage of information processing as against another, but it does provide a framework for developing hypotheses and interpreting the results. To the extent that our hypotheses about effects on program awareness are supported, the heuristic model from which they emerge will be validated as well.

## EMPIRICAL FINDINGS

What do the data tell us about the determinants of program knowledge? First of all, the model explains very little of the

variance in program knowledge ( $R^2 = .04$ ). In part, this result is a methodological artifact: A binary dependent variable allows for very little discriminatory power, a problem that is magnified when only 15 percent of the sample has a value of one.

But we should not overemphasize methodological problems: The data tell us that program knowledge was either nearly randomly distributed among the population of St. Joseph County or that our model omits important explanatory variables. We suspect  $R^2$  would be larger if the survey had included variables measuring general exposure to the media and interest in local public affairs. Unfortunately, it did not.

Nevertheless, a precondition for program knowledge remains exposure to information about it. While both newspapers and television provided opportunities for hearing about the allowance program, the stories were seldom on the front page or on six o'clock news broadcasts. Hence whether or not someone was exposed to program information depended crucially on whether he read the right page of the newspaper, turned on the television at the right time, or happened to know someone who had heard of the program and had some reason for mentioning the allowance program to him.

Exposure to program information was thus probably accidental or random for most people. Still, some individual characteristics

and attitudes had a statistically significant, though small, effect on whether people were aware of the allowance program. We now turn to these predictors of program knowledge.

#### Key Predictors of Program Awareness

Three clusters of program knowledge determinants emerged from our regression results, shown in Table 3.2: status variables (education and occupation); social background proxies for the "reason to know" (race and age); and attitudinal measures of interest in housing (positive attitudes toward neighborhood integration, perception of neighborhood decline, and hostility toward landlords).[4] Not surprisingly, education is the strongest predictor of program knowledge: Along with occupational status, it is associated with reading the newspaper (Schramm, 1954) and thus with a higher probability of exposure to program information. Education is also associated with increased cognitive capacity and thus may act to facilitate retention of the information to which one is exposed. Occupational status, on the other hand, affects information exposure but it is less clear why it should affect attention or retention. Thus it plays a lesser role in increasing program awareness.

The importance of age and race stems largely from their role as proxies for the "reason to know"--blacks and the elderly are both disproportionately eligible for allowance benefits in St. Joseph

Table 3.2

REGRESSION OF PROGRAM AWARENESS ON RESPONDENT CHARACTERISTICS  
AND ATTITUDES: ALL RESPONDENTS

Variable	Unit of Measurement	Regression Statistics			
		Coefficient		Standard Error ( $\sigma_b$ )	Value of F
		$\beta$	$b$		
<i>Dependent</i> Program awareness	Some = 1, none = 0	--	--	--	--
<i>Independent</i> Respondent characteristics:					
Education	Years of schooling	.096	.001	.003	14.9 <sup>a</sup>
Age	Years	.081	.002	.000	11.8 <sup>a</sup>
Occupational status	Positive scale, 1-8	.057	.008	.003	5.5 <sup>a</sup>
Race	Black = 1, other = 0	.047	.046	.021	4.9 <sup>a</sup>
Household income	\$1,000 per year	.037	.002	.001	2.0
Organization memberships	Number of organizations	.033	.010	.006	2.7 <sup>b</sup>
Program eligibility	Eligible = 1, ineligible = 0	.033	.023	.019	1.5
Sex	Female = 1, male = 0	-.023	-.016	.015	1.3
Housing tenure	Renter = 1, owner = 0	-.009	-.009	.019	.2
Residential location	Urban = 1, rural = 0	.003	.003	.022	.1
Respondent attitudes:					
Neighborhood integration	Positive scale, 1-7	.100	.017	.004	18.5 <sup>a</sup>
Neighborhood trend	Decline = 1, other = 0	.043	.049	.023	4.3 <sup>a</sup>
Landlords	Positive scale, 1-7	-.039	.008	.004	3.9 <sup>a</sup>
Blacks	Positive scale, 1-7	.012	-.002	.005	.3
Own dwelling trend	Decline = 1, other = 0	.020	.019	.020	.9
Regression constant	--	-.178		.355	--

SOURCE: Analysis by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Regression analysis was performed on records of 2,561 respondents who provided information on all variables listed.  $R^2 = .04$ .  $F = 6.92$  with 15 degrees of freedom. Regression coefficients are given in both measured units ( $b$ ) and standard units ( $\beta$ ). The independent variables are defined in Table 3.1.

<sup>a</sup>Coefficient significantly different from zero at the .95 level of confidence under a two-tailed test.

<sup>b</sup>Coefficient significantly different from zero at the .95 level of confidence under a one-tailed test.

County,[5] and publicity for the allowance program emphasized that it would help the elderly. Since substantial numbers of both groups stand to benefit from the program or have friends or relatives who could, both characteristics are likely to be associated with selective attention to program information.

The age and race variables also appear to affect program awareness by increasing the likelihood of exposure to program information.[6] While the numbers are small, blacks are significantly more likely than whites to cite interviewers for the earlier screening survey[7] as sources of information. That result suggests that blacks were more likely to have their curiosity aroused by the screening interview and to selectively expose themselves to additional information on the study.

The elderly are significantly more likely to cite television, consistent with the hypothesis of greater probability of exposure. Elderly people who spend much of their day watching television would be more likely to see a program covering an HAO event.

We also have more general attitudinal measures of interest in housing or neighborhood issues.[8] It was stated earlier that those who favor neighborhood integration (i.e., who prefer that blacks and whites live in the same, as opposed to separate, neighborhoods), those who think their neighborhood is declining,

and those who dislike landlords are all more likely to be familiar with the allowance program than their opposites. Why? Possibly because each of these variables represents a predisposition to selectively attend to messages about the allowance program.

Considering each attitude in turn, we find that being in favor of neighborhood integration has a significant effect on program awareness, but having favorable attitudes toward blacks does not. Racial attitudes per se do not affect attention to information about the allowance program, but attitudes toward the racial integration of neighborhoods are important. Those who oppose integration appear to ignore information about a program that may promote it; those who favor integration appear to attend to such information.

Similarly, those who think their neighborhood is declining or who dislike landlords also attend to program information, whereas those who like landlords or who think their neighborhood has improved or stayed the same do not. People whose neighborhoods might be improved by a program that aims at upgrading existing housing have a reason to be interested in the allowance program. So do people who could use an allowance to reduce problems with their landlord--by prodding him to make repairs or by moving to an apartment with more enlightened management.[9]

### Other Predictors

In sum, we found that some variables that enhance information exposure, attention, and retention contribute to program awareness in St. Joseph County. However, not all our theoretical expectations about determinants of program knowledge were supported by the data and others were supported only under a one-tailed test of significance,[10] as the summaries below demonstrate:

- Number of organizational memberships. We thought that the more organizations people belonged to, the more likely they were to hear about the program (through their organizational connections). Under a one-tailed test, frequency of organizational membership is positively related to program knowledge. However, the association is weak, perhaps because the variable does not take into account organizational type. Belonging to three or four sports clubs is unlikely to increase program exposure, whereas membership in a neighborhood improvement association is quite likely to.
- Eligibility. We expected eligibility to fit into the "reason to know" class of variables. For example, by increasing a respondent's expectations of personal benefit, eligibility would focus his attention on

program information and thus enhance his likelihood of becoming informed. Eligibility is significant at the .1 level under a one-tailed test, so the data indicate slight support for the hypothesis (see Table 3.3). But the relationship disappears when the attitudinal variables are included in the model, indicating that eligibility may measure general interest in housing and neighborhood issues better than expected benefits.

The effects of program eligibility are attenuated for two reasons: Some ineligibles mistakenly think they are eligible and some eligibles mistakenly think they are not.[11] The poor fit between real and perceived eligibility thus reduces the strength of this variable as an indicator of the "reason to know" and its power to predict program awareness.

- Sex. We expected men to be more familiar with the program than women, primarily because of studies indicating that women are less interested and informed about politics than men (Campbell et al., 1960; Lane, 1959; Milbrath, 1965). We found that males are slightly more likely to acquire program knowledge,[12] but only when the variables measuring interest in neighborhood issues are omitted from the equation (Table 3.3). In the allowance program, the greater relevance of neighborhood quality to women (who still



Table 3.3

REGRESSION OF PROGRAM AWARENESS ON RESPONDENT CHARACTERISTICS:  
ALL RESPONDENTS

Variable	Unit of Measurement	Regression Statistics			
		Coefficient		Standard Error ( $\sigma_b$ )	Value of F
		$\beta$	$b$		
<i>Dependent</i> Program awareness	Some = 1, none = 0	--	--	--	--
<i>Independent</i> Respondent characteristics:					
Education	Years of schooling	.113	.013	.003	20.9 <sup>a</sup>
Age	Years	.066	.001	.000	8.0 <sup>a</sup>
Occupational status	Positive scale, 1-8	.057	.008	.004	5.4 <sup>a</sup>
Race	Black = 1, other = 0	.081	.079	.020	15.8 <sup>a</sup>
Household income	\$1,000 per year	.032	.002	.001	1.5 <sup>b</sup>
Organization memberships	Number of organizations	.036	.011	.007	3.0 <sup>b</sup>
Program eligibility	Eligible = 1, ineligible = 0	.039	.028	.019	2.3 <sup>c</sup>
Sex	Female = 1, male = 0	-.028	-.021	.014	2.0 <sup>c</sup>
Housing tenure	Renter = 1, owner = 0	-.008	-.007	.019	.1
Residential location	Urban = 1, rural = 0	.016	.017	.022	.6
Regression constant	--	-.087		.355	--

SOURCE: Analysis by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Regression analysis was performed on records of 2,581 respondents who provided information on all variables listed.  $R^2 = .03$ .  $F = 6.92$  with 10 degrees of freedom. Regression coefficients are given in both measured units ( $b$ ) and standard units ( $\beta$ ). The independent variables are defined in Table 3.1.

<sup>a</sup>Coefficient significantly different from zero at the .95 level of confidence under a two-tailed test.

<sup>b</sup>Coefficient significantly different from zero at the .95 level of confidence under a one-tailed test.

<sup>c</sup>Coefficient significantly different from zero at the .90 level of confidence under a one-tailed test.

spend more of their time in the home than men) may work against any tradition that public issues are a male domain.

- Location. We expected residence in urban areas to increase concern about neighborhood deterioration and therefore attention to program information. It does not. Instead of directly measuring residence in a deteriorating neighborhood, we looked at perceptions of neighborhood decline and found a significant effect on program awareness.
- Perceived housing decline. We hypothesized that people who thought their own housing unit had deteriorated would pay more attention to information about a program geared toward upgrading existing housing. The relationship is very slight when we look at simple cross-tabulations,[13] and disappears when we control for eligibility and income. The probable reason is that many of those who are dissatisfied with their own homes are clearly ineligible for an allowance and have no reason to view any government program as a means of reducing their dissatisfaction.
- Tenure. We thought renters would be more likely to expect benefits from the program than homeowners and therefore to pay more attention to news about it. No such relationship appears, perhaps because program publicity emphasized that both homeowners and renters could apply.

- Income. We had no clear hypothesis for income. As a proxy for expected benefits, we would expect awareness to decrease as income rose. As a proxy for exposure (through newspaper reading or attendance at HAO presentations), we would expect the opposite relationship. Income turned out to be a weak proxy for exposure and to be positively but not significantly related to program awareness.

## Conclusions

We conclude, first of all, that program awareness in St. Joseph County at baseline was largely random, reflecting accidental exposure to program information during the preadvertising period.

Second, some variables had a significant effect on program awareness in ways consistent with our model of information acquisition and absorption. More education, higher occupational status, being black, and being elderly all appear to enhance exposure to program information and therefore to increase program awareness. Being black or elderly or having an interest in neighborhood or housing issues provides a respondent with reasons to be interested in the allowance program and thereby focuses his attention on what he hears about it. Being eligible for the program, or female, or a member of multiple organizations also contributes to awareness; but the relationship is more tenuous.

Third, the data are consistent with but cannot confirm our hypotheses about the process of becoming informed. It follows that education enhances information exposure and retention, that attitudes toward neighborhood quality facilitate selective attention, and that race and age affect both exposure and attention. While the data support this logic, we cannot use them to disentangle effects on one stage of becoming informed from those on another.

#### PROGRAM SOPHISTICATION

Having asked what factors affect program awareness, we now turn to what affects how much people know about the program, rather than whether they know about it at all. Our examination of program sophistication is based on a scale ranging from 1 (least sophisticated) to 7 (most sophisticated). Scores of 4 through 7 are based on analytic judgments about the quality of a response--e.g., that the respondent mentioned one or more unique aspects of the allowance program or displayed knowledge of specific program features or personnel. Scores of 1 to 3 are based on the total number of items mentioned by respondents who had not already received a ranking of 4 through 7. Thus respondents who had high-quality information (specific knowledge about the allowance program) received higher ratings than those who gave many responses, none of which could uniquely apply to the allowance program.[14]

The same regressions were run for sophistication as for program awareness. The hypotheses about determinants of cognitive sophistication are similar to those for program awareness, with the following difference: We expected variables that presumably enhance only exposure to information to drop out as significant predictors. But variables thought to increase selective attention or retention should also play a role in increasing program sophistication.

