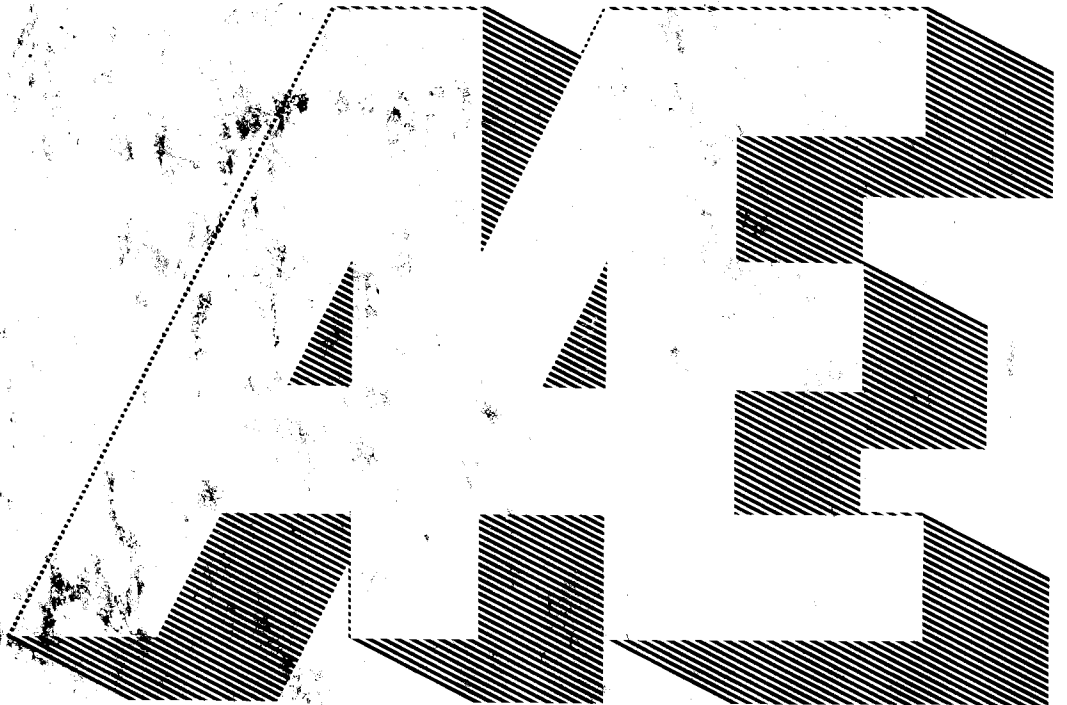

Third Annual Report

October 1974 – October 1975

**ADMINISTRATIVE AGENCY EVALUATION
EXPERIMENTAL HOUSING ALLOWANCE PROGRAM**



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THIRD ANNUAL REPORT OF THE
ADMINISTRATIVE AGENCY EXPERIMENT
EVALUATION

Experimental Housing
Allowance Program

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EXECUTIVE SUMMARY

The Administrative Agency Experiment (AAE) is one part of the Experimental Housing Allowance Program (EHAP), which is funded by the U.S. Department of Housing and Urban Development (HUD). The purpose of the AAE is to evaluate administrative procedures in a housing allowance program, especially as they bear on goals and outcomes, such as participant benefits and administrative costs. Other parts of the EHAP are testing the response of participants and the housing market to a housing allowance program.

In the AAE, eight local public agencies operated limited-scale housing allowance programs. By the end of the period covered in this report, the operational phase of the experiment was nearly complete. The eight agencies had planned and operated their own programs. They had received applications from more than 15,000 families, of whom nearly 6,000 became allowance recipients. The AAE had collected data about the participants and the agencies, and completed some preliminary analyses.

This report provides summary statistics describing the experiences of the participating families, and serves as background to the analyses of administrative procedures in future AAE reports. It considers the three major stages of a family's program experience: entering the program, becoming a recipient, and the first year of full participation.

ENTERING THE PROGRAM

During the limited period in which agencies accepted applications (a maximum of nine months), an average of 17 percent of the people eligible to participate applied to the program. The application rates ranged from 10 to 47 percent from one agency to another. These rates were influenced by agencies' publicity activities, the size and population density of the various program areas, the availability of other housing assistance, and many other factors.

Applicants were not representative of the total eligible population. For example, only 12 percent of the applicants were elderly, compared to 32 percent of the eligible households.

The "working poor" (the nonelderly with no welfare or other grant income) were also underrepresented. They constituted only 32 percent of the program applicants, but were 54 percent of the eligible population. In contrast, nonelderly welfare recipients represented 55 percent of the applicants but only 14 percent of the eligible population. Limits on program size prevented the agencies from serving all applicants, so they generally gave priority to families from underrepresented groups. This policy, however, had only a small effect on reducing the imbalances.

About 11 percent of all the applicants were ineligible. Most agencies screened applicants immediately, and discovered at this point that about 8 percent of them were ineligible. Later, when they reviewed the eligibility of selected applicants more thoroughly, they found that 3 percent more were not qualified for participation.

Agencies had to certify the accuracy of information on income and family size that applicants provided on the application form. Certification produced different income data in about half the cases. The changes led to increases and decreases in the individual payments, and to a small reduction in the total amount of allowance payments. The certification adjustments, then, resulted mainly in a more equitable distribution of subsidy monies.

ENROLLEES: BECOMING A RECIPIENT

A family had to meet two conditions to receive AAE allowance payments. First, it had to be certified eligible. When it was, the agency enrolled the family in the program and made housing information and some related services available to it. Second, the family had to demonstrate that it occupied, or had secured a lease and planned to occupy, housing that met quality standards set by each agency. Having met the housing quality requirement, the family could receive allowance payments. Overall, 71 percent of those who enrolled met the housing quality requirement and became recipients. At seven of the eight agencies, between 65 and 86 percent of the enrollees became recipients. At one agency, only 33

percent did so.¹

Some enrollees lived in units they did not want to leave and which could pass the agency's housing quality requirements. These people were able to become recipients without searching for new housing. Families that wanted to move, and those whose present units did not qualify for payments, had to find and lease new and acceptable housing.² About half of the enrollees planned to move to new units, and most of them did attempt to move. Those attempting to move were less successful in becoming recipients than the enrollees who planned to stay where they were; 84 percent of the latter group became recipients, compared to 62 percent of the former group.

Housing quality was a major factor in enrollees' moving decisions. Enrollees who said they were dissatisfied with their unit or their neighborhood were more likely to plan to move than those who were satisfied. Enrollees who knew of serious deficiencies in their units were more likely to plan to move than those who did not indicate such problems. And enrollees in units where serious deficiencies were reported by independent inspectors also generally planned to move.

The allowance payments, which averaged \$81 per month at first payment, substantially reduced recipients' out-of-pocket expenditures for rent. At enrollment, the median rent as a fraction of income (the "rent burden") was 42 percent of the recipients' gross income. At first payment the median rent burden was reduced to 21 percent. Because the recipients who moved had paid relatively low rents at enrollment and increased them after moving, their reduction in rent burden was much smaller than that of those who did not move.

Families that moved used a substantial portion of their allowance payments for increased housing expenditures: on the average, their rents increased

¹ The AAE has further studied--and continues to research--the rate of reaching recipient status at this one site. Part of the completed analysis is reported in Selected Aspects of the Jacksonville Housing Allowance Experiment (Cambridge, Mass.: Abt Associates Inc., 1976)

² If a unit did not comply with housing quality requirements, the enrollee had the option of staying in it and having it repaired if the landlord was willing.

by \$56 per month. Those that stayed in their old units and had repairs made paid a \$7 average increase. Others that did not move experienced an average increase of \$3. The average rent paid by all recipients rose from \$121 at enrollment to \$147 at first payment.

The increased rent of families that moved suggests that they improved the quality of their housing. A comparison of these families' actual rents to the cost of "modest, standard housing" (as estimated for various family sizes in each area) shows that families that moved paid an average of 76 percent of the estimate in their original dwellings, and 112 percent in their new homes. The rents of those participants who did not move were, on the average, about equal to the estimated standard.

Measures of physical housing quality also show that movers improved their conditions. Participants and inspectors reported serious defects in the units participants moved to much less frequently than they did in their old units. And those who moved were less overcrowded in their new units. About 18 percent had more than one person per room (a common measure of overcrowding) in their original units, and 5 percent averaged over 1.5 persons per room. These rates were reduced in the new units to 9 percent and 1 percent, respectively.

Participants generally moved to better neighborhoods, or at least to neighborhoods equal in quality to the ones they left. About 77 percent of the moving households settled in new census tracts.¹ Using a socioeconomic quality index with an average of 1.00 for each city illustrates the improvements made in participants' location. The families who moved, including those who moved within tracts, originally lived in tracts with a mean score of .75; after moving, they lived in tracts with a mean of .86. Black households made the greatest proportional gains. The mean of their original tracts was .45; it was .61 for those to which they moved. White households started and finished in tracts with the highest mean scores (.87 and 1.00).

Overall, households that moved tended to go to areas with a lower percentage of minority residents than the areas they left. Black families moved from tracts with an average of 56 percent minority residents to tracts with an

¹ This analysis is based on cases for which tract information was available. Therefore it excludes most households in rural areas.

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average of 40 percent.¹ Many black families, however, made substantially different moves than the average suggests. Sixteen percent moved to tracts with at least 20 percent more minority residents, and 39 percent moved to tracts with at least 20 percent fewer minority households.

The pattern for white households shows less change. On the average, they moved from tracts with 6 percent to tracts with 4 percent minority residents. Only 12 percent of white households moved to tracts with 10 percent more or fewer minority residents than those they left.

RECIPIENTS: THE FIRST YEAR OF EXPERIENCE

By the end of the first year, recipients' average payments had declined from \$81 to \$77. The drop reflects some increase in participant incomes over that period.

Agencies recertified the income of all households around the end of their first year of payments. In addition, agencies had conducted interim recertifications of 22 percent of the households. About 90 percent of the certifications led to payment changes, but their effect on average payments was small.

Agencies allowed recipients to move to new units at any time, provided that the new units met the housing quality requirements. About 17 percent of the recipients moved to other qualifying units during their first year of participation.

About a fifth of all households that became recipients dropped out of the program by the end of the first year. Over 40 percent of these dropouts moved out of the program areas. About the same number became ineligible because of changes in income, housing conditions, or other factors related to program requirements.

¹ Tract characteristics are based on 1970 census data, which were collected in 1969. Because the moves took place in 1973 and 1974, these figures could overstate the changes substantially. AAE participants might have been simply following established moving patterns.

The statistics presented in this report capture only a part of the experience of families participating in the AAE. When the participants themselves summarized their experiences in response to survey questions and in interviews, they were very positive. Over 95 percent, for example, described the agency staffs as concerned, helpful and friendly. More than 90 percent said they lived in better housing than they could afford without the allowance. Even those who had not become recipients were complimentary. The implications of participant experiences for policy will be analyzed in future work by the Administrative Agency Experiment and other parts of the Experimental Housing Allowance Program.

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1.0 THE ADMINISTRATIVE AGENCY EXPERIMENT: BACKGROUND AND STATUS

1.1 ADMINISTRATIVE AGENCY EXPERIMENT

The Administrative Agency Experiment (AAE) is one of three experiments being conducted by the U.S. Department of Housing and Urban Development (HUD) as part of the Experimental Housing Allowance Program (EHAP).¹ These experiments, authorized by the Housing and Urban Development Act of 1970,² study the idea of helping needy families obtain adequate housing by giving them direct cash payments earmarked for housing.

The Administrative Agency Experiment evaluates allowance program management. Eight public agencies in different housing markets across the country each provided allowances to as many as 900 families. The experiment collected information on the different administrative procedures the agencies used, their effects and costs, and the experiences of agencies and program participants.

In late 1972 and early 1973, after an initial program design period, HUD selected the eight agencies for the Administrative Agency Experiment. Two local housing authorities, two metropolitan area government agencies, two state community development agencies, and two welfare agencies were chosen for their diversity of administrative structures, location, and local housing markets. HUD required each agency to plan and conduct a housing allowance program within its jurisdiction, and it prescribed administrative guidelines. Among them:

Agencies were to follow predetermined eligibility rules for program participants.

The allowance formula was to be computed as the difference between a payment standard for a given household size and a percentage of the household's income. In no case could the allowance payment exceed the household's actual rent.

¹ The other experiments examine the effects of different formulations of the allowance program on participants (the Demand Experiment), and how housing markets respond to a full-scale program (the Supply Experiment).

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

The agencies were to ensure that families chose "standard" housing. The inspection method and the definition of "standard" were left to each agency.

Agencies had to make housing market information and equal housing opportunity services available to all participants.

The program was to be restricted to rental housing. (Leases were required by the program's funding vehicle, Section 23 of the Housing Act of 1937.)¹

Each participating household would receive no more than 24 monthly allowances from the experiment. However, it was entitled to housing assistance for three more years under other government programs.

Agencies were required to make standard monthly reports (both financial and nonfinancial) for use in the evaluation.

These regulations were either required by law or necessary for evaluation of the agencies' operations. In all other particulars, HUD encouraged variation in administrative practices.

Each agency prepared a detailed plan specifying how it would conduct the program, whom it would serve, how much it would spend, and when major program events would occur. After HUD reviewed the plans, the agencies signed contracts and began enrollment. The program continued for three years. The first year was devoted to bringing participants into the program. During the second and third years, the agencies made payments and provided participants with other required services. They transferred families to other housing programs when they had received 24 months of payments under the experiment.

The experiences of the agencies and of the people who participated in the program provide the information for the evaluation. Participants' experiences are highlighted in this report.

¹ "Section 23 of the Housing Act of 1937" refers to the Leased Housing Program described in Section 23 of that act, as amended by the Housing and Urban Development Act of 1965. Section 23 was in effect when the AAE agencies planned their operations, but it has since been revised by Section 8 of the Housing and Community Development Act of 1974. Unless otherwise specified, this report will refer to the Section 23 program as the "Leased Housing Program."

1.2 EVALUATION DESIGN

The Administrative Agency Experiment is sometimes called a "naturalistic experiment" to contrast its design and research strategy with those of classic experimental research. In the classic experiment, scientific principles govern the three major elements of evaluation design--the program design, the design of data collection, and the analysis design--to yield the most accurate answers to a limited number of prespecified questions.

As a naturalistic experiment, the AAE did not impose on the agencies administrative methods to be measured and evaluated. Instead, it encouraged each agency to develop its own means of administering a housing allowance program. This naturalistic approach requires evaluation of both the significant administrative variations among agencies and the consequent differences in their operations and results.

Data collection was initially determined by assumptions about what information might be useful, given important variations in administrative procedures. Analytic design, therefore, has been continuous; the AAE performs each analysis on the basis of the actual variation in administrative practice and the data so far collected. In a sense, there are not one but many analytic designs in the AAE. A brief review of the three evaluation design elements may be helpful.

Program Design

The eight participating agencies had basic responsibility for program design in the Administrative Agency Experiment. Each agency had, in fact, already shown strong interest in implementing a housing allowance program. To help agency planners, HUD and the evaluation contractor prepared a program manual sketching plausible administrative options for carrying out the different assigned tasks.¹ Each agency then attempted to define an administrative approach that would successfully reach and serve the eligible population in its program area.

HUD planners deliberately selected agencies with significantly different locations, prior experience, eligible populations, and housing markets

¹ Agency Program Manual (Cambridge, Mass.: Abt Associates Inc., 1972).

(see Table 1-1). Because of these differences, HUD planners expected that the agencies would use very different approaches in administering their housing allowance programs.

HUD made no attempt to force variation or extreme options on the agencies. Nor did it assume that variation would occur in all tasks or that all variations would be important. But the desired variation in administrative procedure generally took place. The administration of the eight agencies differed importantly in their major aspects, and many of the administrative design options presented in the program manual were represented in the Administrative Agency Experiment.

The Design of Data Collection

Although the basic data collection strategy had to be formulated before detailed information about program design was available, the general research objectives had two major implications for data collection.¹ First, the administrative procedures in use at the sites had to be determined. Second, much data on program outcomes would be needed to discover differences in the effectiveness of various agency procedures.

Data on agency procedures came from many sources, but most important were the on-site observers. At each site, they spent a year recording the procedures and experience of the agency. Their objective was to study the agencies in every way, but systematic observation of specified functions was mandated to ensure common and comprehensive coverage of all sites. The specification of functions also allowed a uniform procedure for cost accounting. Each of these functions is an important administrative task. For instance, outreach brings people to apply to the program; certification verifies eligibility and sets payment amounts. Definitions of the major functions are in Appendix A.

The choice of administrative procedures might have had different effects on the program. Four types of data that would reveal those effects were collected: cost information; the experiences of individual participants; information on housing and related conditions of families; and agency

¹ Later instruments and interviews with agency staff were to some degree adapted to site characteristics.

TABLE 1-1
CHARACTERISTICS OF THE 8 AAE SITES

Location of Administrative Agency	Contracting Agency	Character of Site			Demographic Characteristics				Housing Market		
		Location	Population of Program Area	Density (Geographic Character)	% Families Below Poverty	% Minority	No. Eligible Population (Household)	Eligible Households as % of Total Households	% Rental	% Lacking Plumbing	Rental Vacancy Rate
Salem, Oregon	Housing Authority of City of Salem	Pacific West	93,041	Medium-sized city with adjacent growth area	7.9%	1.7%	5,232	9%	37.3%	1.5%	7.2%
Springfield, Massachusetts	Commonwealth of Massachusetts Department of Community Affairs	New England	472,917	Area of multiple medium-sized cities and towns	6.6%	5.0%	17,572	13%	41.5%	2.7%	6.2%
Peoria, Illinois	State of Illinois Dept. of Local Government Affairs Office of Housing and Buildings	East North Central	196,865	Medium-sized city with nearby rural areas	5.9%	6.3%	5,235	10%	30.9%	3.0%	4.5% ^c
San Bernardino, California	San Bernardino County Board of Supervisors	Pacific West	547,258	Area of multiple medium-sized cities	9.8%	23.0% ^a	19,745	12%	36.4%	.9%	12.0%
Bismarck, North Dakota	Social Services Board of North Dakota	West North Central	104,187	Small cities and towns with surrounding rural areas	11.8%	.8%	2,176	9%	31.4%	5.9% ^b	8.1% ^d
Jacksonville, Florida	Jacksonville Department of Housing and Urban Development	South Atlantic	545,900	Large metropolitan area	14.0%	22.9%	17,429	11%	32.7%	4.4%	4.0% ^c
Durham, North Carolina	Durham County Department of Social Services	South Atlantic	132,681	Medium-sized city with adjacent rural areas	14.0%	37.6%	5,620	14%	53.0%	2.9%	6.0%
Tulsa, Oklahoma	Tulsa Housing Authority	West South Central	342,000	Large metropolitan area	9.0%	12.5%	8,734	7%	33.0%	1.9%	13.6%

Source: Third Annual Report of the Administrative Agency Experiment Evaluation (Cambridge: Abt Associates, 1976). Bismarck population and housing figures revised to include full program area, using U.S. Bureau of the Census, *County and City Data Book*, 1972. (Washington, D.C.: U.S. Government Printing Office, 1973).