Mere exposure to program information does not guarantee that people will listen to or remember what they read or heard. However, if they have reason to attend to the communication, they are more likely to pay attention to the information. And if they pay attention, they are likely to absorb more details. Finally, their ability to retain details should be enhanced by their capacity to understand and remember them.

The figure earlier in this section presented our assumptions; Table 3.4 reports the regression results. The outcome is surprising. Several variables that increased program awareness (occupation, being elderly, favoring integration, and disliking landlords) had no significant effects on the sophistication of program information. One (being black) had a negative rather than a positive effect. Only two social background variables, education and tenure, had the predicted effects. Among the attitudinal variables, only perceived neighborhood deterioration

Table 3.4

REGRESSION OF PROGRAM SOPHISTICATION ON RESPONDENT CHARACTERISTICS  
AND ATTITUDES: AWARE RESPONDENTS ONLY

Variable	Unit of Measurement	Regression Statistics			
		Coefficient		Standard Error ( $\sigma_b$ )	Value of $F$
		$\beta$	$b$		
<i>Dependent</i>					
Program sophistication	Positive scale, 1-7	--	--	--	--
<i>Independent</i>					
Respondent characteristics:					
Education	Years of schooling	.181	.117	.045	6.7 <sup>a</sup>
Age	Years	-.028	-.028	.008	.2
Occupational status	Positive scale, 1-8	.033	.027	.054	.2
Race	Black = 1, other = 0	-.127	-.681	.310	4.8 <sup>a</sup>
Household income	\$1,000 per year	-.002	-.000	.017	.0
Organization memberships	Number of organizations	.047	.079	.092	.8
Program eligibility	Eligible = 1, ineligible = 0	.049	.214	.299	.5
Sex	Female = 1, male = 0	-.027	-.118	.231	.3
Housing tenure	Renter = 1, owner = 0	.103	.549	.308	3.2 <sup>b</sup>
Residential location	Urban = 1, rural = 0	.058	.403	.381	1.1
Respondent attitudes:					
Neighborhood integration	Positive scale, 1-7	.063	.069	.065	1.1
Neighborhood trend	Decline = 1, other = 0	.076	.466	.322	2.1 <sup>c</sup>
Landlords	Positive scale, 1-7	.037	-.046	.066	.5
Blacks	Positive scale, 1-7	-.037	.046	.074	.4
Own dwelling trend	Decline = 1, other = 0	-.016	-.090	.293	.1
Regression constant	--	1.940		2.179	--

SOURCE: Analysis by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Regression analysis was performed on records of 379 respondents who had some program information and provided information on all variables listed.  $R^2 = .10$ .  $F = 2.6$  with 15 degrees of freedom. Regression coefficients are given in both measured units ( $b$ ) and standard units ( $\beta$ ). The independent variables are defined in Table 3.1. The dependent variable is described in Appendix D.

<sup>a</sup>Coefficient significantly different from zero at the .95 level of confidence under a two-tailed test.

<sup>b</sup>Coefficient significantly different from zero at the .95 level of confidence under a one-tailed test.

<sup>c</sup>Coefficient significantly different from zero at the .90 level of confidence under a one-tailed test.

had some effect on program sophistication, but that relationship is very slight.

The strong effect of education suggests that program sophistication is largely a function of the ability to process and retain numerous and complex ideas, rather than relating to the extent of interest in those ideas. Most of the "reason to know" variables seem to require knowing only that the program exists and bears looking into. Among them, only tenure and perceived neighborhood deterioration also contribute to how much people know about the allowance program.

The effect of rental tenure is surprising, given that renters are not more likely than owners to become aware of the allowance program. It appears that once renters have some information, they are slightly more likely to absorb more details about the program. Similarly, people who think their neighborhood is declining also acquire more sophisticated program information than those who believe their neighborhood has improved or stayed the same.

Blacks also selectively attend to information about the allowance program, but their attention does not result in their acquiring more sophisticated program details. Yet black participation in the program in the first months after open enrollment began was substantial. At baseline, blacks appear to have found out enough

about the program to call or visit the HAO but to discard further details as superfluous.

In sum, selective attention to program information affects simple awareness but appears to have a limited impact on how many program details people absorb. While a variety of people have reasons to attend to details about how the allowance program differs from other housing programs, they do not all have the motivation or ability to retain or recall this information.

#### NOTES TO SECTION III

1. Since the dependent variable is not measured on an interval scale, we checked our regression results against those obtained from discriminant analysis as well. The regression results were supported by the discriminant trials; we therefore report the more readily interpreted regressions.
2. Our analysis of the determinants of program sophistication for people with some program information is presented below.
3. For a discussion of this proposition, see Weiss (1969).
4. Including social background variables alone in the equation yields the following ranking of significant variables: first,



education; then race, age, and finally, occupation. When attitudinal variables are included, education and prointegration attitudes tie for first, and race drops from second to fifth. This change in the power of race as a predictor reflects the fact that social background variables such as race are often proxies for attitudes--in this case, attitudes toward integration.

5. Thirty-four percent of all black households are eligible, vs. 20 percent of all white households. Fifty-four percent of all the eligible households are elderly.

6. We regressed seven social background characteristics (race, age, education, sex, tenure, income, and eligibility) on each source of program information. Race had a significant but small impact on survey sources only; age had a significant impact on television only.

7. The screening survey was conducted in St. Joseph County during July and August of 1974. Its purpose was to briefly gather enough information so that the baseline sample could be efficiently selected and standards for the experimental allowance program set.

8. We do not mean to suggest that our measures of interest in housing or neighborhood issues exhaust the universe of such

indicators. However, these items were asked of the module H respondents rather than of both heads together. Since they were not highly intercorrelated, we analyzed them as separate indicators of the overall concept while recognizing that we have not included other potentially important measures.

9. People who dislike landlords are also more likely to have problems with them.

10. Because the sample is large, we emphasize findings that were significant under the more stringent two-tailed test of significance. However, most of our hypotheses about variables affecting program knowledge state the direction of the effect. It is therefore appropriate to report instances in which the hypothesis is supported under a one-tailed test.

11. Among ineligibles, 21 percent said they planned to apply for an allowance; among eligibles, 41 percent said they did not plan to apply. We could not include perceived eligibility (e.g., plans to apply) in the equation, as that information was available for aware respondents only.

12. The relationship is significant at the .1 level under a one-tailed test.

13. Seventeen percent of those who think their housing unit has deteriorated (vs. 13.9 percent of those who do not) are aware of the program.

14. See Appendix D for a description of the scale.

#### IV. PROGRAM EVALUATIONS AND THEIR DETERMINANTS

Less than a fifth of the St. Joseph County residents were aware of the allowance program at baseline. How did these knowledgeable people evaluate the allowance program? Were they influenced by supporters' arguments that it would help the deserving, upgrade existing housing, and stimulate the local economy? Were they swayed by opponents' fears that it would stimulate rent inflation, promote black mobility into white neighborhoods, and decrease local control? Or did they evaluate the program on the basis of preexisting notions about the legitimacy and utility of government aid?

#### OVERALL EVALUATION

To explore overall program evaluation, we have two attitudinal measures: (a) the coder's judgment of a respondent's attitude based on his program description; and (b) the respondent's rating of the program as a good or bad idea, on a scale from 1 to 7.

Both measures show that very few of those with some information view the program negatively. As shown in Table 4.1, the coders judged only 18 percent of those with some program information to have any negative opinions about the allowance program, while the proportion of respondents who rated the program negatively was about the same. The coders judged half the aware population to

Table 4.1

## PROGRAM EVALUATION AMONG AWARE HOUSEHOLD HEADS

Evaluation	Number of Respondents	Population of Household Heads	
		Number	Percent
<i>Coder Judgment<sup>a</sup></i>			
Positive	171	3,866	31.5
Neutral	207	6,258	51.0
Negative	45	2,156	17.5
Total	423	12,280	100.0
<i>Respondent Judgment--All Those Asked<sup>b</sup></i>			
Positive	196	5,135	53.5
Neutral or no opinion	65	2,872	29.9
Negative	27	1,590	16.6
Total	288	9,597	100.0
<i>Respondent Judgment--Only Those with Opinion<sup>c</sup></i>			
Positive	196	5,135	65.0
Neutral	10	1,176	14.9
Negative	27	1,590	20.1
Total	241	7,901	100.0

SOURCE: Tabulations by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Entries are estimates based on a stratified probability sample of 2,775 households reporting complete household information. The population from which the sample was drawn excludes landlords.

<sup>a</sup>Coders judged the tone of respondent descriptions of the allowance program. The judgments are biased toward neutral, because coders were instructed to choose the neutral category whenever the respondent's words did not clearly indicate a positive or negative evaluation.

<sup>b</sup>Respondents were asked if they had an opinion on whether the program was a good or bad idea. If yes, they ranked the program on a scale from 1 (very positive) to 7 (very negative). The neutral or no-opinion category includes respondents who had no opinion (N = 47) and those who gave the program a ranking of 4 (N = 18).

<sup>c</sup>Reports program attitudes only for respondents who said they had an opinion about the program and ranked it on a scale from 1 to 7. The neutral category applies to respondents who gave the program a ranking of 4.

be neutral and about a third to be positive. Respondent ratings reversed that order.

The differences are partly attributable to differences in the sample of respondents covered by each part of the table, as well as to differences in how the judgments were made. Coder judgments are based on all respondents who had some program information. Only knowledgeable that interviewers also deemed to be familiar with the program were asked to rank the program. The respondent had two neutral options--to say he had no opinion or to evaluate the program at the scale midpoint. Coders were instructed to use the neutral category whenever the respondent's words were not unmistakably positive or negative. Clearly, respondents were more likely to choose a positive than a neutral alternative when specifically asked to evaluate an object or concept.

Nevertheless, the message is clear: Whichever measure we use, four-fifths of the knowledgeable households were either favorably disposed toward the allowance program or at least not clearly against it. Only a fifth disapproved of the program, and that figure remains stable whether we look at coder judgments, respondent rankings that include people with no opinion, or respondent rankings that omit those without opinions.

These results are consistent with the findings of other studies of social issues and policies.[1] Very small percentages of the public give "outspokenly critical evaluations" of schools, police, or government agencies (Key, 1961). Evaluations of presidential performance are invariably positive (at least 60 percent or more) in the first few weeks after the inauguration. And even after Watergate, less than 30 percent of the American public said they had little or no confidence in a wide variety of public institutions (Lipset, 1976).

We conclude that St. Joseph County reflects the disposition of the American public to give government programs the benefit of the doubt, at least until there are concrete reasons to judge them otherwise. But this favorable climate is somewhat "spongy." Comparing scale evaluations with the actual reasons offered for rating the program positively, negatively, or in between, there is a higher proportion of conditional or negative reasons for choices than actual in-between or negative ratings. The table below compares the percentages of each type of evaluation for 241 aware respondents:

Type of Evaluation	Positive	Neutral or Conditional	Negative
Scale Rating	82.2	6.6	11.2
Open-ended Response	77.2	16.6	17.8

As the table shows, more people use negative wording than provide negative ratings, more people use conditional wording than provide neutral ratings, and fewer people use positive wording than provide positive ratings.

Our study thus shows that when forced to evaluate the program on a scale, people tend to bias their ratings positively. When allowed to express their feelings in their own words, they reveal more uncertainty and complexity--either by providing conditional responses ("it's a good program but I hope it won't lead to waste,") or by offering both positive and negative reasons for their choice ("it helps the deserving but it may be abused by cheats"). These reservations suggest that program support at baseline was somewhat unstable and could be either eroded or solidified by later information about program operations.[2]

#### REASONS FOR OVERALL EVALUATION

There is general agreement among social scientists that preexisting orientations toward the scope of government as well as toward political institutions, officials, and groups influence perceptions of issues and candidates, and affect voting behavior itself.[3] Moreover, such orientations as a basic liberal/conservative posture or attitudes toward political institutions and groups change very slowly (Sears, 1969). Perceptions of a new policy such as the allowance program are



thus likely to be strongly influenced by such predispositions. For example, a conservative posture toward government expansion may lead to a negative evaluation of the program, irrespective of information on its philosophical underpinnings or effects. Similarly, those who view government officials as incompetent or corrupt may oppose the program no matter how efficiently and honestly it is run.

Our study showed that public controversy over program participation did not filter down to the average citizen in St. Joseph County. Yet people formed opinions about the allowance program, whether or not they noticed the political debates. Upon what were these opinions based?

Table 4.2 shows that ideas about the nature of potential recipients, the appropriate role of government in providing services to its citizens, and the honesty and competence of public officials were the most frequent explanations offered to support respondent rankings--regardless of whether the reason supported a positive, negative, or conditional evaluation. Fewer respondents commented about how the program helps people, its effects on housing, neighborhoods, or the county as a whole, or its administrative features.

Simply put, people tended to react to the allowance program in terms of their attitudes about the types of people who benefit

Table 4.2

RESPONSES RELATED TO PROGRAM EVALUATION:  
AWARE RESPONDENTS ONLY

Response Category	Number of Respondents	Percent of 241 Aware Respondents
<i>Positive Comments About:</i>		
Who is helped	101	41.9
Program scope and credibility <sup>a</sup>	83	34.4
Potential effects on recipients	79	32.8
Potential effects on housing or community	58	24.1
Specific program features	5	2.1
<i>Conditional Comments About:</i>		
Who is helped	7	2.9
Program credibility <sup>b</sup>	14	5.8
Other	20	8.3
<i>Negative Comments About:</i>		
Who is helped	15	6.2
Program scope and credibility <sup>a</sup>	28	11.3
Potential effects on recipients, housing, or community	7	2.9
Specific program features	7	2.9

SOURCE: Tabulations by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Based on 241 respondents who ranked the program on a scale from 1 (very positive) to 7 (very negative).

<sup>a</sup> Includes general evaluations of the desirability of "this kind of program" as well as comments on its potential for waste or abuse.

<sup>b</sup> Comments that the program is a good idea if it is not abused or does not cause waste.

from social programs, about welfare in general, and about waste and abuse in government, in that order. Ideas about effects on finances, homes, neighborhoods, or the general community were less important. In fact, people made up their minds very sensibly: Lacking evidence about what the program would achieve, most generalized from their existing notions about government programs.

#### UNDERLYING SOCIAL ATTITUDES

When people in St. Joseph County talk about who should be helped, what government should or should not do, or how programs should be managed, they typically have a mix of moral and practical concerns: what should be done, what needs to be done, and what can be done. As Table 4.3 shows, the "right" or "wrong" kind of recipient was most often described in terms of whether he deserved or needed help. The right or wrong role for government was similarly described: Government help with housing is appropriate either because people have a right to a decent standard of living or because they need better living conditions. It is inappropriate because it is a "giveaway" and people should work for what they get. The government's competence in providing such services was evaluated in terms of avoiding bureaucratic waste and controlling abuse by people who do not really need help.

Table 4.3

ATTITUDES UNDERLYING PROGRAM EVALUATION BY UNIFYING  
THEME: AWARE RESPONDENTS ONLY

Respondent Attitude, by Theme	Number of Responses	Percent of Category Total	Percent of Total Responses
<i>Scope of Government</i>			
Government aid (welfare) desirable	62	68.9	20.3
It's a right	37	41.1	12.1
It's needed	25	27.8	8.2
Government aid undesirable	16	17.8	5.2
Program generally desirable/ undesirable	10	11.1	3.3
Federal control undesirable	2	2.2	.6
Total	90	100.0	29.4
<i>Abuse or Waste</i>			
Program an improvement over others	21	37.5	6.9
Negative backlash from other programs	17	30.4	5.6
Management possibly incompetent, recipients dishonest	16	28.6	5.2
Services duplicated elsewhere	2	3.5	.6
Total	56	100.0	18.3
<i>Who Program Benefits</i>			
Helps needy	70	43.8	22.9
Helps/does not help specific group	63	39.3	20.6
Does not help needy or deserving	10	6.3	3.3
May help wrong people	9	5.6	2.9
Helps deserving	8	5.0	2.6
Total	160	100.0	52.3
Total responses	306	--	100.0

SOURCE: Tabulations by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Includes only responses dealing with the three themes listed.

### Appropriateness of Government Aid

People in St. Joseph County who could fit the allowance program within their notion of the appropriate role of government either said it was needed in these times of inflation, unemployment, and high housing costs or that unfortunate people should be helped because everyone has a right to a decent income or decent housing. When they saw the program as inappropriate, they had similar notions cloaked in the negative: Such programs are giveaways to those who do not need or deserve help; they decrease initiative, and the taxpayers' money should not be used to subsidize them. The issue of local versus federal control, which figured strongly in debates on program participation, was mentioned by only two respondents.

### Who Program Should Help

Feelings about the appropriate scope of government are repeated in descriptions of the right and wrong kind of recipient. In St. Joseph County, the program is considered good if it will help those who need or deserve it: people who have inadequate financial resources because they're out of a job, don't earn enough, or live on a fixed income, or people who work hard and try to better themselves. The wrong recipients either have enough money to live on and are freeloaders or cheats, or they are loafers who don't want to work or let money slip through

their fingers. People on welfare may be viewed as needing help or not deserving it, depending on who is talking.

Whether one is white or black, young or old, has children or not, or is a renter or a homeowner is peripheral to the concept of the right or wrong kind of recipient. But some people said they liked the program because it helps specific groups, notably the elderly, renters, and homeowners.[4] No one said the program is bad because it helps blacks. However, as we show below, racial prejudice does have a negative impact on program evaluations, although it is not mentioned spontaneously.

#### How Program Should Be Managed

Of 56 comments on the theme of bureaucratic waste, inefficiency, and dishonesty, 29 percent included the idea that the program would be poorly managed or taken advantage of; 30 percent referred to negative experiences with government programs in the past; and 3.5 percent included the notion that the program duplicated other services. However, 38 percent were favorable toward the allowance program just because it was an improvement on other programs--that it might be less complex, reduce duplication, utilize existing resources, and avoid the mistakes of untested projects. These responses show differentiation between preexisting notions about bureaucratic waste and abuse and new ideas about how the allowance program might be different.

Nevertheless, the people who evaluated the allowance program on its own terms were outnumbered by those who saw it in the context of preexisting views of government programs in general. If respondents opposed welfare and subsidies, if they pictured the typical recipient of government aid as an undeserving freeloader, and if they saw government officials as incompetent or worse, they disliked the allowance program. If they approved of government aid or thought many people either needed or deserved assistance, they liked the program.

Lacking experience with the program itself, people had little other basis than predisposition on which to judge it. Still, some respondents in St. Joseph County did base their evaluations on the program itself: expectations about its effects, attitudes toward program features, and notions that it was different from other housing programs. If we find that such differentiation expands under actual program operations, we can surmise that people are judging the allowance program on its own strengths and weaknesses rather than on those of other programs.

#### CHARACTERISTICS AFFECTING EVALUATION

Although we would have liked to use measures of the broad dispositions described above as predictors of attitudes toward the allowance program, most of the appropriate items were not included in the survey instrument.[5] While we can examine the

degree to which attitudes about race or toward renters influence program opinion, we cannot test how preexisting ideas about the scope of government, the honesty and competence of government officials, or people on welfare affect attitudes toward the program itself.

What other factors might affect program approval or disapproval? Clearly, self-interest--the expectation of deriving benefits (or suffering costs) from the program--might affect the judgments of some. But others might view the program positively because it helps people or improves the general community, even though they themselves do not expect to benefit directly.

The data suggest, however, that neither self-interest nor public concern, at least as measured by group characteristics, has much effect on program approval or disapproval. Table 4.4 presents regression results for social background indicators only. Of the variables we considered as potential proxies for expected benefits (being eligible, black, elderly, a renter, or an urban resident), only eligibility and tenure have significant effects on program evaluation.

Notably, neither blacks nor the elderly are more likely to approve the program. Clearly, having a "reason to know" does not



Table 4.4

REGRESSION OF PROGRAM EVALUATION ON RESPONDENT CHARACTERISTICS:  
AWARE RESPONDENTS ONLY

Variable	Unit of Measurement	Regression Statistics			
		Coefficient		Standard Error ( $\sigma_b$ )	Value of F
		$\beta$	$b$		
<i>Dependent</i> Program evaluation	Positive scale, 1-7	--	--	--	--
<i>Independent</i> Education	Years of schooling	.105	.051	.043	1.4
Age	Years	.001	.000	.008	.0
Occupational status	Positive scale, 1-8	-.059	-.036	.053	.5
Race	Black = 1, other = 0	.030	.128	.299	.2
Household income	\$1,000 per year	.031	.005	.014	.2
Organization memberships	Number of organizations	.107	.133	.089	2.3
Program eligibility	Eligible = 1, ineligible = 0	.165	.556	.282	3.9 <sup>a</sup>
Sex	Female = 1, male = 0	.133	.442	.230	3.7 <sup>b</sup>
Housing tenure	Renter = 1, owner = 0	.127	.521	.314	2.8 <sup>b</sup>
Residential location	Urban = 1, rural = 0	.068	.405	.409	1.0
Regression constant	--	5.364		1.662	--

SOURCE: Analysis by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Regression analysis was performed on records of 224 respondents who had some program information and provided information on all variables listed.  $R^2 = .10$ .  $F = 2.31$  with 10 degrees of freedom. Regression coefficients are given in both measured units ( $b$ ) and standard units ( $\beta$ ). The independent variables are defined in Table 3.1. The dependent variable is a 7-point scale ranging from 1 (most negative) to 7 (most positive).

<sup>a</sup>Coefficient significantly different from zero at the .95 level of confidence under a two-tailed test.

<sup>b</sup>Coefficient significantly different from zero at the .95 level of confidence under a one-tailed test.

necessarily predispose one favorably toward the program. At least in our sample, enough blacks and elderly people appear to doubt that they will benefit from the program to preclude any general association between race or age and program evaluation.[6]

Owners, on the other hand, show a tendency to be negative and women to be positive. Owners, as a class, may see the program as helping others but not themselves.[7] In contrast, women are more likely than men to take nurturant positions on many public policies.[8] Perhaps this tendency contributed to support for a government program that "helps those who need it."

Neither education, income, nor occupational status had a significant effect on program evaluation. Having higher education, income, and occupational status could characterize respondents who expect the program to benefit others at a cost to themselves. On the other hand, those characteristics have also been found to correlate with a greater concern about the public interest (Banfield and Wilson, 1964). The self- versus public-interest hypotheses counteract each other in their expected impact on program support. It is not surprising, therefore, that none of these variables is significant.

We found, however, that modifying the model to include attitudes toward blacks and renters, as well as indicators that the

respondent expects the program to affect himself, his neighborhood, or the county (Table 4.5), explains more than twice as much of the variance in program evaluation as do the less direct measures alone (Table 4.4).[9] The strongest predictor is a respondent's intention to apply for an allowance, followed by negative attitudes toward blacks, renters, and integration. Expectations of effects on one's neighborhood and being an owner have the same coefficients but opposite signs. Eligibility drops out as a predictor, replaced by the more accurate measure of expectations--plans to apply.

These results tell us first of all that people who expect to benefit from the program like it the best. People who plan to apply are the most supportive of the program, but those who expect their neighborhoods to be affected also view it positively.[10]

Second, benevolence seems to extend only to a respondent's immediate neighborhood. Anticipated neighborhood effects include housing improvements that might increase property values and directly benefit the respondent. But the most frequently mentioned neighborhood effect was helping others (to pay their bills, to move, or to feel better), an indication that concern for the public interest also generates favorable responses to the

Table 4.5

REGRESSION OF PROGRAM EVALUATION ON RESPONDENT CHARACTERISTICS  
AND ATTITUDES: AWARE RESPONDENTS ONLY

Variable	Unit of Measurement	Regression Statistics			
		Coefficient		Standard Error ( $\sigma_b$ )	Value of $F$
		$\beta$	$b$		
<i>Dependent</i> Program evaluation	Positive scale, 1-7	--	--	--	--
<i>Independent</i> Respondent characteristics:					
Education	Years of schooling	.064	.032	.044	.6
Age	Years	-.006	-.001	.008	.0
Occupational status	Positive scale, 1-8	-.060	-.037	.050	.6
Race	Black = 1, other = 0	-.092	-.395	.300	1.7
Household income	\$1,000 per year	.099	.018	.014	1.7
Organization memberships	Number of organizations	.083	.103	.083	1.5
Program eligibility	Eligible = 1, ineligible = 0	-.108	.365	.278	1.7
Sex	Female = 1, male = 0	.119	.396	.223	3.1 <sup>b</sup>
Housing tenure	Renter = 1, owner = 0	.154	.638	.302	4.5 <sup>a</sup>
Residential location	Urban = 1, rural = 0	.031	.181	.387	.2
Respondent attitudes:					
Neighborhood integration	Positive scale, 1-7	.171	-.149	.061	5.9 <sup>a</sup>
Neighborhood trend	Decline = 1, other = 0	.001	.011	.261	.0
Renters	Positive scale, 1-7	-.179	.201	.082	6.0 <sup>a</sup>
Blacks	Positive scale, 1-7	.207	-.203	.074	7.6 <sup>a</sup>
Own dwelling trend	Decline = 1, other = 0	.004	.017	.270	.0
Has plans to apply	Yes = 1, no = 0	.277	.946	.276	11.8 <sup>a</sup>
Expects effects on household	Yes = 1, no = 0	-.041	-.138	.266	.3
Expects effects on neighborhood	Yes = 1, no = 0	.154	.519	.217	5.7 <sup>a</sup>
Expects effects on county	Yes = 1, no = 0	.056	.337	.391	.7
Regression constant:	--	3.889		1.663	--

SOURCE: Analysis by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Regression analysis was performed on records of 222 respondents who had some program information and provided information on all variables listed.  $R^2 = .25$ .  $F = 3.8$  with 18 degrees of freedom. Regression coefficients are given in both measured units ( $b$ ) and standard units ( $\beta$ ). The independent variables are defined in Table 3.1. The dependent variable is a 7-point scale ranging from 1 (most negative) to 7 (most positive).