^aIncludes 16% "Persons of Spanish Language or Surname."

^bMore recent housing studies of Bismarck indicate that the degree of substandardness in the city's housing is considerably lower than census figures for the full program area.

^cVacancy rates for Peoria and Jacksonville are adjusted for standardness (locally defined).

^dVacancy rate for the city of Bismarck is 6.1%; for the full program area, 8.1%.

experiences, such as administrative problems and modifications of procedures.

Analytic Design

Most of the major research questions in the Administrative Agency Experiment are provoked by important variations in administrative procedure observed among sites. When agencies used more than one way of performing an administrative task, the evaluation asks four questions: (1) Are there cost differences between the options? (2) Do the methods produce different results? (3) What are the peculiar administrative problems of each alternative? (4) What are each option's implications for other administrative procedures?

Evaluators of a naturalistic experiment must always ask a fifth question: (5) Are apparently different outcomes really the result of the choice of procedures, or do they merely reflect differences in participant or site characteristics? Given the post hoc character of the design, the results of any administrative option could be confounded with the characteristics of recipients or of the location and the local housing market.

Future analyses will, in the context of these five questions, link the participant outcomes presented in this report with administrative procedures.

1.3 STATUS OF THE EXPERIMENT

This report marks the end of the Administrative Agency Experiment's third year. By the beginning of 1976, the operational phase of the experiment was virtually completed. The eight agencies were all in the last stages of their participation. Most of their recipients had either left the program or had only a few months of experimental housing allowance payments remaining. The agencies were busy transferring the remaining participants into other housing assistance programs.

During their period of operations, the eight agencies received over 15,000 applications, 90 percent of which came from eligible families. The program offered some 8,100 households an opportunity to participate, and nearly

5,800 families received a housing allowance payment. The eight agencies had made more than 100,000 monthly housing allowance payments to these families by the end of the period covered in this report.

Data collection and preliminary analysis of the experiment were nearly complete at the end of the third year. On the basis of the preliminary analyses, the AAE undertook a detailed review of analytic products. Major analytic reports on administrative procedures, are now being prepared and are scheduled for completion in 1976. This report is another product of the preliminary analyses.

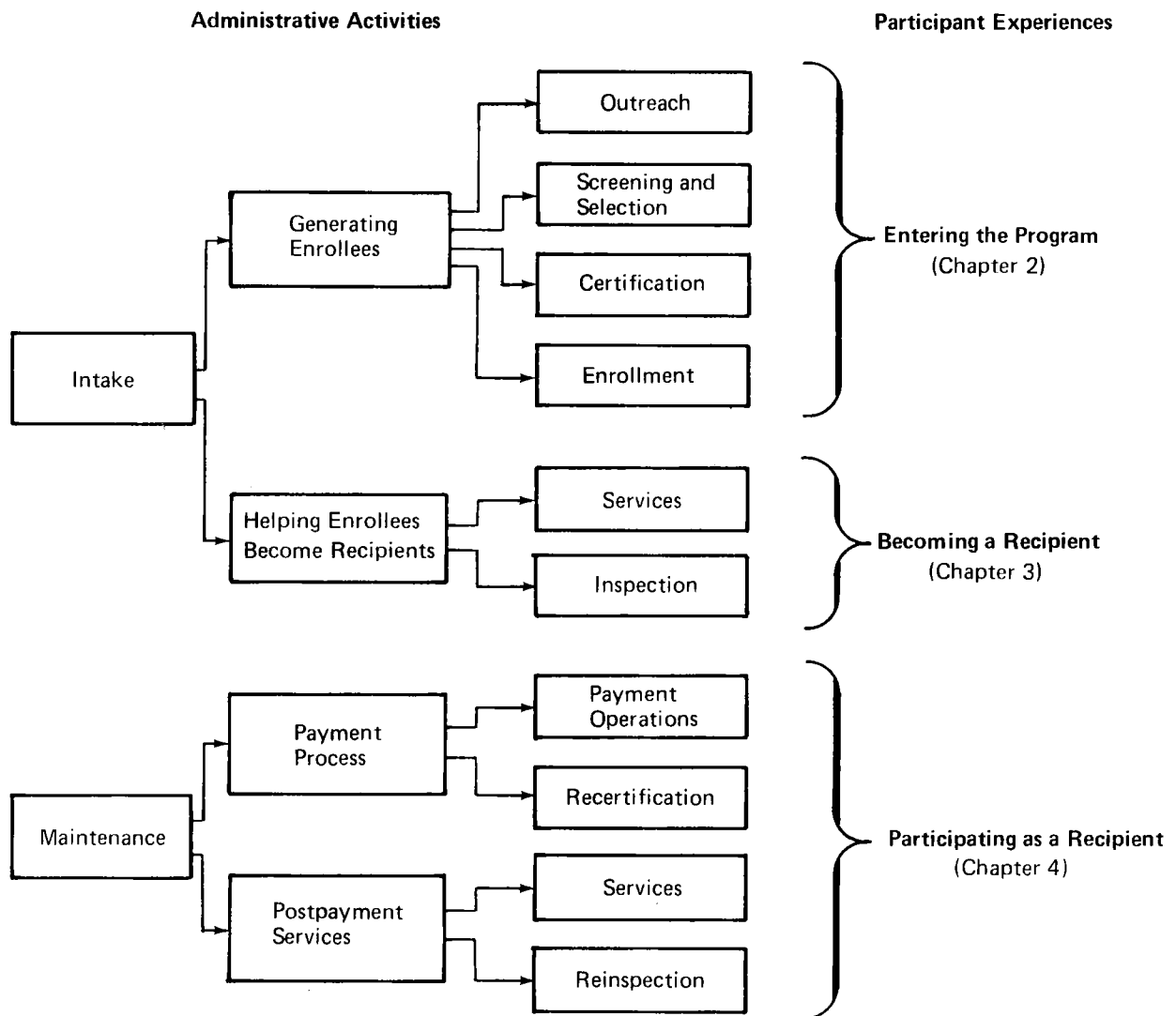
1.4 STRUCTURE OF THE REPORT

Recipients of the AAE programs passed through three stages of participation. First, they applied to the program and were formally enrolled. Next, they met the requirement of living in standard housing, as defined by the agency. Finally, recipients received their monthly payments and ultimately transferred to other housing programs if they did not drop out before the 24-month period ended. As shown in the right-hand column of Figure 1-1, these three stages are the basis for Chapters 3-5 of this report.

Each stage of participation corresponded to a set of agency administrative activities, and thus to a group of research issues about administering a housing allowance program. Figure 1-1 is an overview of the relation between agency activities and participant experiences. The introductory material in Chapters 3, 4, and 5 discusses the administrative procedures¹ that relate to the participant experiences.

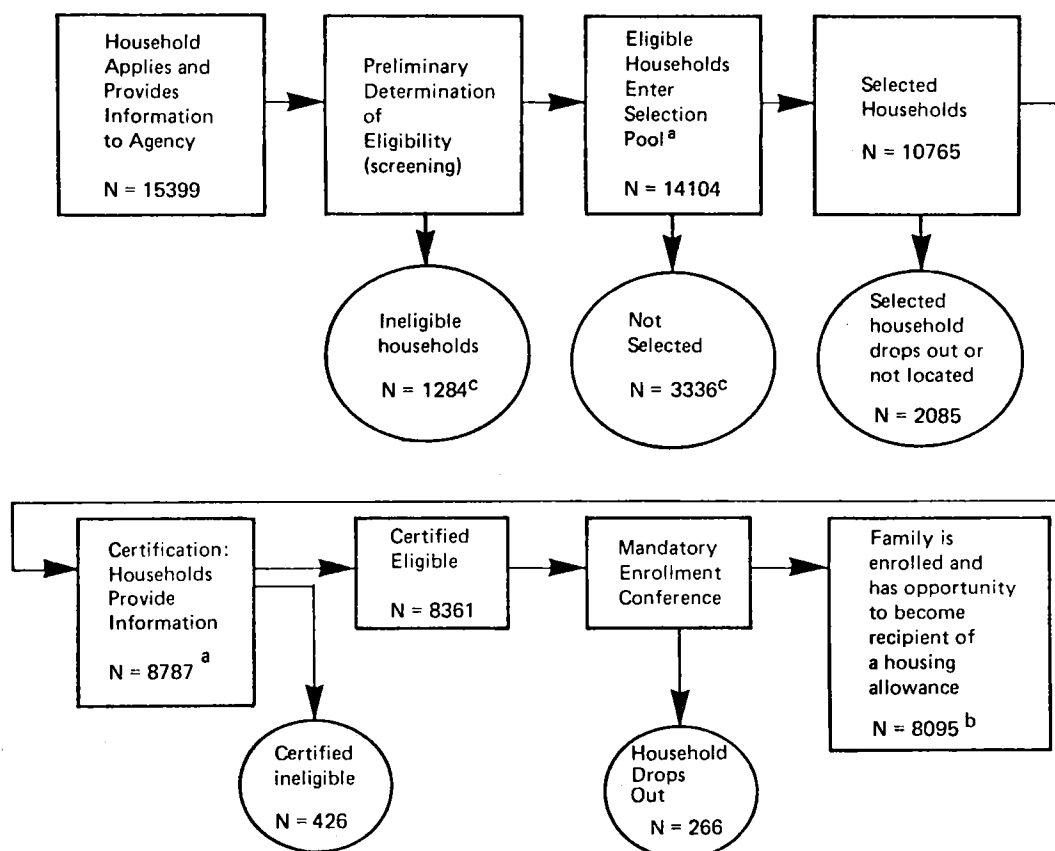
¹ A glossary of terms used to refer to participants at different program stages (applicant, enrollee, recipient, etc.), and of terms for administrative functions is in Appendix E.