<sup>a</sup>Coefficient significantly different from zero at the .95 level of confidence under a two-tailed test.

<sup>b</sup>Coefficient significantly different from zero at the .95 level of confidence under a one-tailed test.

allowance program.[11] Still, public interest does not stretch very far, for expectations of effects on the larger community of St. Joseph County do not significantly enhance program approval.

Third, attitudes toward particular groups strongly influence program evaluations. People who are hostile toward blacks and against neighborhood integration are considerably more likely to disapprove of the allowance program than are their opposites.[12] Given the frequency with which respondents explained their program evaluations in terms of attitudes toward the scope of government and official honesty and competence, it is likely that these political orientations (had they been included) would have been significant predictors as well.

#### NOTES TO SECTION IV

1. For a discussion of the wealth of data supporting the notion that Americans are inclined to evaluate public institutions and figures favorably, see Sears (1969).

2. They also suggest that attitudes are more complex than the standard forced-choice survey questionnaire allows them to be. Some people may entertain simultaneously positive and negative ideas; others respond to an untested concept by qualifying their judgment. The closed item or scale does not capture this complexity, but it is there and should not be ignored in discussions of attitudes toward public policies.

3. See Sears (1969) and Weiss (1969) for a discussion of the pertinent literature.

4. Out of 133 statements that the allowance program is a good idea because of who it helps, 55 (41 percent) mentioned particular groups, such as the elderly (19 "votes"), renters (9 votes), and homeowners (7 votes). Only 8 comments against specific groups were recorded.

5. See pp. 9-10.

6. This interpretation receives some support from the results of Table 4.5, which controls for both expectations of applying and effects on one's neighborhood. In contrast with Table 4.4, the coefficients for race and age in this regression are negative (but not significant), suggesting that blacks and elderly who do not expect the program to benefit themselves or their neighborhood may actually be inclined against it.

7. The negative coefficient for owners is higher in Table 4.5, which controls for people who plan to apply or who expect their neighborhood to be affected by the program.

8. Women are less likely than men to approve of harsh punishments such as the death penalty and more likely to support policies such as amnesty for draft resisters and nonmilitary aid to other nations (Gallup, 1972; Hero, 1968).

9. We presented social background variables separately in Table 4.4 to point out group tendencies that might be influenced by attitudinal measures.

10. Note that expectation of effects on one's household, while not significant, has a negative sign. This anomaly occurs because the variable measuring plans to apply controls for most of the positive household effects, allowing those who expect to be negatively affected to dominate the household effect measure. Similarly, the neighborhood and county effect coefficients are diminished somewhat by the inclusion of a small proportion of respondents who expect the effects to be negative.

11. See Table 5.7 below for data on how people expect their neighborhoods to be affected.

12. Curiously, people who dislike renters are also more likely to approve of the program. This result is difficult to interpret. Perhaps homeowners (who are disproportionately likely to be antirenter) view the program as a mechanism for improving unsightly apartment buildings.

## V. PROGRAM EXPECTATIONS AND THEIR DETERMINANTS

Section II noted that anticipated effects of the allowance program were not its salient features for most of those who knew about it. They chose to describe the program in terms of who it helps and how, rather than how it might affect them, their neighborhood, or the larger community. The question remains, did they really view the program as an island unto itself, or did they simply consider unknown future effects less pertinent than short-term goals?

In fact, nearly three-quarters of the households with some program knowledge did expect the allowance program to have consequences for their community--consequences the great majority viewed as positive. And while they couched their expectations largely in terms of who the program helps and how, more than a third also mentioned longer range effects on housing or the quality of the community.

As Table 5.1 shows, 18 percent of the aware households expected to apply to the allowance program. When asked if they thought the program would affect them, their neighborhood, or the community, 4 percent more thought their household would be affected; almost a third said it would affect their neighborhood; and about three-quarters thought it would affect the county. Surprisingly, 27 percent of those who said they planned to apply



also said the program would not affect their household. Either they had little hope of actually qualifying for an allowance or they failed to consider the implications of their plans to apply.

The table shows that as the scope widens from one's own household to the neighborhood and finally the county, an increasing proportion of aware households expects the program to have an effect. While knowledgeable did not emphasize distant events when describing the program, they nevertheless had expectations about its consequences. They also tended to view the allowance program as more relevant to the county as a whole than to their neighborhood or family.

Very few people expected the program to have adverse effects. Nine respondents mentioned negative effects on their household, 10 expected their neighborhood to be harmed, and 31 expected the county to suffer (see Table 5.2). Dominant fears were that undesirable people would move in; that taxes, rents, and inflation would increase; or that property values would decline. While worries about the county were primarily economic, fears about one's own neighborhood were dominated by social concerns: how the neighbors might change, not how property values might be affected.[1]

Table 5.1

## PROGRAM EFFECTS ANTICIPATED BY AWARE HOUSEHOLD HEADS

Effect <sup>a</sup>	Number of Respondents	Corresponding Population of Household Heads		
		Number	Percent of Aware Heads <sup>b</sup>	Percent of All Heads <sup>c</sup>
Household:				
Direct (plan to apply)	104	2,206	17.9	2.9
Direct and indirect	107	2,784	22.7	3.7
Neighborhood	154	3,923	31.9	5.3
Countywide	250	8,598	73.3	11.6

SOURCE: Tabulations by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Entries are estimates based on a stratified probability sample of 2,775 households reporting complete household information. The population from which the sample was drawn includes tenant and homeowner households but not those of landlords.

<sup>a</sup>Except for direct household benefits (expected by those who say they plan to apply), the anticipated effects may be viewed by the respondent as either desirable or undesirable. Not all of those who said they expected to apply also said they expected the program to affect their household.

<sup>b</sup>Based on an estimated total of 12,280 households having some information about the allowance program.

<sup>c</sup>Based on an estimated total of 72,332 tenant and homeowner households in St. Joseph County (excluding landlords).

Table 5.2

## AWARE RESPONDENT EVALUATION OF ANTICIPATED PROGRAM EFFECTS

Effect	Number of Respondents	Percent of Respondents by Evaluation of Anticipated Effect			
		Positive	Neutral	Negative	Total
Household	107	72.9	18.7	8.4	100.0
Neighborhood	154	79.9	13.6	6.5	100.0
Countywide	250	75.6	12.0	12.4	100.0

SOURCE: Tabulations by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Based on the number of respondents who had some program information and who said that they expected the program to affect their household, their neighborhood, or the county. The respondent's attitude toward the anticipated effect was derived from coder judgments of the evaluative nature of these descriptions.

## ANTICIPATED EFFECTS ON RESPONDENT HOUSEHOLDS

Table 5.3 shows that most people who anticipated effects on their household thought they would directly result from receiving a housing allowance. The most frequently mentioned direct benefits were help with expenses, upgrading one's home, and being enabled to move to a better unit or neighborhood. The most immediate direct benefit--more money--was also the most frequently mentioned. Benefits that require additional effort after enrollment, such as fixing up the unit or moving, were mentioned less often.

However, a substantial proportion (25 percent) of those who anticipated program effects on their household did not plan to apply for an allowance. Those people envision more indirect effects, mostly changes in their neighborhood or in the economy. They are also more likely to expect these effects to be negative. (All the respondents who thought their household would be adversely affected are from this group.)

## Reasons for Not Applying

Eighty-two percent of all aware households in St. Joseph County did not plan to apply for a housing allowance in the spring of 1975. As Table 5.4 shows, most of those who said they would not apply did so mainly because they thought they were ineligible or

Table 5.3

## HOUSEHOLD EFFECTS ANTICIPATED BY AWARE RESPONDENTS

Effect	Number of Respondents	Percent of 107 Respondents
Direct	80 <sup>a</sup>	74.8
Help household financially	36	33.6
Upgrade household's unit	21	19.6
Allow household to move	18	16.8
Other <sup>b</sup>	27	25.2
Indirect	27	25.2
Affect area or its residents	12	11.2
Affect economy	9	8.4
Other <sup>c</sup>	9	8.4

SOURCE: Tabulations by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Based on 107 respondents who had some program information and who said they expected the program to affect their household.

<sup>a</sup> While 104 respondents said they planned to apply for an allowance, only 80 described specific direct effects on their household.

<sup>b</sup> Other direct effects include explicit statements that the respondent plans to apply or expects his psychological well-being to improve.

<sup>c</sup> Other indirect effects include statements about friends applying, landlord repairs, and expected increase in government interference.

Table 5.4

## REASONS AWARE RESPONDENTS DO NOT PLAN TO APPLY

Reason	Number of Respondents	Percent of 178 Respondents
General ineligibility (no reason given)	99	55.6
Not eligible because of program requirements	53	29.8
Pride or embarrassment	32	18.0
Dislikes program concept	8	4.5
Other	4	2.2

SOURCE: Tabulations by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Based on 178 respondents who had some program information and who said they did not plan to apply for an allowance.

did not need the help. However, 18 percent indicated that pride or embarrassment would prevent them from applying, and another 5 percent felt restrained by opposition to "handouts" or distrust of the government. While only a few cited these restraints, they may indicate a source of resistance to the program among people who both know something about it and are not obviously ineligible.[2]

#### Factors Affecting Plans To Apply

The people who plan to apply come largely from the ranks of the eligible, the black, the nonelderly, and the less educated (see Table 5.5). Curiously, the negative effect of education on plans to apply holds even when income and eligibility are controlled, perhaps reflecting future income expectations of young, educated householders. Low-income people are more likely to apply, whether or not they are eligible for an allowance. However, tenure has no effect. Eligible renters are no more likely to plan on applying for a housing allowance than are eligible homeowners.

The single attitudinal variable that affects plans to apply is the logical one: dissatisfaction with one's housing unit. Neither attitudes toward blacks, integration, or landlords nor

Table 5.5

REGRESSION OF PLANS TO APPLY ON RESPONDENT CHARACTERISTICS  
AND ATTITUDES: AWARE RESPONDENTS ONLY

Variable	Unit of Measurement	Regression Statistics			
		Coefficient		Standard Error ( $\sigma_b$ )	Value of F
		$\beta$	$b$		
<i>Dependent</i> Plans to apply	Yes = 1, no = 0	--	--	--	--
<i>Independent</i> Respondent characteristics:					
Education	Years of schooling	-.164	-.024	.011	5.3 <sup>a</sup>
Age	Years	-.158	-.005	.002	5.9 <sup>a</sup>
Occupational status	Positive scale, 1-8	-.074	-.013	.013	1.1
Race	Black = 1, other = 0	.169	.207	.072	8.3 <sup>a</sup>
Household income	\$1,000 per year	-.118	-.006	.004	3.2 <sup>b</sup>
Organization memberships	Number of organizations	.045	.016	.021	.6
Program eligibility	Eligible = 1, ineligible = 0	.166	.163	.070	5.4 <sup>a</sup>
Sex	Female = 1, male = 0	.050	.049	.056	.8
Housing tenure	Renter = 1, owner = 0	-.029	-.034	.076	.2
Residential location	Urban = 1, rural = 0	.019	.033	.097	.1
Respondent attitudes:					
Own dwelling trend	Decline = 1, other = 0	.125	.153	.069	4.9 <sup>b</sup>
Regression constant	--	.955		.483	--

SOURCE: Analysis by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Regression analysis was performed on records of 265 respondents who had some program information and provided information on all variables listed.  $R^2 = .27$ .  $F = 8.41$  with 11 degrees of freedom. Regression coefficients are given in both measured units ( $b$ ) and standard units ( $\beta$ ). The independent variables are defined in Table 3.1.

<sup>a</sup>Coefficient significantly different from zero at the .95 level of confidence under a two-tailed test.

<sup>b</sup>Coefficient significantly different from zero at the .95 level of confidence under a one-tailed test.

perceived neighborhood decline has any significant effect on this decision.

Even controlling for eligibility, blacks are significantly more likely than whites to think they will apply for an allowance. On the other hand, the older a person, the less likely he is to apply and the more likely to explain his decision against applying as due to pride, embarrassment, or disapproval of the program.[3] Thus the elderly in St. Joseph County constitute a pool of resistance to program participation, whereas blacks represent a counterforce of active support. But, as we saw in Sec. IV, neither group is significantly more likely to approve or disapprove the program in general. What is at issue is not approval or disapproval of the concept of government support, but attitudes toward the idea of receiving such support oneself.

That these two groups should display sharply opposed attitudes toward participation in the allowance program is not surprising. As a group, blacks have a history of accepting government aid, which reinforces their perception of its legitimacy. In contrast, many elderly first face the need for supplemental support when they retire, but their own experience has not prepared them to accept it.

### Factors Affecting Anticipated Household Effects

Almost three-quarters of those who expected the program to affect their household also planned to apply for an allowance. Not surprisingly, therefore, being black and being eligible both significantly affect anticipations of program effects on one's household (see Table 5.6). Yet the other variables that predict plans to apply (education, age, income, and perceived decline of one's unit) do not have a significant influence on anticipated future effects on one's household.

This apparent contradiction is a result of tabulating together all those who expect indirect, as well as direct, effects on their household. Those who see the program as affecting themselves through its effects on others do not seem to have any demographic characteristics in common, although they apparently share opposition to blacks and whites living in the same neighborhood. People who are against neighborhood integration are more likely to think their household will be affected by the program and to view the consequences as negative, e.g. to fear that the allowance program will bring about racial mixing in neighborhoods. This fear appears limited to whites, for none of the black respondents who anticipated household effects described them negatively.



Table 5.6

REGRESSION OF ANTICIPATION OF HOUSEHOLD EFFECTS ON RESPONDENT CHARACTERISTICS  
AND ATTITUDES: AWARE RESPONDENTS ONLY

Variable	Unit of Measurement	Regression Statistics			
		Coefficient		Standard Error ( $\sigma_b$ )	Value of F
		$\beta$	$b$		
<i>Dependent</i> Expects household to be affected by program	Yes = 1, no = 0	--	--	--	--
<i>Independent</i> Respondent characteristics:					
Education	Years of schooling	-.068	-.010	.011	.8
Age	Years	-.063	-.002	.002	.8
Occupational status	Positive scale, 1-8	-.017	-.003	.013	.1
Race	Black = 1, other = 0	.135	.165	.079	4.4 <sup>a</sup>
Household income	\$1,000 per year	-.059	-.003	.004	.7
Organization memberships	Number of organizations	.005	.002	.022	.0
Program eligibility	Eligible = 1, ineligible = 0	.278	.273	.073	13.8 <sup>a</sup>
Sex	Female = 1, male = 0	.065	.063	.059	1.1
Housing tenure	Renter = 1, owner = 0	-.047	-.056	.081	.5
Residential location	Urban = 1, rural = 0	-.024	-.041	.103	.2
Respondent attitudes:					
Neighborhood integration	Positive scale, 1-7	-.147	.037	.017	5.0 <sup>a</sup>
Neighborhood trend	Decline = 1, other = 0	.073	.098	.080	1.5
Landlords	Positive scale, 1-7	-.026	.007	.017	.2
Blacks	Positive scale, 1-7	-.002	.001	.019	.0
Own dwelling trend	Decline = 1, other = 0	.039	.047	.075	.4
Regression constant	--	.831		.483	--

SOURCE: Analysis by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Regression analysis was performed on records of 265 respondents who had some program information and provided information on all variables listed.  $R^2 = .21$ .  $F = 4.54$  with 15 degrees of freedom. Regression coefficients are given in both measured units ( $b$ ) and standard units ( $\beta$ ). The independent variables are defined in Table 3.1.

<sup>a</sup>Coefficient significantly different from zero at the .95 level of confidence under a two-tailed test.

Surprisingly, opponents of integration are not more likely to anticipate program effects on their neighborhood. Instead, they seem to have an immediate, personal view of racial mixing as affecting their own lives rather than their neighbors'.

#### ANTICIPATED EFFECTS ON NEIGHBORHOOD AND ENTIRE COUNTY

To discover what determined whether people in St. Joseph County expected the allowance program to affect their neighborhoods or the entire community, we regressed the variables for anticipation of neighborhood effects and anticipation of county effects on the respondents' social background and attitudinal characteristics.[4] Neither equation significantly explained anticipations. The inability to explain expected county effects reflects the lack of variation in the dependent variable. Nearly 90 percent of the respondents (those for whom we had data on all the relevant variables) said they did expect the program to affect the county, leaving only 22 respondents who did not.

In other words, having some knowledge of the program was almost tantamount to expecting it to affect the whole community. That result is not surprising when we remember that the most common description of the program was that it would help people, the logical consequence of which is that it would affect their lives.

The lack of significant predictors for anticipated neighborhood effects is more puzzling. Only 55 percent of the respondents for whom the relevant data were available indicated they expected the program to affect their neighborhood. While there was substantial variation in the dependent variable, the regression equation itself was not significant. The explanation is either that we omitted important explanatory variables from the equation or that these expectations are randomly distributed among aware households.

We suspect the latter, largely because predicting effects on one's neighborhood involves a prior prediction that a substantial number of one's old or new neighbors will receive an allowance. And the clues upon which one might base these predictions are elusive. For example, if the neighbors have low incomes and inadequate housing, they might be eligible. But are they likely to apply? And how to judge whether allowance recipients from other areas would choose to move into one's own neighborhood?

Our respondents did not seem to make these judgments in any systematic fashion. However, they did comment about how the program would affect their neighborhoods and the county as a whole, as shown in Tables 5.7 and 5.8. The predominant response was that it would help people--to pay the bills, to get better housing, or to feel better.[5] Only two respondents thought their neighbors would be harmed by the program, while 15

Table 5.7

## NEIGHBORHOOD EFFECTS ANTICIPATED BY AWARE RESPONDENTS

Effect	Number of Respondents	Percent of 154 Respondents
Help people in neighborhood <sup>a</sup>	57	37.0
Help people pay bills or feel better	34	22.1
Upgrade neighborhood housing	54	35.1
Other effects on housing <sup>b</sup>	17	11.0
Increase mobility in or out of neighborhood	17	11.0
Other effects on area <sup>c</sup>	51	33.1
Other	7	4.5

SOURCE: Tabulations by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Based on 154 respondents who had some program information and who said the program would affect their neighborhood.

<sup>a</sup>Includes general statements with no details on how people would be helped.

<sup>b</sup>Includes general statements that the program will affect housing (with no details about how) as well as specific statements about its effects on construction, demolition, rents, and property values.

<sup>c</sup>Includes general statements that the program will improve or downgrade the community as well as specific statements that it will hurt people or reduce crime and vandalism.

Table 5.8

## COUNTYWIDE EFFECTS ANTICIPATED BY AWARE RESPONDENTS

Effect	Number of Respondents	Percent of 250 Respondents
On people:		
Help people in county <sup>a</sup>	106	42.4
Help people get better housing	37	14.8
Help people financially	33	13.2
Affect psychological well-being	15	6.0
Hurt people in county	15	6.0
On neighborhood or community:		
Affect neighborhood or community (general) <sup>b</sup>	93	37.2
Increase resident mobility	15	6.0
Affect economy or government	33	13.2
On housing:		
Upgrade housing	68	27.2
Other <sup>c</sup>	27	10.8

SOURCE: Tabulations by HASE staff of records of the survey of tenants and homeowners, Site II, baseline.

NOTE: Based on 250 respondents who had some program information and who said the program would affect the county.

<sup>a</sup>Includes general statements with no details on how people would be helped.

<sup>b</sup>Includes general statements that the program will improve or downgrade the community (or some areas) or reduce crime and vandalism.

<sup>c</sup>Includes general statements that the program will affect housing (with no details about how) as well as specific statements about its effects on construction, demolition, rents, and property values.

envisioned harm to county residents, chiefly through a decrease in valued traits like pride, initiative, and independence.

Uppermost was an image of the allowance program as a social service, designed to alleviate the problems of those with inadequate resources for obtaining decent housing. Of secondary importance were its effects on housing quality, rent, property value, mobility, or the overall environment.

Still, more than a third of these respondents thought the program would upgrade housing in their own neighborhood, and slightly more than a quarter mentioned housing improvements in the entire county. A third also mentioned general improvements in neighborhood or county conditions. Very few thought the allowance program would result in the general decline of an area.[6]

Conspicuously less worrisome were the program's potential effects on the economy or on the domain of local government, although these themes were raised repeatedly in official deliberations on the advisability of the experiment. Only 13 percent of our respondents mentioned either theme, and the majority of those talked of increased jobs or the injection of additional dollars into the local economy. Only five respondents thought taxes would go up, one mentioned inflation, and one thought the program

would run out of money and make people worse off than before. No one worried about federal control, nor did anyone expect the allowance program to affect the quality or cost of services such as schools, street lights, or paving.

These descriptions characterize a people-oriented program that can accomplish its main goal simply by transferring money to worthy recipients. While some people expected improvements in housing or community conditions to flow from the allowance program, their number was limited. Thus it appears that the allowance program can fulfill most of the early expectations of St. Joseph County residents simply by improving the lot of program participants. Unless there are radical changes in program expectations after the commencement of enrollment, a backlash effect induced by unfulfilled hopes is unlikely.

Future analyses of community attitudes should show whether these expectations are changed by experience with the allowance program, and also whether program evaluations continue to reflect preexisting ideas about government rather than specific features of the program. In addition, they should flesh out our picture of how program information is diffused through the population, who the chronically uninformed are, and what program features dissuade potential applicants from applying or cause enrollees to drop out.

## NOTES TO SECTION V

1. Negative effects on the household were largely perceived as resulting from undesirable changes in the neighborhood (mentioned 6 times) or increased taxes (5) as opposed to explicit statements of relative deprivation (3), e.g., "others get it and I pay for it." Negative effects on the neighborhood were dominated by undesirable changes in who one's neighbors are or in their general pride and initiative (9) as opposed to general decline of the neighborhood, its housing, or its property values (7). Negative effects on the county dealt largely with economic consequences (13) and demographic shifts between neighborhoods within the county, as well as between the county and the surrounding area (11).

2. Eligibles are slightly more likely than ineligibles to cite pride or embarrassment as a reason for not applying (7.3 percent vs. 0.02 percent); near-eligibles are significantly more likely to cite disapproval of the program as a reason (32.4 percent vs. 7.3 percent for eligibles and 16.5 percent for clearly ineligibles).

3. Fifteen percent of those 61 or over cited program disapproval as a reason for not applying, as opposed to 0.03 percent of those under 61. Thirty-two percent of those 61 or over cited pride or embarrassment, vs. 16 percent of those under 61.



4. In each case, anticipated effects = 1, no effects = 0.

5. Fifty-nine percent of those who anticipated neighborhood effects mentioned these themes; 76 percent of those who anticipated county effects mentioned them.

6. Among those who anticipated effects on their neighborhood, one respondent thought it would downgrade housing, one expected property values to decline, and four thought the neighborhood would deteriorate. Among those who expected effects on the county, no one mentioned housing deterioration, one mentioned a decline in property values, and three anticipated a decline in the overall environment.

## Appendix A

### FEATURES OF HOUSING ALLOWANCE PROGRAM

The Housing Assistance Supply Experiment operates identical experimental allowance programs at each of two sites; and within each site, housing allowances are available to all eligibles on essentially the same terms and conditions.

Features to be tested in the experiment were chosen as a first approximation to those of a national program with fullscale participation. By selecting sites with contrasting market characteristics, we hope to learn how different housing markets will respond to the same general program. The key features of our experimental sites and program are summarized below.

### EXPERIMENTAL SITES

The experiment is being conducted in two contrasting metropolitan housing markets. Site I is Brown County, Wisconsin--a Standard Metropolitan Statistical Area (SMSA) whose central city is Green Bay. Site II is St. Joseph County, Indiana, a portion of an SMSA whose central city is South Bend.[1] Both are self-contained housing markets in that their boundaries are drawn through thinly populated territory at some distance both from their own central cities and from other population centers.

These places were selected from all the nation's SMSAs by a multistage screening process reflecting basic requirements of experimental design and constraints on program funding. Design considerations led us to search for housing markets that were likely to respond differently to the experimental allowance program yet were each typical in certain respects of a substantial portion of all metropolitan housing markets. Available program funding limited the choices to markets with populations of under 250,000 persons (about 75,000 households) in 1970, the size and cost of the experimental allowance program depending on the number of eligible households within the program's jurisdiction.

Brown County was selected as representative of metropolitan housing markets with rapidly growing urban centers (hence with relatively tight housing markets) and without large racial minorities (hence with minimal problems of residential segregation or housing discrimination). St. Joseph County was selected as representative of another group, metropolitan housing markets that have declining urban centers which contain large, growing populations of blacks or other disadvantaged minorities. This combination characteristically leaves low-income minority households concentrated in deteriorating central-city neighborhoods that have an excess supply of older housing, while new housing is built mostly in surrounding all-white suburbs.

Although no two metropolitan areas can reflect all the important combinations of housing-market features, we believe that these two offer powerfully contrasting environments for the experimental housing allowance program. By observing and analyzing similarities and differences between these sites in market responses to the program, we expect to be able to judge the pertinence of the housing allowance concept to housing problems in other metropolitan markets.[2]

#### PROGRAM ADMINISTRATION

The experimental allowance program is administered in each site by a housing allowance office (HAO), a nonprofit corporation whose trustees include members of The Rand Corporation and local citizens. At the end of a five-year monitoring program, it is expected that the HAO will operate entirely under local control.

Funds for the program come from a ten-year annual contributions contract between HUD and a local housing authority, pursuant to Sec. 23 of the U.S. Housing Act of 1937, as amended. The local housing authority in turn delegates operating authority for the program to the HAO.

#### ASSISTANCE FORMULA

The amount of assistance offered to an eligible household is intended to enable that household to afford well-maintained

existing housing with suitable space and facilities for family life, free of hazards to health or safety. Periodic market studies conducted by Rand in each site provide estimates of the "standard cost of adequate housing" for each size of household. Allowance payments fill the gap between that amount and one-fourth of the household's adjusted gross income, with the constraint that the amount of assistance cannot exceed the actual cost of the housing services consumed by a participant.