FIGURE 1–1
ADMINISTRATIVE ACTIVITIES AND PARTICIPANT EXPERIENCES



People's experience with the experimental housing allowance program began when they learned of its existence. Agencies publicized the program through the mass media, contacts with other social service organizations, and meetings and informal contacts in the community. After hearing of the program, over 15,000 families decided to apply. Figure 2-1 shows the steps they had to pass through in order to be enrolled and the number of applicants reaching each step.

FIGURE 2-1
STEPS IN INITIAL PARTICIPATION IN THE AAE



Source: AAE Application, Enrollment, and Certification Forms; Agency Selection Records

^a In some cases, mostly in Bismarck, certification took place before selection: A total of 107 households were certified eligible at various sites, but were never selected.

^b This figure and some others presented in this report differ marginally from those in the Second Annual Report due to further editing of data files during the year.

^c Missing Cases: Eligibility of applicants — 11; selection — 3.

Most agencies conducted a preliminary screening of applicants to see whether they met the program's eligibility criteria. Those who did were placed in a pool for possible further participation.

Because the agencies could make payments to only a limited number of families, not all those who applied could be selected for enrollment. In all, the agencies selected slightly less than 11,000 applicants. They conducted a more thorough review of the eligibility of those they selected, and at the same time checked the information that would determine the size of the family's allowance payment.

Nearly 8,100 eligible households then enrolled in the program. Prospective enrollees attended meetings at which they were informed of the program rules and officially enrolled. This chapter describes the steps from application to enrollment.

2.1 APPLICATION

Each agency attempted to attract a group of applicants that closely matched the local eligible population in such demographic characteristics as income, household size, and race, sex, and age of heads of household. In their outreach activities, agencies attempted to attract enough applicants with the desired demographic characteristics without raising the hopes of many more people than could ultimately become recipients. Generally, the agencies found it very difficult to estimate the size and the composition of their eligible populations accurately because of a lack of available data.¹ All agencies overestimated the number of eligible households in their areas, and most of them underestimated the proportions of female-headed and elderly households in the eligible population.

Agency outreach campaigns attracted 15,399 applications. Of these, 1,295 (8 percent) were screened out as ineligible for various reasons. Remaining were 14,104 eligible applicants.

¹ The estimates used in this paper are not those used by the agencies. They are estimates prepared for analysis of the AAE using the 1970 U.S. Census Second Count and 1-in-100 Public Use Sample tapes. These estimation procedures are presented in Appendix A.

These eligible applicants represented 17 percent of the eligible households in the eight program areas. The percentages of the eligible households that applied for the program varied widely from site to site. As Table 2-1 shows, Salem received applications from about half the estimated number of eligible households in its program area. But Jacksonville and San Bernardino attracted only one-tenth of their eligible households. These application rates reflect the varying intensity of agencies' outreach campaigns, the limited time during which agencies took applications (a maximum of 8 months), the ease of applying and many other considerations. The characteristics of the applicants compared with the characteristics of the eligible population, aggregated over all eight sites are shown in Figure 2-2. The eligible applicants' incomes and

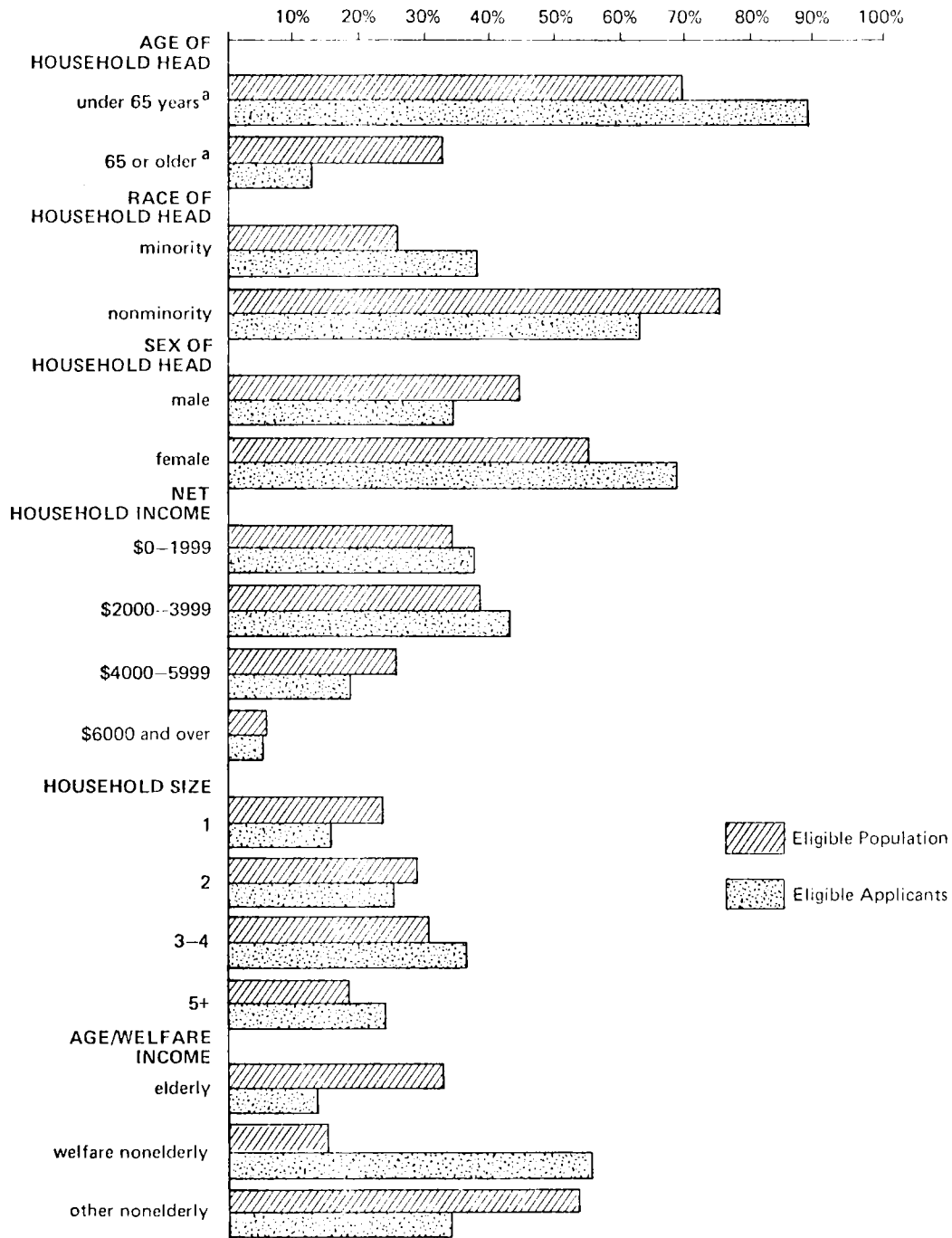
TABLE 2-1
APPLICATION RATES BY SITE

	A	B	C
	Estimated Number of Eligible Households	Number of Eligible Households Applying	Proportion Applying: $\frac{B}{A}$
TOTAL	81,743	14,104	.17
<u>Site</u>			
Salem	5,232	2,434	.47
Springfield	17,572	2,334	.13
Peoria	5,235	2,064	.39
San Bernardino	19,745	1,926	.10
Bismarck	2,176	569	.26
Jacksonville	17,429	1,696	.10
Durham	5,620	1,231	.22
Tulsa	8,734	1,850	.21

Source: The eligible population is estimated from 1970 Census Second Count and 1-in-100 Public Use Sample tapes. (These figures differ somewhat from those used in earlier reports as a result of the refined estimation procedures reported in Appendix A. They are not the estimates used by the agencies in their own planning, but more accurate estimates made by Abt Associates.) The figures for actual applicants are from AAE Application Forms.

Data Base: Eligible Households (see note above on Source); Eligible Applicants (N=14, 104; missing cases - 11)

FIGURE 2-2
COMPARISON OF DEMOGRAPHIC CHARACTERISTICS OF THE
ELIGIBLE POPULATION AND ELIGIBLE APPLICANTS



Source: AAE Applications Forms and 1970 Census and Public Use Sample
 Data Base: Eligible Population (N= 81743); Eligible Applicants (N = 14,104; missing cases - 11)

^a In most of the report, "elderly" is defined as age 62 and over. In this section only, a cut-off of 65 and over is used to permit comparison with the census.

household size are similar to those of the full eligible population. However, white households, male-headed households, elderly households, and nonelderly households without welfare income were all substantially underrepresented among the applicants.

These patterns do not necessarily reflect results to be expected in a national housing allowance program. AAE analyses suggest that the number of applicants and their demographic characteristics can be influenced to some extent by administrative procedures. Many factors affect the response to agency outreach campaigns, and some of them, of course, are beyond the agencies' control. But AAE experience shows that publicizing the program through the mass media can attract applications at more representative rates from hard-to-attract groups, especially if the message is "targeted" to them.¹

One useful way of looking at the results of outreach is to consider the planned number of recipients. Each agency had a specified number of recipient households as a goal.² If its outreach produced a pool of eligible applicants large in relation to the recipient target, the agency had two advantages. First, there was more opportunity to select households with demographic characteristics called for in agency plans. This advantage is discussed further in the following section on the selection process. Second, agencies with higher ratios of eligible applicants to planned recipients had more reserves to draw on if an unexpectedly high number of households dropped out before becoming recipients. Jacksonville's extremely high dropout rate, with its smaller-than-planned applicant pool, severely limited the agency's ability to enroll more households to reach its participation target. If the ratio of eligible applicants to the recipient target were too large, on the other hand, an agency might disappoint many households whose hopes it had raised but could not fulfill. In the AAE, these ratios ranged from a low of 1.42 to a high of 2.70. The median ratio was 2.22.