#### ELIGIBILITY FOR ASSISTANCE

A household is eligible to participate in the allowance program if it consists of (a) one person, either elderly (62 or over), handicapped, disabled, or displaced by public action, or (b) two or more related persons of any age; provided also that current income and assets are within specified limits and that the household does not already receive equivalent assistance under another federal housing program. The income limit is set by the assistance formula itself: When adjusted gross income exceeds four times the standard cost of adequate housing for a given household size, allowance entitlement drops to zero. The net asset limit is \$32,500 for households headed by elderly persons and \$20,000 for others.

Adjustments to gross income generally follow those of the federal public housing program, with deductions for work-related expenses

and for dependents and elderly persons. Transfer income (e.g., public assistance and social security) is included in gross income. An unusual feature of the program is that the asset ceiling has been set relatively high, so as to avoid excluding homeowners with low current incomes. However, gross income is calculated to include imputed income from home equity and other real property that does not yield a cash flow, so that allowance entitlement decreases for larger holdings of such assets.

#### HOUSING CHOICES

Program participants may be either renters or homeowners, and they may change their tenure or place of residence (within the boundaries of the experimental site) without affecting their eligibility for assistance. Participants are encouraged to seek the best bargains they can find on the private market, negotiating terms and conditions of occupancy with the landlord or seller. They are provided with market information (if they request it) and with equal opportunity assistance (if necessary); but they are neither directed to particular neighborhoods or types of housing nor required to spend specific amounts, except as noted below.

The use of allowance payments by program participants is constrained in two ways. First, in order to receive monthly payments, a participating household must occupy a housing unit that meets standards of adequacy, a requirement enforced by

periodic evaluations conducted by the HAO. Second, the participant must spend at least the amount of his allowance for housing services (contract rent and utilities for renters; mortgage interest, property taxes, insurance, maintenance and repairs, and utilities for homeowners).

Since the allowance entitlement for all but the poorest households is less than the estimated standard cost of adequate housing, the first provision is the most significant. A participant who finds certifiable housing at less than standard cost will not need to contribute a full 25 percent of his nonallowance income to cover his housing costs. On the other hand, if he chooses a unit with costs that are above standard, he will not receive any additional payment but must bear the excess cost from nonallowance income. Thus, the allowance formula provides an incentive to seek housing bargains, while the minimum standards provision ensures that the program's housing objectives will be met by all participants.

#### ASSISTANCE TO RENTERS

A renter household enrolling in the allowance program must submit evidence of income and household size, on which the amount of its allowance entitlement is based. The household may continue to reside in the unit it occupies at the time of enrollment or it may seek another unit, as long as the unit meets program

standards. Once the HAO has certified the housing unit and has received a copy of the lease agreement between the tenant and landlord, it begins issuing monthly allowance checks to the head of the household. It reviews income and household size every six months, adjusting allowance payments accordingly, and it reevaluates the housing unit annually, suspending payments if the unit falls below program standards.

The amount of contract rent and the responsibility for utility costs are a matter between the landlord and tenant, as are the enforcement of lease provisions and the resolution of disputes. The HAO has no contractual relationship with the landlord. In the event that a housing unit becomes uncertifiable while it is occupied by a program participant, it is the participant's responsibility to work with the landlord to correct the deficiencies or else to find other quarters that meet program standards.

#### ASSISTANCE TO HOMEOWNERS

Assistance to homeowners follows as nearly as possible the format of assistance to renters. However, prior to October 1975, a nominal landlord-tenant relationship between the HAO and the homeowner was created by means of a lease-leaseback agreement. This agreement did not alter the locus of title to the property and could be terminated by the homeowner at any time. While it



was in effect, the homeowner received monthly assistance checks subject to the same conditions that applied to renters and had full responsibility for the maintenance of his property and for insurance, property taxes, and any outstanding mortgage obligations; the HAO had no obligations to the mortgage holder.

The lease-leaseback agreement was designed so that homeowners could be assisted under the provisions of Sec. 23 of the U.S. Housing Act of 1937, as amended prior to the time the allowance program was implemented. However, the Housing and Community Development Act of 1974 amended Sec. 23 in a way that allows direct assistance to homeowners in the experimental program. In October 1975, the lease-leaseback requirement was accordingly terminated and homeowners now receive monthly allowance payments without this formality.

#### ASSISTANCE TO HOME PURCHASERS

Although home purchase is an option open to those enrolled in the allowance program, we do not expect it to be exercised often, because of financial constraints. Even with program assistance, eligible households will not ordinarily be able to afford new single-family homes; their ability to purchase older homes will depend on their liquid assets and on the availability of mortgage credit on terms they can afford.

The experiment will test whether lenders will consider ten years of allowance entitlement a sufficient income supplement and stabilizer to warrant extending mortgage credit to households for whom it is not now usually available. In addition, local or state assistance to low-income home purchasers may be used to supplement the housing allowance.

#### NOTES TO APPENDIX A

1. The remainder of the SMSA is Marshall County, which contains no large cities.
2. To assist in the application of experimental results to larger SMSAs, we suggested that HUD consider a third experimental site, consisting of a low-income neighborhood in a large metropolitan area, with enrollment in the allowance program restricted to that neighborhood. However, we were advised that funding for any such addition would be difficult to obtain.

## Appendix B

## COMMUNITY ATTITUDE RESEARCH PLAN

While the experiment's design report [1] discusses plans to analyze effects of the allowance program on nonparticipants, it does not specifically propose to study how nonparticipants perceive the allowance program (and why) or how recipients react to particular program features. We have therefore expanded our research agenda to include three other policy issues:

1. Is the program generally understood?
2. Is it acceptable to the community?
3. What program features elicit strong responses?

We have also expanded the population to be studied to landlords and program participants in addition to nonparticipant tenants and homeowners.

We believe the effectiveness and feasibility of the allowance program will depend as much upon the extent of program awareness in each community and how favorably it is viewed as upon its actual effect on housing costs, neighborhood rehabilitation, and housing standards. Certainly, the level of enrollment and the degree of program acceptability in both communities may very well

be affected by whether people know of the program, understand its basic features, and view it favorably. For example, uninformed eligibles are unlikely to apply for housing allowances; landlords who view the program as just another handout to welfare recipients may refuse to sign a lease; and nonparticipants and landlords who object to the program may try to mobilize public opposition. On the other hand, landlords may welcome the opportunity to secure a stable source of rent; and nonparticipants who view the program favorably may work for its success.

The data base we are developing will support more rigorous statements about the extent of program awareness, how the population as a whole and groups within it evaluate the program, and to what extent certain features affect program participation and satisfaction. Our goals are

1. To assist HUD in assessing the public acceptability of a national housing allowance program.
2. To enable HUD to pinpoint features that enhance or impede the effectiveness or the political feasibility of housing allowances.

#### DATA SOURCES

Having expanded the relevant population, we have designed a set of attitude questions for each group--the attitude modules--which are

now included in the annual surveys of tenants, homeowners, and landlords. The respondent is asked if he has heard of the program; what he heard; how he evaluates it and why; and what effects he thinks it has had on his own household, the neighborhood, and the whole county. The attitude questions also contain items to measure explanatory variables such as media exposure and past community activity and attitudes toward the government, as well as a series of questions to program participants about their understanding of and reactions to particular program features (see Sec. II of the present report).

Information collected for the supply response and mobility analyses and data from the neighborhood surveys and HAO records are also relevant to the community attitude study. The supply response and mobility analyses will help answer two questions: (a) how nonparticipants' housing costs are affected; and (b) whether allowance-induced mobility alters the demographic composition of neighborhoods. The neighborhood surveys will provide data for measuring gross changes in land use, public facilities, and the type and quality of buildings. HAO records will supply information on neighborhood change and program participation (incidence of participation and characteristics of participants in each neighborhood, patterns of participant location, reasons for program termination).

Finally, each experimental site has two resident monitors charged with keeping us informed of current reactions to the program.

They attend and document HAO presentations, meetings with community leaders, and public gatherings. They also compile quarterly reports on the calls received at the HAO and Rand, clip all program-related articles from the local newspapers, and are preparing a history of key community organizations. Their analyses of community attitudes, media coverage, and participant problems broaden our understanding of the survey data and fill the information gaps between the annual surveys.

## POLICY ISSUES

### Program Understanding

The problem of how well the allowance program is understood is addressed by the following questions:

- How widespread is program awareness?
- What misconceptions prevail and who holds them?
- What affects awareness and misconceptions about the program?
- How does knowledge about the program change over time?

Our interest in the first two issues--program awareness and misconceptions--stems from our expectations about how levels of awareness and different types of misinformation will affect enrollment rates and the general acceptability of the program. A

continuing problem in Site I has been that many eligible households do not apply for allowance payments. Some awareness of the program's existence and of its relevance to one's household is necessary for filling out an application. If a potential applicant has never heard of the program or confuses it with other government housing programs for which he is not eligible, he is unlikely to seek assistance from the HAO.

Basic awareness is also a precondition for evaluating the program and taking action for or against it. Those totally unaware of the program will not develop attitudes about it; those aware but with inaccurate perceptions may form attitudes that are colored by mistaken ideas--for example, that allowances are loans that must be paid back.

We are therefore interested in pinpointing who knows about the program, what confusions prevail, and where the uninformed and misinformed live. Are unaware households concentrated in geographical areas or among identifiable groups? Are single elderly persons more or less informed than elderly couples? How often do people equate the HAO with the welfare department or confuse the experiment with other government housing programs? With the answers to these questions, we can describe the public that has some information about the program and how accurate that information is.

We are also studying the factors that affect the distribution of program awareness. Ordinarily, we would expect people with more education to attend more to the media and thus be better informed about such issues as community housing policies. However, as enrollment grows, we may find that contact with program participants is more common among the poorly educated and equally effective in spreading information.

Certain information channels are more likely to be heeded than others. In South Bend, for example, almost a third of the applicants in the first few months of program operations learned about the program from friends or relatives, and another fifth got their information from persons in volunteer or public agencies. Contact with service agencies or membership in ethnic social groups may counteract lack of exposure to newspapers. To test such hypotheses, we plan to analyze both the determinants of knowledge about the program and how they change in importance.

We are also tracking how the distribution of knowledge and beliefs about the program change between surveys. As outreach intensifies, we should expect a significant increase in program awareness. But what happens once enrollment reaches 50, 60, or 70 percent of the eligible population? Is there a saturation level beyond which no gains are made? Are some misconceptions easy to eradicate, while others persist no matter what the level and contents of outreach messages?



We plan to track program awareness and misconceptions over time and analyze their relationship to socioeconomic status, participation in the allowance program, source of information, media exposure, contact with participants, and geographic location. The bulk of the data for our study will come from the surveys of tenants, homeowners, and landlords--particularly from the questions addressed to all respondents: whether or not they have heard of the program and if so, what they have heard about it. The analysis will use an index or ranking of program awareness and a typology of beliefs about the program. We will track changes in the distribution of both and show how awareness and beliefs vary with respondent characteristics.

We will supplement analysis of survey data with analyses of outreach strategies, media coverage, and perceptions of public officials and key organizational leaders. These analyses will be based on the monthly HAO program reports, the quarterly site monitor reports on community attitudes, and the site monitors' documentation of community events and meetings.

In analyzing how well the program is generally understood, we do not intend to evaluate outreach effectiveness by enrollment figures, but rather by the extent and accuracy of program information. We expect to provide HUD and the housing allowance offices with data on such practical issues as what kind of people are difficult to reach and to link that information with trends in

program participation, media coverage, and outreach. Such information may lead to recommendations for modifying outreach procedures. Moreover, our data on the dissemination of information about this particular program should provide insights into the general problem of communicating new government policies to the public.

#### Program Acceptability

To assist HUD in evaluating the public acceptability of the allowance program, we seek evidence on the following questions:

- How widespread is program support or opposition?
- On what grounds are program evaluations based?
- How do attitudes change over time?

To the extent that generalization beyond the two experimental sites is valid, we hope to illuminate how acceptable a national program would be as well. We are thus interested in who the program's supporters and detractors are and where they live. Are nearly ineligible nonparticipants less positive about the program than clearly ineligible nonparticipants? Are landlords generally favorable or unfavorable? Do residents of affluent neighborhoods have less intense attitudes than those in lower-middle-class areas?

Our analysis of program acceptability will be more useful if we can also show why people feel as they do. For example, some may base negative evaluations on a particular program feature such as the lease requirement. Others may perceive the program as a cause of higher taxes, higher housing prices, or decaying neighborhoods. Still others may dislike it because they deeply oppose government interference in their lives, distrust government officials, or dislike groups benefited by the program.

Slight program modifications may alleviate some hostility attributable to particular features. Inaccurate perceptions of program effects may be mitigated by reports of data to the contrary. Evaluations based on dislike of welfare programs or government interference may be deflected by showing how many homeowners or elderly households are assisted or by emphasizing the anonymity and freedom of choice offered by the allowance program.

We will track program evaluations over the course of the experiment and analyze their relationship to socioeconomic status, program participation, program knowledge, perceptions of program effects, exposure to allowance recipients, geographic location, attitudes toward government, and attitudes toward allowance recipients. Using both regression and cross-tabular analysis, we will try to determine how such evaluations were formed.