¹ See Jean MacMillan, Outreach: Generating Applications in a Housing Allowance Program (Cambridge, Mass.: Abt Associates, 1976).

² For six agencies the target was 900; in Durham it was 500, and in Bismarck, 400.

2.2 SELECTION

Agencies selected families from their pools of eligible applicants throughout the enrollment period. HUD had asked them to estimate how many selected households would not enroll and how many enrollees would terminate without qualifying for payments. Then, working back from their target number of recipients, the agencies chose the number of applicants they thought they would need to reach it. In general they timed their selections to spread out the enrollment process and even out the staff workload as much as possible. However, when several agencies were in danger of falling short of their recipient targets late in the enrollment period, they began to select at a much higher rate.

Site variations in selection are shown in Table 2-2. Overall, the median percentage of eligible applicants selected was 80 percent. The minimum percentage at any site was 58, and the highest selection rate was 94 percent.

TABLE 2-2
PERCENTAGE OF ELIGIBLE APPLICANTS SELECTED IN THE AAE

Minimum at any site	58%
Median of all eight sites	80%
Maximum at any site (excluding Bismarck) ^a	94%

Source: AAE Application Forms and Agency Selection Records

Data Base: Eligible Applicants (N = 14,104; missing cases - 11)

^aThe Bismarck records list 569 households as eligible at application, but the agency selected 579. Ten households were actually ineligible at application but later became eligible because of changed circumstances. Because of the confusing nature of the data, Bismarck has not been shown as the "maximum" site. The median was calculated using data from all eight sites.

Note: In order to show patterns in the data simply, several tables similar to Table 2-2--showing only the range across sites and the median of all sites--are presented in the text. In all cases, a more complete table is given in an appendix. For example, by looking at Table A-1 in Appendix A the interested reader can learn that the minimum selection rate of 58% shown in Table 2-2 is from Springfield. The appendix table also lists the percentages of eligible applicants selected from a number of demographic categories.

The extent of variation in the proportion of applicants selected across sites implies that some agencies were able to use selection to compensate for imbalances in application by certain groups. Varying responses to outreach among demographic groups left most agencies with a surplus of applicants from some groups and a shortage from others in relation to their targets. In general, those groups underrepresented in the applicant pool were selected at somewhat higher rates than others. The elderly were chosen more often than the nonelderly, whites more often than other ethnic groups, and male-headed households more often than female-headed households. Table 2-3 shows some of these variations.

TABLE 2-3
SELECTION OF UNDERREPRESENTED GROUPS RELATIVE TO OTHERS

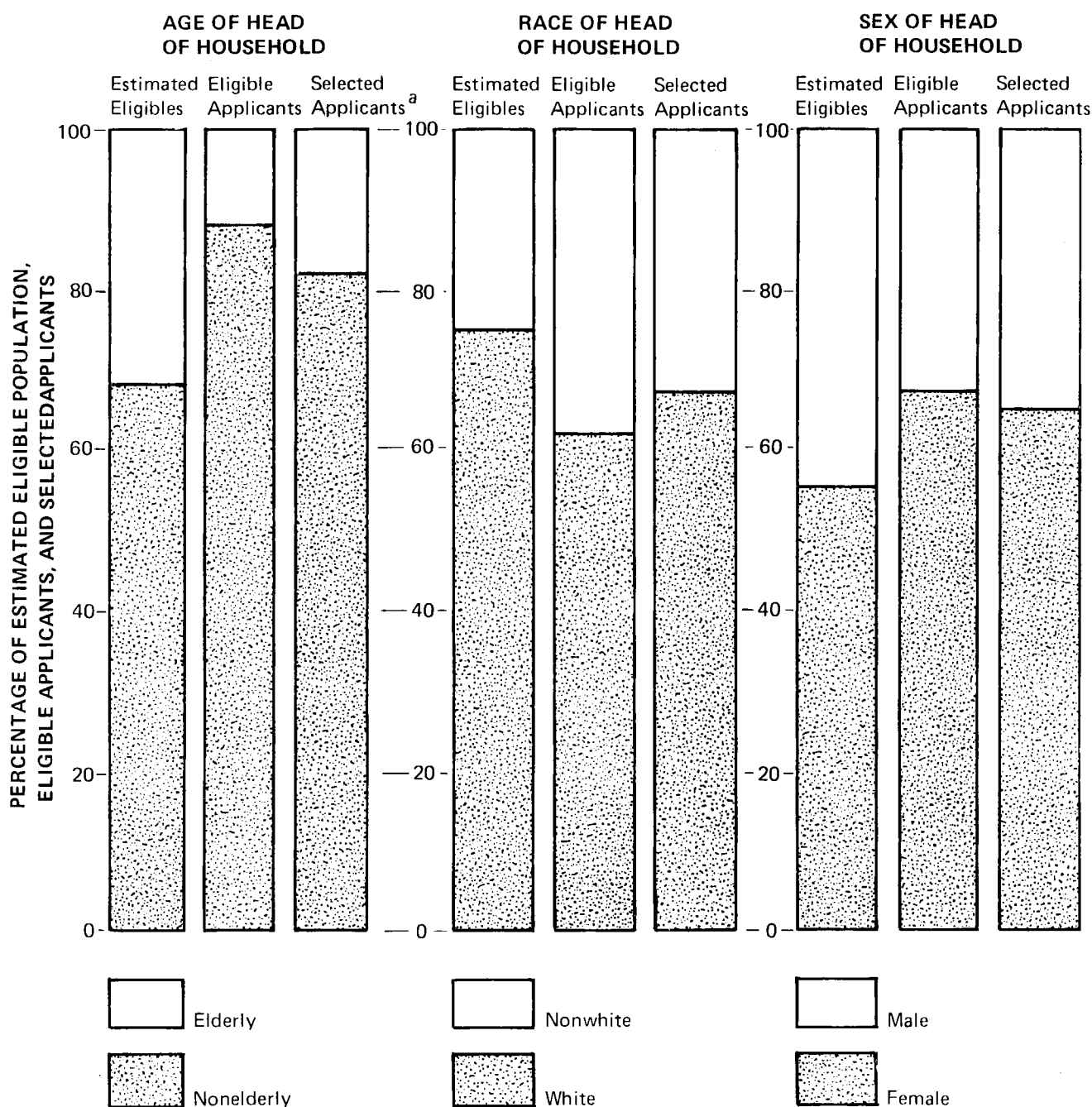
Group	Number of Eligible Applicants A	Number of Applicants Selected C	Percentage of Applicants Selected C/A	Proportion of the Eligible Population Applying B
TOTAL	14,104	10,765	76%	.17
Elderly	2,112	1,892	90%	.08
Nonelderly	11,992	8,873	74%	.22
White	8,780	7,190	82%	.14
Nonwhite	5,324	3,575	67%	.26
Male head of household	4,670	3,818	82%	.13
Female head of household	9,434	6,947	74%	.21

Source: AAE Application Forms and Agency Selection Records

Data Base: Eligible Applicants (N = 14,104; missing cases = 11)

Figure 2-3 illustrates that across all sites selection procedures had only a marginal effect in compensating for the varying rates of application among demographic groups. Even though elderly, white and male-headed households were selected more frequently than nonelderly, nonwhite, and female-headed households, the demographic profiles for selected applicants still resembled those for eligible applicants more closely than those for the estimated eligible population.

FIGURE 2-3
DISTRIBUTIONS OF DEMOGRAPHIC GROUPS AMONG THE ESTIMATED
ELIGIBLE POPULATION, ELIGIBLE APPLICANTS, AND SELECTED APPLICANTS



Source: Eligible Population from 1970 Census 1-in-100 Public Use Sample Tapes;
 Agency Application Forms and Selection Records

Data Base: Estimated eligible population (N=81743) and eligible applicants
 (N = 14104; missing cases = 11)

^aThis column based on "Elderly" = 62 and over (the usual program definition),
 rather than 65 and over.

2.3 CERTIFICATION OF INCOME AND HOUSEHOLD SIZE

Because the amount of payment to which a household was entitled was determined by its income and size, the agencies needed accurate information on these two points. All agencies collected some information about income and household size when families applied to the program. In most cases, however, the information was not detailed or immediately verified. Income figures were often only rough estimates. But these estimates were the basis for the preliminary screening of ineligible applicants. As described in Section 2.1, agencies declared 1,295 households--or 8 percent of all applicants--ineligible before they formed their selection pools. Of these, 63 percent were ineligible because of income, household size, or assets.

After selection, agency staff asked those households that wished to enroll for more detailed information on their income and household size. In certifying household size, most agencies accepted a signed statement from the head of the household declaring that he or she had given correct information and was aware that a fraudulent statement could lead to prosecution.

Certification methods for income varied more widely. Some agencies attempted to verify all incomes by checking with a third party--in most cases an employer, bank, or grant source; sometimes the Internal Revenue Service.¹ Other agencies relied primarily upon self-declaration of income. Still others required selectees to document their statements with paycheck stubs, deposit slips, and welfare or Social Security checks. Most agencies used some combination of these methods.

Relatively few households were declared ineligible as a result of certification. Table 2-4 shows that agencies eliminated only 333 households, or about 3 percent of all selectees, at this stage. Nearly half of these households were in Tulsa. The Tulsa Housing Authority could not verify their income or excluded them on the basis of its previous experience with them. These households might or might not have been technically ineligible on other grounds.