We will also assess the accuracy of perceived effects of the allowance program: Have housing costs risen for nonparticipants? Have neighborhoods changed in demographic composition? Have neighborhood structures, facilities, or public areas improved or decayed? Since these last questions relate to program effects on nonparticipants, they are treated in more detail below.

Data pertinent to the general question of program acceptability come from two sources: (a) the annual surveys of landlords, tenants, and homeowners; and (b) the site monitors' reports on calls to the HAO, meetings of community organizations and public bodies, media coverage, and contacts with community leaders.

The annual surveys incorporate questions asking for the respondent's evaluation of the allowance program, his reasons for viewing it as he does, and the effects he thinks it has had on his household, his neighborhood, and the county as a whole. These data, combined with other information on the respondent's background and political predispositions, will anchor the acceptability analysis.

The site monitors' analyses of complaints to the HAO and their reports on community activities provide continuous information on two questions the surveys are not equipped to answer:

1. How do key individuals and organizations in each site evaluate the program?
2. How frequent is active opposition to or support for the program, and from whom does it come?

Consequently, we will be able to assess the survey data in light of other information about opposition and support. If we find, for example, that 20 percent of the population in South Bend evaluates the allowance program unfavorably, we will also be able to assess the extent to which these attitudes led to action.

#### Program Features

Eligible applicants may fail to apply because of lack of information, pride, a general dislike of government interference, or objections to program features such as the lease, income verification, or housing certification requirements. They may drop out for any number of reasons--because the payment is too small, because they can't get a loan, because they're afraid of negotiating with the landlord, because they don't want to move.

Participants, on the other hand, may not understand what happens to their payments if the rent goes up, if their income goes down,

or if their household changes size. They may be confused or frustrated by delays in processing or by program requirements for housing certification or leases. Such difficulties may affect their reactions to HAO personnel or a decision to remain in the program or terminate.

We plan to track the reasons for nonparticipation and dropping out and analyze how well certain program features are understood by participants and how positively or negatively they view HAO officials and specific program requirements. We see the following principal questions:

- Which features dissuade eligible nonparticipants from applying?
- What causes eligible applicants to drop out?
- How well do participants understand program rules?
- How do participants respond to program requirements?
- How do participants view HAO staff?

The data for our analysis will come from the tenant/homeowner survey, HAO administrative records, and HAO call reports. Using survey data on household income and participation status, we can determine who is eligible for the allowance program and whether they have applied. For those who have not applied, we can determine if they have heard of the program and if so, what dissuaded them. For program applicants, questions in the

tenant/homeowner instrument identify those who drop out before receiving payments and elicit their reasons. In addition, a termination interview for the HAO will capture similar information about those who terminate after having received payments.

To evaluate participant reactions to program features and personnel, we can draw on two sources of information: the attitude module in the survey of tenants and homeowners, and the monthly site monitor reports on HAO calls. The attitude module asks the respondent how he views HAO officials, how well he understands and how he responds to such features as the housing evaluation, and what he would like to see changed in the program. The monthly logs of calls to the HAO provide data on problems such as clients' inability to obtain loans or frustrations with the lease.

With these data, we should be able to isolate program features that negatively affect enrollment or diminish the satisfaction of program participants. By tracking both policy and procedural changes in the program and participants' reactions, we also hope to learn how modifications in procedures and regulations affect program participation and satisfaction.

#### Effects on Nonparticipants

The policy issue that receives the greatest attention in the design report is the effect of the program on nonparticipants.

Briefly, we will investigate four questions:

1. Do housing costs rise for nonparticipants?
2. Does allowance-induced mobility alter residential neighborhoods?
3. Does the allowance program contribute to neighborhood improvement or decay?
4. How closely do nonparticipant perceptions of these issues correspond with reality?

To answer the first question, we must distinguish between price changes that affect participants and those that affect nonparticipants. The procedure for determining average price changes is described in the design report. HAO records will show which neighborhoods have a high, moderate, or low incidence of recipients, as well as which structures are occupied mostly by allowance recipients and which mostly by nonparticipants. We will then compare the average price changes in neighborhoods with varying incidences of participation to ascertain where and how fast price changes have spread. We will also compare average price changes for subsets of properties in which nonparticipants or recipients live, controlling for the rate of neighborhood participation. This procedure will reveal the kind of structures for which nonparticipants experience higher price changes than participants, if any.



Determining whether allowance-induced mobility stimulates demographic neighborhood change is more difficult. Again, we can use HAO records to classify neighborhoods according to their gains and losses of participating households. We can then compare the demographic characteristics of allowance recipients with those of monitored nonparticipants.

That exercise will enable us to say whether complaints by nonparticipants about allowance-induced changes in their neighborhoods are accurate. It will not, however, tell us how the demographic composition of a neighborhood has changed and how much of that change can be attributed to allowance-induced mobility. For that information, we must aggregate the sampled households to estimate the proportions of different types of households in each neighborhood at first one and then another period. Such an analysis requires a large enough sample of properties in each neighborhood to estimate the characteristics of its population reliably. If the neighborhood samples are adequate, we can then calculate the change, for example, in the percentage of blacks in a neighborhood from one survey to the next, and note which units participant families moved into, and who they replaced. We can then calculate the portion of the total percentage change in black households attributable to program participants.

Our neighborhood survey detects gross changes in land use and access to public facilities and services, as well as changes in

structure type and building quality for each block segment in a neighborhood. Thus we can ascertain the covariance of neighborhood change with the incidence of participants in the area; but we cannot do more than suggest that the allowance program might have stimulated the alterations. A more precise measure of change will come from the detailed accounts of property improvements obtained from the landlord and homeowner surveys.

Finally, we intend to find out whether changes we think can be associated with the allowance program are accurately perceived by neighborhood residents. If a respondent complains about allowance families coming into his area or says the program has changed the ethnic mix of his neighborhood, is he over-generalizing from only a few actual events? If his housing costs have risen, does he notice it at all, blame it on the allowance program, or attribute it to inflation?

By comparing the changes respondents attribute to the allowance program with the incidence of recipients in their neighborhood, we can suggest the extent to which such complaints are associated with actual allowance participation. For some issues, such as change in housing costs and (perhaps) change in neighborhood composition and buildings, we can even suggest to what extent the allowance program is responsible.

However, judgments about the correspondence between neighborhood perceptions and reality will be highly inferential; the neighborhoods that recipients are talking about may bear little relationship to those we have devised. Here we will bring to bear the objective and subjective data on neighborhood change, plus information on the common opinions among neighborhood residents. To the extent that all three sources agree, we can feel more confident that people's images correspond with reality. When neighborhood residents agree on perceptions that correlate poorly with objective data, we may infer that our neighborhood boundaries do not correspond with those perceived by the residents. When all three data sources disagree, we cannot make confident statements about the correspondence between perception and reality.

#### NOTES TO APPENDIX B

1. Published in May 1973 as General Design Report: First Draft, Ira S. Lowry (ed.) (The Rand Corporation, WN-8198-HUD). Lowry has since revised four sections of the report in Introduction and Overview: An Update of Secs. I and II of the General Design Report (The Rand Corporation, WN-9098-HUD, May 1975); The Experimental Housing Allowance Program: An Update of Sec. III of the General Design Report (The Rand Corporation, WN-9070-HUD, April 1975); and Monitoring the Experiment: An Update of Sec. IV of the General Design Report (The Rand Corporation, WN-9051-HUD, April 1975).

Appendix C

MODULE H OF BASELINE TENANT/HOMEOWNER SURVEY

MODULE 

H	1
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 35-36/  
H  
EVALUATION OF HOUSING  
ALLOWANCE PROGRAM

FOR SINGLE-HEADED HOUSEHOLD:

GO TO Q.1.

FOR HOUSEHOLD WITH TWO HEADS ONLY:

CHECK LABEL ON COVER SHEET OF HOUSING UNIT RECORD FOLDER TO SELECT MALE OR FEMALE HEAD FOR MODULE H RESPONDENT, THEN SAY: This is the end of the part of the interview where I need to talk to the two of you together. I have a last set of questions which I need to ask only one of you. In some households we are asking men these questions and in other households we are asking women the questions. My instructions say that in this household I should ask the questions of the (male head/female head)-- that is, you, Mr./Mrs. \_\_\_\_\_. SAY TO OTHER RESPONDENT: If you have other things to do and would like to leave us, Mr./Mrs. \_\_\_\_\_, that is quite all right. Thank you very much for the time you have given me. IF OTHER RESPONDENT INDICATES HE/SHE DOES NOT WISH TO LEAVE, SAY: If you wish to stay while I ask Mr./Mrs. \_\_\_\_\_ these next questions that is fine; but it is important that I get only Mr./Mrs. \_\_\_\_\_ opinions on these next items, so I would appreciate it if you would just listen and not answer any of these.

First I'd like to ask you some questions about government housing programs.

1. Have you heard about the new Housing Allowance Program which is going to be introduced in South Bend? RECORD VERBATIM ANY ADDITIONAL COMMENTS AND CODE.

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YES..... 1 37/

NO...(GO TO Q.16)..... 2

DON'T KNOW, NOT SURE...  
(GO TO Q.16)..... 9

2. Suppose somebody asked you what this program is all about--how would you describe the program? PROBE: What else would you tell him about the program? Anything else? RECORD VERBATIM.

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(OFFICE USE)

A1			38-39/
A2			40-41/
A3			42-43/
A4			44-45/

3. INTERVIEWER, CIRCLE ONE:

R HAS DESCRIBED THE HOUSING ALLOWANCE PROGRAM.... 1 46/

R HAS NOT DESCRIBED THE HOUSING ALLOWANCE  
PROGRAM...(GO TO Q.16)..... 2

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4. Where have you gotten most of your information about the program?  
RECORD VERBATIM AND CODE UP TO 3 SOURCES. IF PERSON, ASK: What is  
(PERSON'S) relationship to you? IF R GIVES MORE THAN 3 SOURCES,  
PROBE FOR 3 SOURCES FROM WHICH R GOT THE MOST INFORMATION.

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	RELATIVE.....	01	47-52/
	FRIEND.....	02	
	FELLOW WORKER.....	03	
	WESTAT EMPLOYEE--SURVEY INTERVIEWER.....	04	
	HAO EMPLOYEE (INFORMAL).....	05	
	HAO OFFICE.....	06	
	LANDLORD.....	07	
	RAND EMPLOYEE.....	08	
	NEWSPAPER.....	10	
	RADIO STATION.....	11	
	TV CHANNEL.....	12	
GOVERNMENT AGENCY	{ AREA PLAN COMMISSION.....	13	
	{ ST. JOSEPH COUNTY HOUSING AUTHORITY.....	14	
	{ DEPARTMENT OF SOCIAL SERVICES.....	15	
	{ OTHER.....	16	
	SPECIFY: _____		
OTHER ORGANIZATIONS	{ CHURCH.....	17	
	{ TENANT GROUP.....	18	
	{ REALTOR GROUP.....	19	
	{ HOMEOWNER ASSOCIATION.....	20	
	{ OTHER.....	21	
	SPECIFY: _____		
	OTHER.....	88	
	SPECIFY: _____		

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5. How long ago did you first hear about the program?

ENTER #  
OF MONTHS

--	--

55-56/

OR

ENTER #  
OF WEEKS

--	--

55-56/

6. Some people think the Housing Allowance Program is a good idea. Other people think it is a bad idea. And others don't have any opinion about it yet. How about you--do you have an opinion about the allowance program?

YES..... 1 57/

NO...(GO TO Q.8)..... 2

7. Here is a card which has a line for people to place their opinion on. People who think the Housing Allowance Program is a good idea would place their opinion towards this end of the line (POINT TO SECTION OF LINE BETWEEN "1" AND "3"). People who think the program is a bad idea would place their opinion towards this end of the line (POINT TO SECTION OF LINE BETWEEN "5" AND "7"). Where would you place your opinion about the Housing Allowance Program? PROBE: What number would you choose? CIRCLE NUMBER BELOW.

SHOW  
CARD  
K

GOOD  
IDEA

1 2 3 4 5 6 7

BAD  
IDEA

NO  
OPINION

9 58/

- 7A. Why do you feel that way? PROBE: What else about the program makes you feel that way? Anything else? RECORD VERBATIM.

		(OFFICE USE)			
_____	A1	<table border="1"><tr><td></td><td></td></tr></table>			59-60/
_____	A2	<table border="1"><tr><td></td><td></td></tr></table>			61-62/
_____	A3	<table border="1"><tr><td></td><td></td></tr></table>			63-64/
_____	A4	<table border="1"><tr><td></td><td></td></tr></table>			65-66/

- 7B. IF MORE THAN ONE ANSWER TO Q.7A:  
Which of these things was most important in forming your opinion of the program? PROBE: (Which is next most important?) (And next?)

		(OFFICE USE)			
#1 _____		<table border="1"><tr><td></td><td></td></tr></table>			67-68/
#2 _____		<table border="1"><tr><td></td><td></td></tr></table>			69-70/
#3 _____		<table border="1"><tr><td></td><td></td></tr></table>			71-72/

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8. Do you think your household might apply for a housing allowance under this program?