¹ Agencies obtained the permission of the selectee in such cases.

TABLE 2-4

CERTIFICATION: SELECTED APPLICANTS CERTIFIED INELIGIBLE
BY REASON FOR INELIGIBILITY

Reason for Ineligibility	Total Number Ineligible	Percentage Ineligible
Over Income	88	26%
Live Outside Program Area	12	4
Head of Household Now Full-Time Student	5	2
One-Person Household, Under 62, Not Handicapped	3	1
Over Asset Limit	3	1
Prefers Other Subsidized Housing	23	7
Bought Home	4	1
Unable to Verify Income (Tulsa Only)	101	30
Bad Tenant Record (Tulsa Only)	51	15
Other	43	13
Total	333	100%

Source: AAE Certification Forms

Data Base: Selected applicants certified ineligible (N = 333)^a

^aThis table shows only applicants who were first selected, then certified ineligible. An additional 93 applicants were certified ineligible before selection, mostly in Bismarck. Their certification was done at application; it took the place of screening.

Based on information uncovered in certification agencies raised or lowered the potential allowance payments of just over half of the households that were certified eligible. To estimate the total effects of certification, hypothetical payments were calculated for all certified households on the basis of two sets of income and household size figures.¹

¹ The AAE evaluation did not conduct an independent verification of household income for comparison with agency figures. For this reason, we base estimates of certification results on comparison of the information on certification forms with the income and household size initially reported on the application forms.

The first hypothetical payment level was based on income information collected at application. The second was computed on the basis of certified income and household size. The difference between these amounts is the potential change in payments caused by certification, assuming all certified applicants would become allowance recipients.¹

Changes in payment had two causes. Some households were found ineligible, and thus they were entitled to no payment. Other households, agencies discovered, were entitled to different payments because their reported income or household size changed in certification. Table 2-5 shows that certification, taken in general across all sites and methods used by the agencies, led to a mean potential payment reduction of \$19.42 per certified applicant per year, or about \$1.62 per month. About \$5 of this annual amount is attributable to ineligible households and the remainder is the result of payment adjustments for eligible enrollees. These numbers may be deceptive, however, because they are an average across sites and are based on all enrollees, not just those who became recipients. When figures for actual recipients only are taken into account, the average savings from payment adjustments approaches zero.²

This result is only an average, though. Certification often led to the discovery that individual households had overreported their incomes because applicants did not remember them accurately or because they failed to consider all allowable deductions. When a family's income decreased between application and certification, their potential payment increased. Table 2-5 reports the potential payment changes by site. Even though the average change was small, note that some individual payments changed substantially. The standard deviations (shown in parentheses under the dollar figures) are many times larger than the mean payment changes. This difference shows that certification at all agencies led to considerable

¹ In fact, only about 66 percent of certified households did become recipients. Lower-income households, which were entitled to larger payments, dropped out more often than others. For this reason, the figures reported here overestimate the savings resulting from certification in the AAE. See the discussion below.

² The variation across sites and the difference in results computed on different data bases suggest that payment savings may not be a predictable outcome of certification. These issues will be further analyzed in forthcoming reports on certification in the AAE.

TABLE 2-5
RESULTS OF CERTIFICATION: MEAN HYPOTHETICAL PAYMENT
CHANGES BY SITE (in dollars per year)

Site	Percentage of Cases with Payment Changes	Mean Payment Change ^a (standard deviation)	Number of Cases	Missing Cases ^b
Salem	85%	+ \$9.64 (294.22)	1,080	27
Springfield	37	+ 7.58 (201.78)	1,190	20
Peoria	60	- 14.56 (354.48)	1,446	13
San Bernardino	29	- 1.52 (201.19)	995	13
Bismarck	1	- 12.76 (250.43)	593	72
Jacksonville	58	- 46.73 (352.64)	1,136	24
Durham	66	- 16.60 (191.99)	790	13
Tulsa	72	- 74.66 (215.36)	1,150	225
TOTAL		-\$19.42 (274.37)	8,380	407

Source: AAE Application and Certification Forms

Data Base: Certified households (N = 8,380; missing cases - 407)

^a This number is the difference between payment based on certification information and payment based on application information. A negative figure means certification would have led to a lower average payment.

^b Figures here exclude households with a recorded gross income of zero and those certified ineligible for reasons other than income. (Agencies did not usually verify income information if the household was ineligible on other grounds.) As noted in text and Table 2-4, 88 households found ineligible by reason of income are included here.

readjustment of potential payments upward and downward. The potential payment changes differ widely, however, from site to site. These differences probably result from agency use of various certification methods, differences in clientele, and other factors. Future AAE reports will present extensive analyses of the effects of certification procedures.

Certification would have altered the payments to 54 percent of all certified households. About 58 percent of those with changes would have received lower payments, and the remaining 42 percent were entitled to higher payments. Thus, certification would have lowered payments in about 31 percent of all cases.

There is no documentation of significant and deliberate misreporting of income or household size: such evidence is difficult to obtain without an independent audit of participant incomes. In any case, there are many other explanations for the changes the AAE observed. Income information was difficult to collect accurately at application. People rarely have accurate income figures at the tip of their tongues, especially if they have several income sources or their income fluctuates. Also, the AAE formula for computing net income was complex. Finally, there was often a gap of six weeks or more between application and certification, and household incomes could easily have changed in that time.

Agencies certified income and household size, among other reasons, to ensure that each recipient household received the precise amount to which it was entitled by program guidelines. In fact, the principal benefit of certification was more equitable allocation of subsidy money. AAE data prove that certification did, in fact, lead to substantial readjustments of payments. The analysis shows that these readjustments were more frequent when the agencies verified income data with independent sources than when they accepted participants' statements without corroboration.¹

¹ For further discussion of AAE data and associated policy issues, see forthcoming reports on certification.

2.4 ENROLLMENT

In the AAE, agencies selected 10,765 applicants. Agency selection pools lost 19 percent of their members as dropouts or because staff could not locate them; 3 percent were certified ineligible; 2 percent were found eligible but decided not to enroll; and the remaining 75 percent became enrollees.¹

The ratio of enrollees to selectees ranged from a low of 64 percent in Salem to a high of 90 percent in Springfield. Only Tulsa declared any appreciable number of households ineligible as a result of certification procedures. The rest of the numerical differences between selectees and enrollees resulted from the agencies' inability to contact selected households or household decisions not to enroll. Enrollment rates did not vary much across demographic categories.² Elderly selectees enrolled somewhat more often than average; and households with heads under age 25, black households, and the "working poor" enrolled somewhat less frequently.

After enrollment, each agency required households to occupy units meeting its quality requirements before receiving housing allowance payments. These units could be those in which the households already lived, or they could be newly rented. The agencies offered housing information and other services to help enrollees find acceptable housing. Chapter 3 will discuss how successful the enrollees were in their search and some of the changes in housing conditions that resulted from this agency requirement.

¹ The percentages do not add up to 100 because of rounding errors.

² See Table A-1 in Appendix A for full application, selection, and enrollment figures.

3.0 BECOMING A RECIPIENT

The steps that led to enrollment may have been familiar to many program families because they differ little from those in welfare and other established public assistance programs. Public housing and the Section 23 Leased Housing Programs also involve similar procedures.

Once enrolled, however, a family's experience with a housing allowance is substantially different from experiences with most other low-income housing programs.¹ In such programs, for example, a local housing authority usually supplies program participants with housing. In the AAE, agencies gave families the responsibility to enter the housing market and find appropriate housing on their own. Only if they did so could they become allowance recipients.

At the time of its enrollment in the AAE, a family was allowed 60 days in which to meet program requirements. Agencies could (and usually did) give enrollees who did not meet the requirements in that time an additional 30 days. Enrolled families went through three steps: locating a satisfactory unit, arranging for--and, at some sites, performing themselves--an inspection of the unit, and negotiating a lease with the landlord. Agencies either trained enrollees to do their own inspections or provided inspectors. They also offered a variety of supportive services, including housing information and legal services. Each agency designed inspection methods and services to fit its peculiar approach, clientele, and housing market.

The process of becoming a recipient varied substantially, depending on families' initial housing conditions and preferences. If an enrolled family was satisfied with the unit it occupied at the time of enrollment and that unit met the physical quality requirements of the agency and the landlord was willing to sign a lease, the process was simple. Most families in these circumstances became recipients within two or three weeks of enrollment.

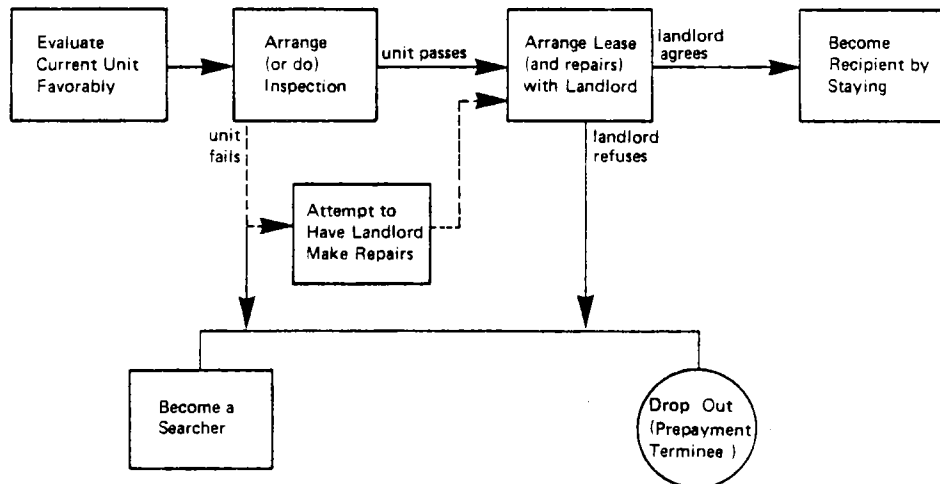
¹ An exception is the Section 8 existing housing program created in the Housing and Community Development Act of 1974. It has some of the features of a housing allowance program.

If any of these conditions was not met, however, an enrollee had to arrange with the landlord for repairs to the unit¹ or enter the housing market, locate and lease an acceptable new unit, and move. Finding an acceptable unit within 90 days sometimes required considerable skill, and many enrollees were unable to do it. Families that entered the housing market dropped out of the program much more often than those that did not do so.

Because it made an important difference whether a family searched for a new unit, it is useful to divide enrollees into two groups: those who attempted to change their housing (searchers) and those who did not (nonsearchers).

If nonsearchers' housing passed inspection and landlords were willing to sign a lease, they became recipients immediately. If not, they were faced with the choice of becoming searchers or dropping out of the program. These steps for nonsearchers are summarized in Figure 3-1. Forty-three percent of the enrollees who became recipients were able to stay in their original units without repairs.

FIGURE 3-1
STEPS FROM ENROLLEE TO RECIPIENT FOR NON-SEARCHERS

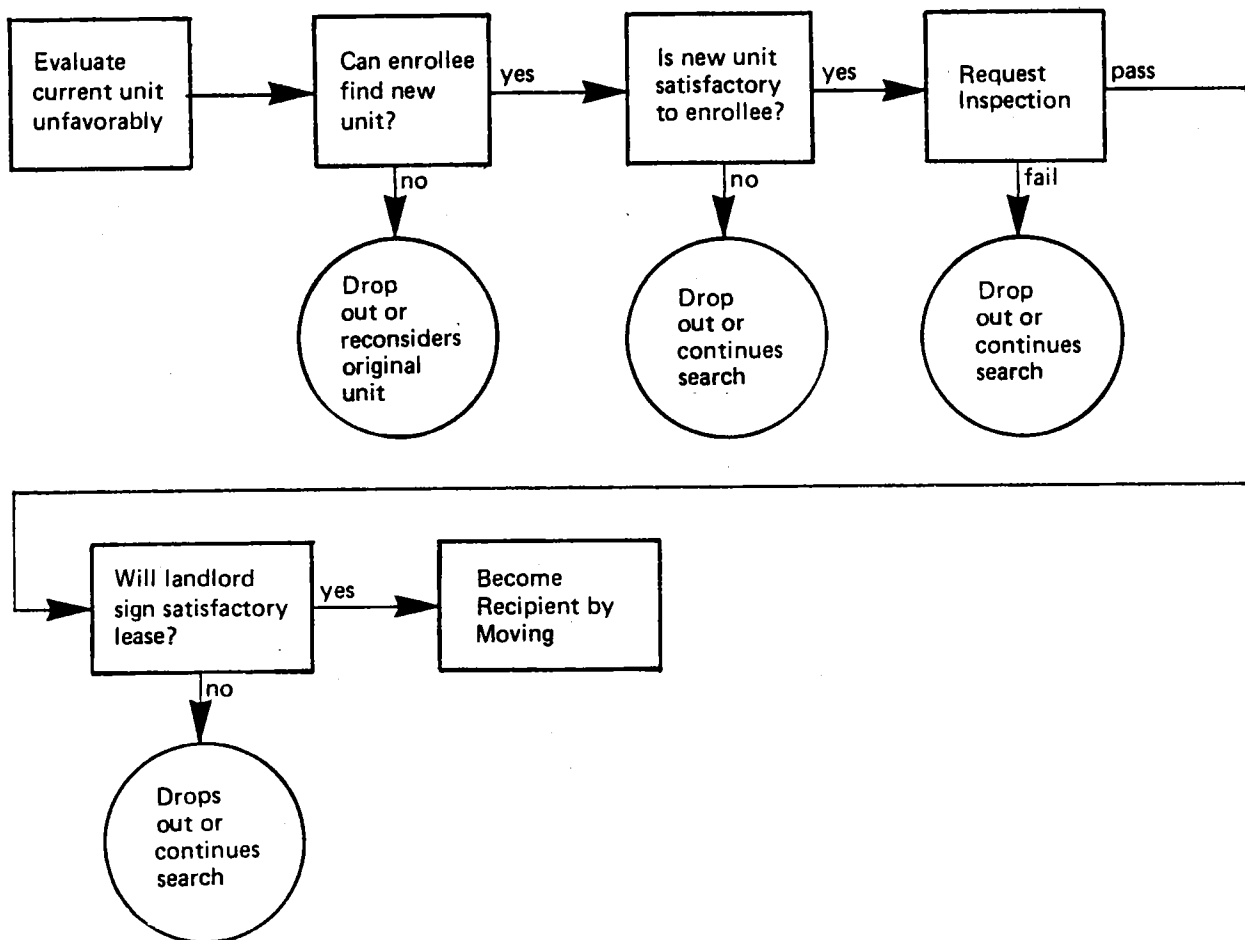


¹ Because of the short duration of the AAE, it was unreasonable to expect more than limited repairs by landlords. Substantial rehabilitation of a unit by a landlord was very rare in the AAE. If an enrollee's housing had more than minor deficiencies, counselors generally advised participants to look for a new unit.

Those nonsearchers whose housing did not meet the quality requirements could follow a second path through the program. These enrollees could request (or perform) inspections to identify needed or desired repairs. They would then negotiate with the landlord concerning the repairs and the lease. If they were successful, second inspections would verify that the repairs had been completed. Some 12 percent of all recipients stayed in their original units under these conditions. If they were not successful in obtaining repairs, they had to locate a new unit within the time limit or drop out of the program.

Those who attempted to locate new units took a third path through the program, shown in Figure 3-2. The searchers attempted to find new housing. When they found a unit they liked, they had to decide if its size, location,

FIGURE 3-2
STEPS FROM ENROLLEE TO RECIPIENT FOR SEARCHERS



neighborhood, and physical characteristics met their needs and judge whether or not the unit would pass agency standards. Their search continued until they could meet agency conditions or they dropped out. If the family found a satisfactory unit that they expected to pass the agency's housing requirements, it had the unit inspection. If it passed, they arranged a lease and the enrollee became a recipient. If the unit failed inspection, the enrollee continued the search for a new unit or dropped out. In all, about 45 percent of those who became recipients were successful searchers.

Complete data on whether or not households actively searched for housing are not available for those enrollees who terminated without qualifying for payments. However, agency staff asked all households at the time of enrollment if they planned to move. Fifty-two percent said they did plan to move, 39 percent planned to stay, and the remaining 9 percent were undecided. These responses appear to be highly accurate estimates of actual search behavior: among recipients, 92 percent of those who had planned to stay did so, and 82 percent of those who had planned to move did move.¹ Therefore, we will use moving plans as a proxy measure for actual searching in this chapter.²

The next section of this report will consider the enrollees who succeeded in becoming recipients and some of the factors associated with their success. Subsequent sections will treat some of the benefits that recipients obtained: the allowance payments themselves, relief from excessive expenditures for rent, improved housing quality, and improvements in location.

¹ Preliminary analyses show that recipients who originally planned to move, but did not do so, tended to be in tighter housing markets. Those who planned to stay, but became movers, were frequently in poor quality housing. Other factors were probably also at work; analysis of the dynamics of the decision to move and actual moving will be presented in forthcoming AAE reports.

² The AAE gathered further data on actual search behavior from agency records, but unfortunately they were unevenly maintained by the agencies. To the extent that conclusions can be drawn from these data, they confirm the validity of using "plans" as a proxy for attempts to move.

3.1 ENROLLEE SUCCESS IN BECOMING RECIPIENTS

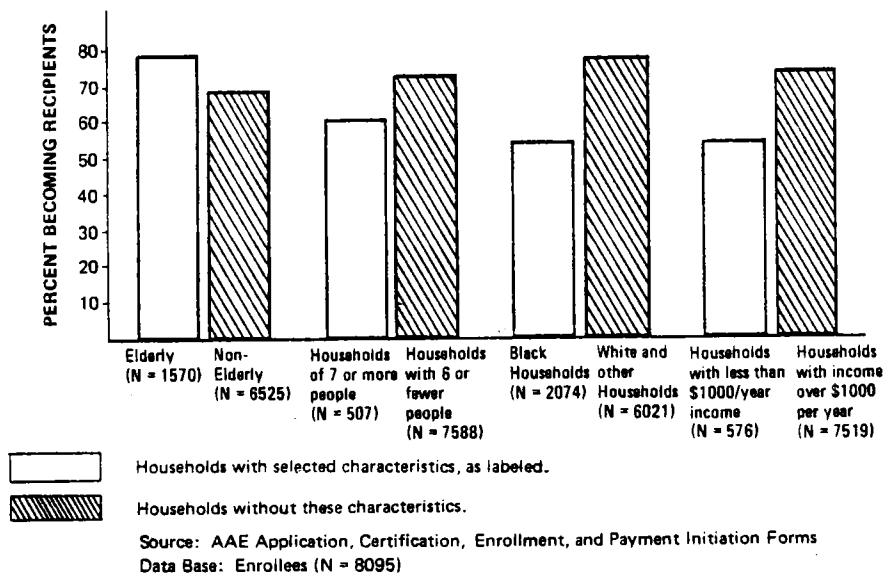
Nearly 8,100 families enrolled in the AAE; 5,756 (71 percent) of those families succeeded in becoming recipients. The remaining 2,339 families left the program without receiving payments.