YES...(GO TO Q.9)..... 1 73/

NO...(ASK A)..... 2

- A. Why wouldn't your household apply for the program? PROBE: Is there any other reason? Anything else? RECORD VERBATIM.

CARD 20

		(OFFICE USE)	
_____	A1	<input type="checkbox"/>	13-14/
_____	A2	<input type="checkbox"/>	15-16/
_____	A3	<input type="checkbox"/>	17-18/
_____	A4	<input type="checkbox"/>	19-20/

9. Do you think the Housing Allowance Program will affect your household?

YES..... 1 21/

NO...(GO TO Q.11)..... 2

10. How do you think the program will affect your household? PROBE: How else will the program affect you? Anything else? RECORD VERBATIM.

		(OFFICE USE)	
_____	A1	<input type="checkbox"/>	22-23/
_____	A2	<input type="checkbox"/>	24-25/
_____	A3	<input type="checkbox"/>	26-27/
_____	A4	<input type="checkbox"/>	28-29/

- 10A. IF MORE THAN ONE ANSWER TO Q.10: Which of these things is most important to you? (Which is next most important?) (And next?)

#1 _____	(OFFICE USE)	<input type="checkbox"/>	30-31/
#2 _____	(OFFICE USE)	<input type="checkbox"/>	32-33/
#3 _____	(OFFICE USE)	<input type="checkbox"/>	34-35/



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11. Do you think the Housing Allowance Program will affect your neighborhood in the future?

YES..... 1 36/

NO...(GO TO Q.13)..... 2

12. How do you think the program will affect your neighborhood? PROBE:  
How else will the program affect your neighborhood? Anything else?  
RECORD VERBATIM.

		(OFFICE USE)		
_____	A1	<input type="checkbox"/>	<input type="checkbox"/>	37-38/
_____	A2	<input type="checkbox"/>	<input type="checkbox"/>	39-40/
_____	A3	<input type="checkbox"/>	<input type="checkbox"/>	41-42/
_____	A4	<input type="checkbox"/>	<input type="checkbox"/>	43-44/

- 12A. IF MORE THAN ONE ANSWER TO Q.12: Which of these things is most important to you? (Which is next most important?) (And next?)

#1 _____	(OFFICE USE)	<input type="checkbox"/>	<input type="checkbox"/>	45-46/
#2 _____	(OFFICE USE)	<input type="checkbox"/>	<input type="checkbox"/>	47-48/
#3 _____	(OFFICE USE)	<input type="checkbox"/>	<input type="checkbox"/>	49-50/

13. We've been talking so far about the effect the Housing Allowance Program might have in the future on your household and neighborhood. How about the effect of the program on St. Joseph County generally--do you think the program will affect St. Joseph County?

YES..... 1 51/

NO...(GO TO Q.15)..... 2

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14. How do you think the program will affect St. Joseph's County? PROBE:  
How else? Anything else? RECORD VERBATIM.

_____	(OFFICE USE)			52-53/
_____	A1	<input type="checkbox"/>	<input type="checkbox"/>	
_____	A2	<input type="checkbox"/>	<input type="checkbox"/>	54-55/
_____	A3	<input type="checkbox"/>	<input type="checkbox"/>	56-57/
_____	A4	<input type="checkbox"/>	<input type="checkbox"/>	58-59/

- 14A. IF MORE THAN ONE ANSWER TO Q.14: Which of these effects of the program do you think is most important? (Which is the next most important?) (And next?)

#1 _____	(OFFICE USE)	<input type="checkbox"/>	<input type="checkbox"/>	60-61/
#2 _____	(OFFICE USE)	<input type="checkbox"/>	<input type="checkbox"/>	62-63/
#3 _____	(OFFICE USE)	<input type="checkbox"/>	<input type="checkbox"/>	64-65/

15. Who do you think will benefit from the program? RECORD VERBATIM AND CIRCLE ALL THAT APPLY.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
LANDLORDS..... 01 66-67/  
ELDERLY..... 02 68-69/  
RENTERS..... 03 70-71/  
HOMEOWNERS..... 04 72-73/  
POOR PEOPLE..... 05 74-75/  
PEOPLE EMPLOYED BY PRO-  
GRAM..... 06 76-77/  
OTHER..... 88 78-79/

SPECIFY: \_\_\_\_\_

- 15A. IF MORE THAN ONE ANSWER TO Q.15: Which of these groups do you think will benefit the most? (And the next most?) (And next?)

CARD 21

#1 _____	(OFFICE USE)	<input type="checkbox"/>	<input type="checkbox"/>	13-14/
#2 _____	(OFFICE USE)	<input type="checkbox"/>	<input type="checkbox"/>	15-16/
#3 _____	(OFFICE USE)	<input type="checkbox"/>	<input type="checkbox"/>	17-18/

16. We would like to get your opinions about different groups of people in this country. Here is a card which has a line for people to place their feelings on. People who approve of or feel positively towards a group would place their feelings towards this end of the line (POINT TO SECTION OF LINE BETWEEN "1" AND "3"). People who disapprove of or feel negatively towards a group would place their feelings towards this end of the line (POINT TO SECTION OF LINE BETWEEN "5" AND "7"). Of course not everyone is familiar with all of these groups. If you aren't familiar with a group I mention or just don't have any feelings about it, tell me and we'll go on to the next one.

- NO  
OPINION

9 19/

- NO  
OPINION

9 20/

What about (GROUP)? Where would you place your feelings toward them?

- |      |                |   |   |   |   |   |   |   |   |     |
|------|----------------|---|---|---|---|---|---|---|---|-----|
| 16c. | Whites.....    | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 | 21/ |
| 16d. | Landlords..... | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 | 22/ |
| 16e. | Blacks.....    | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 | 23/ |

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SHOW  
CARD  
M

17. Some people say they would like to see white and black people live in the same neighborhoods. Other people say they would like white and black people to live in separate neighborhoods. Here is another card with a line on which people can place their opinions. People who would like whites and blacks to live in the same neighborhoods would place their opinions towards this end of the scale. POINT TO SECTION "5" TO "7". People who would like the two groups to live in separate neighborhoods would place their opinions toward this end of the line. POINT TO SECTION "1" - "3". Where on this line would you place your opinion? CIRCLE NUMBER BELOW.

SEPARATE  
NEIGHBORHOODS

1

2

3

4

5

6

7

SAME  
NEIGHBORHOODS

NO  
OPINION  
9 24/

Now we are coming to the end of the interview. We have talked about a lot of different things -- your housing, (IF RENTER: your landlord), your neighborhood, and your opinions about different issues. Before I finish the interview, I'd like to ask a few last questions to summarize your feelings about these things. First.....

18. In general, how satisfied are you with this place -- would you say you are:

very satisfied,..... 1 25/  
somewhat satisfied,..... 2  
somewhat dissatisfied, or... 3  
very dissatisfied?..... 4

19. INTERVIEWER, CHECK BACK TO MODULE D, Q.5A AND B, PAGE 2 AND CIRCLE ONE:

R MOVED TO THIS PLACE BEFORE OR IN (MONTH)  
1973 (REFER TO "THIS YEAR"/"LAST YEAR"  
IN QS.20, 22)..... 1 26/  
R MOVED TO THIS PLACE AFTER (MONTH) 1973  
(REFER TO "NOW"/"WHEN YOU FIRST MOVED HERE"  
IN QS.20, 22)..... 2

20. How do you feel about this place (this year/now) as compared to (last year/when you first moved here) -- do you now feel more satisfied, less satisfied, or about the same as you did then?

MORE SATISFIED..... 1 27/  
LESS SATISFIED..... 2  
ABOUT THE SAME...(GO TO  
Q.21)..... 3

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- 20A. Why do you feel (more satisfied/less satisfied)? PROBE: (Any other reason?) (Anything else?) RECORD VERBATIM.

(OFFICE USE)

28-29/

(OFFICE USE)

30-31/

(OFFICE USE)

32-33/

21. In general, how satisfied or dissatisfied are you with this neighborhood as a place to live -- would you say you are:

very satisfied,..... 1 34/

somewhat satisfied,..... 2

somewhat dissatisfied, or.... 3

very dissatisfied?..... 4

22. How do you feel about this neighborhood (this year/now) as compared to (last year/when you first moved in) -- do you now feel more satisfied, less satisfied, or about the same as you did then?

MORE SATISFIED..... 1 35/

LESS SATISFIED..... 2

ABOUT THE SAME...(GO TO Q.23). 3

- 22A. Why do you feel (more satisfied/less satisfied)? PROBE: Any other reason? Anything else? RECORD VERBATIM.

(OFFICE USE)

36-37/

(OFFICE USE)

38-39/

(OFFICE USE)

40-41/

23. In general, would you say this neighborhood is:

better to live in than most other neighborhoods in (SITE),..... 1 42/

about the same as most other neighborhoods, or.... 2

worse than most other neighborhoods?..... 3

- 23A. MODULE H RESPONDENT WAS:

MALE HEAD..... 1 43/

FEMALE HEAD..... 2

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Now we have finished the interview. We want to thank you for your time and your contribution to our study of housing in St. Joseph County.

IF SINGLE-UNIT PROPERTY, SAY: As part of this study we are also conducting observations of residential properties throughout the County. These observations will be conducted by Westat employees sometime next Spring. They are observations of the outside of the building and property around the building only; the observations will not require any more of your time. All of the people conducting observations will be carrying identification showing that they are employees of Westat.

ALL RESPONDENTS: As you may know, this study of housing in St. Joseph County is scheduled to continue for the next few years. Next year we will be asking some of the households which participated this year to be interviewed again. If your household should be selected for this next part of the study, we hope you will be able to participate again.

24. Before I go I need to ask for your telephone number--this is so that my supervisor may call if she needs to check my work. Do you have a phone or phone number where you can be reached?

YES..... (ASK Q.25) 1

NO...(GO TO END)..... 2

25. What is your phone number?

ENTER #

			-			
--	--	--	---	--	--	--

Thank you very much.

END

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ENTER  
TIME ENDED        :        44-47/  
AM..... 1      48/  
PM..... 2

INTERVIEWER CODE AFTER LEAVING:

26. RACE-ETHNICITY OF MALE HEAD WAS:

NO MALE HEAD..... 9      49/  
WHITE (NON-SPANISH)..... 1  
BLACK..... 2  
CHICANO/PUERTO RICAN/ OTHER  
SPANISH DESCENT..... 3  
AMERICAN INDIAN..... 4  
OTHER..... 8  
SPECIFY: \_\_\_\_\_

27. RACE-ETHNICITY OF FEMALE HEAD WAS:

NO FEMALE HEAD..... 9      50/  
WHITE (NON-SPANISH)..... 1  
BLACK..... 2  
CHICANO/PUERTO RICAN/OTHER  
SPANISH DESCENT..... 3  
AMERICAN INDIAN..... 4  
OTHER..... 8  
SPECIFY: \_\_\_\_\_

28. GIVE YOUR BEST ESTIMATE AS TO THE HOUSEHOLD'S APPROXIMATE INCOME  
LEVEL:

BELOW \$4,000..... 1      51/  
\$4,000 - \$7,999..... 2  
\$8,000 - \$11,999..... 3  
\$12,000 AND OVER..... 4  
COULD NOT ESTIMATE..... 5  
NOT APPLICABLE..... 9

MODULE STATUS

COMPLETE..... 1      52/  
REFUSAL OR BREAK-OFF..... 2

## Appendix D

## SCALE OF PROGRAM SOPHISTICATION

To measure the sophistication of program information acquired by respondents, we developed seven categories of respondents and coded their comments from most to least sophisticated, as follows:

Code	Meaning
7	Respondent gives 1, 2, or 3 definite yes responses
6	Respondent gives 2 or more possible yes responses
5	Respondent gives 1 possible yes response recoded to a definite yes
4	Respondent gives only 1 possible yes response
3	Respondent gives 4 or more responses (no definite or possible yesses)
2	Respondent gives 2 or 3 responses (no definite or possible yesses)
1	Respondent gives 1 response (no definite or possible yesses).



## DEFINITION OF DEFINITE YES

A definite yes response is defined as one of 22 codes that apply only to the allowance program. For example, if the respondent says that payments are made directly to homeowners or renters or mentions such unique features as the lease, the housing evaluation requirement, the experimental nature of the program, or the recipient's freedom to choose where he will live, he receives a definite yes code of 7.

## DEFINITION OF POSSIBLE YES

A possible yes response is defined as 1 of 15 codes that indicate the respondent has some specific knowledge of program features or personnel. But his knowledge does not definitely indicate program awareness for one of the following reasons:

1. The feature is not unique to the allowance program (sample responses include the following: affects private housing, not public; eligibility is based on income or assets or household size and age; program allows people to stay in their own homes).
2. The feature is pertinent only to the research aspects of the program (e.g., respondent mentions Rand or the research effort).

3. The respondent mentions specific HAO employees, personal expertise, or his own relationship to the program, but the information by itself does not clearly indicate knowledge of program operations.

#### DEFINITION OF RECODED POSSIBLE YES

Out of the set of all possible yes responses, we identified those that were empirically associated with knowledge of unique program details and recoded them to a definite yes. Possible yes responses that occurred simultaneously with definite yesses at least 50 percent of the time were so recoded.

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