The experience of enrollees in the program varied substantially, depending on demographic characteristics, site, moving plans, and initial housing conditions.¹

Demographic Characteristics, Site, and Enrollees' Success in Becoming Recipients

Elderly enrollees were more successful in becoming recipients than other groups. Very large families, black families, and very low-income families were less successful in meeting program requirements than enrollees without these characteristics (see Figure 3-3).

FIGURE 3-3
COMPARATIVE SUCCESS OF VARIOUS GROUPS IN BECOMING RECIPIENTS



¹ Detailed information on differences in success rate among sites and demographic groups may be found in Table B-3, Appendix B.

The rate of success at the difference agencies also varied considerably. At one site, only 33 percent of the enrolled households became recipients. This rate was unusual; the next lowest figure was 65 percent. At the three sites where enrollees achieved the highest rate of success, 86 percent became recipients.

Moving Plans and Enrollees' Success in Becoming Recipients

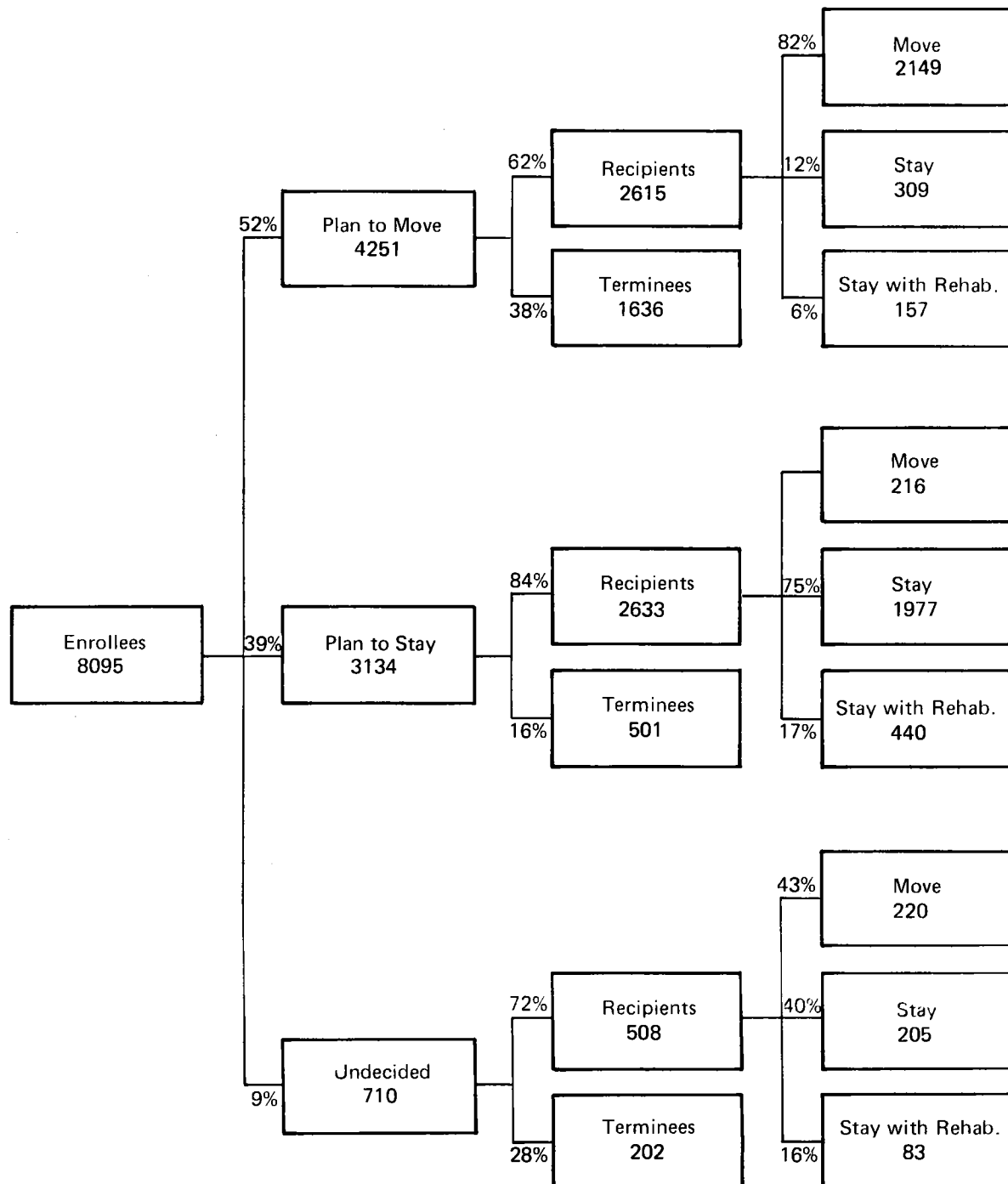
Enrollees' experiences were strongly affected by their decision to move or stay in their original homes. In general, the two-fifths of the enrollees who planned to stay were satisfied with their housing and expected that it would meet agency quality requirements. About half of the enrollees planned to move; the remaining tenth were unsure of their plans.

The difficulties enrollees experienced in becoming recipients were strongly related to their attempts to move (as measured here by their plans to move or stay at enrollment). Figure 3-4 shows that 84 percent of the enrollees who planned to stay were successful in becoming recipients. The success rate for those who planned to move was 62 percent. The consistent difference between those who planned to move and those who planned to stay has one major explanation. The tasks facing searchers were more difficult than the steps nonsearchers had to complete.

This explanation is reinforced by examination of the experiences of households that became recipients. Families that moved took longer to become recipients than those that stayed or arranged repairs. For all those enrollees who became recipients, the average time between formal enrollment and receipt of their first housing allowance payment was 24 days. Those who remained in their original units without repairs were able to complete program requirements in a median 19 days. The median for those who successfully negotiated with landlords for repairs was 27 days, and for those who moved it was 32 days (see Figure 3-5).

Most enrollees who failed to become recipients used much of the 90-day period attempting to meet program requirements. Only slightly more than 10 percent of this group left the program within four weeks of enrollment. The median time between enrollment and termination for these enrollees, regardless of their plans to move or stay, was almost 90 days (see Figure 3-6).

FIGURE 3-4
ENROLLMENT PLANS, ATTAINMENT OF RECIPIENT STATUS, AND
MOVING BEHAVIOR AMONG ENROLLEES^a

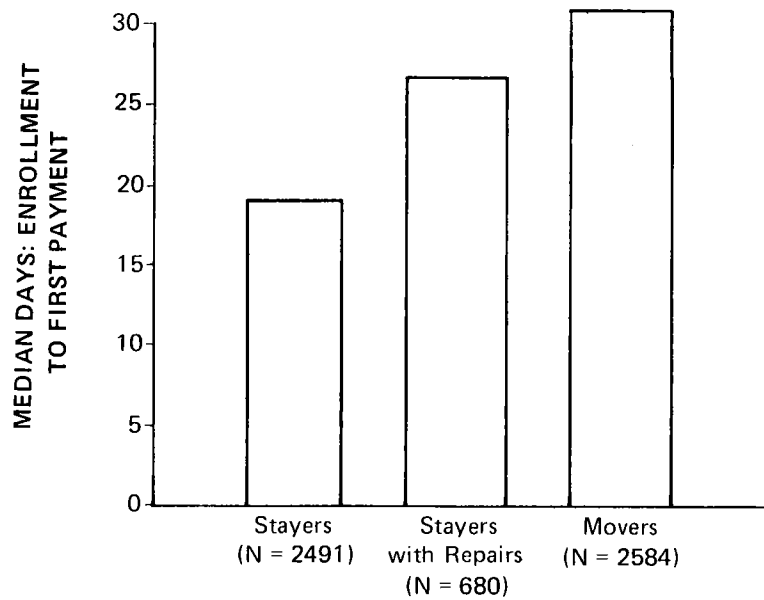


Source: AAE Enrollment and Payment Initiation Forms

Data Base: Enrollees (N = 8095; missing cases = 0)

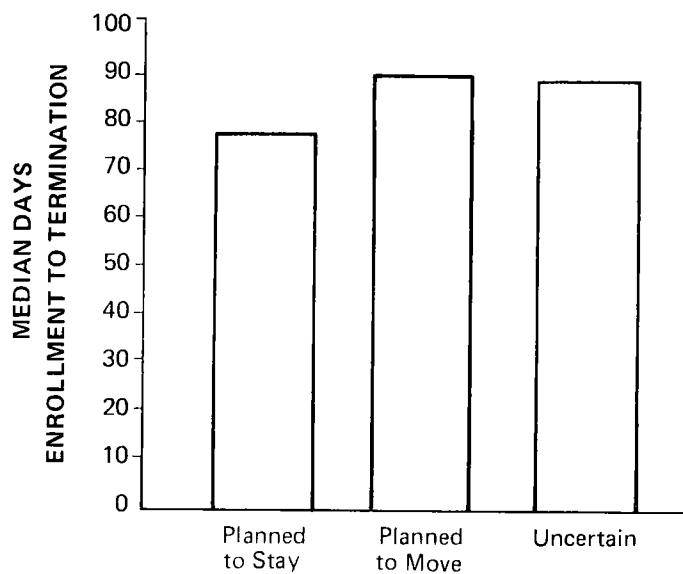
^aSee Appendix Table B-3 for more detailed data.

FIGURE 3-5
MEDIAN TIME LAPSE FROM ENROLLMENT TO FIRST PAYMENT FOR
STAYERS, STAYERS WITH REPAIRS, AND MOVERS



Source: AAE Enrollment and Payment Initiation Forms
 Data Base: Recipients (N = 5755; missing cases -1)

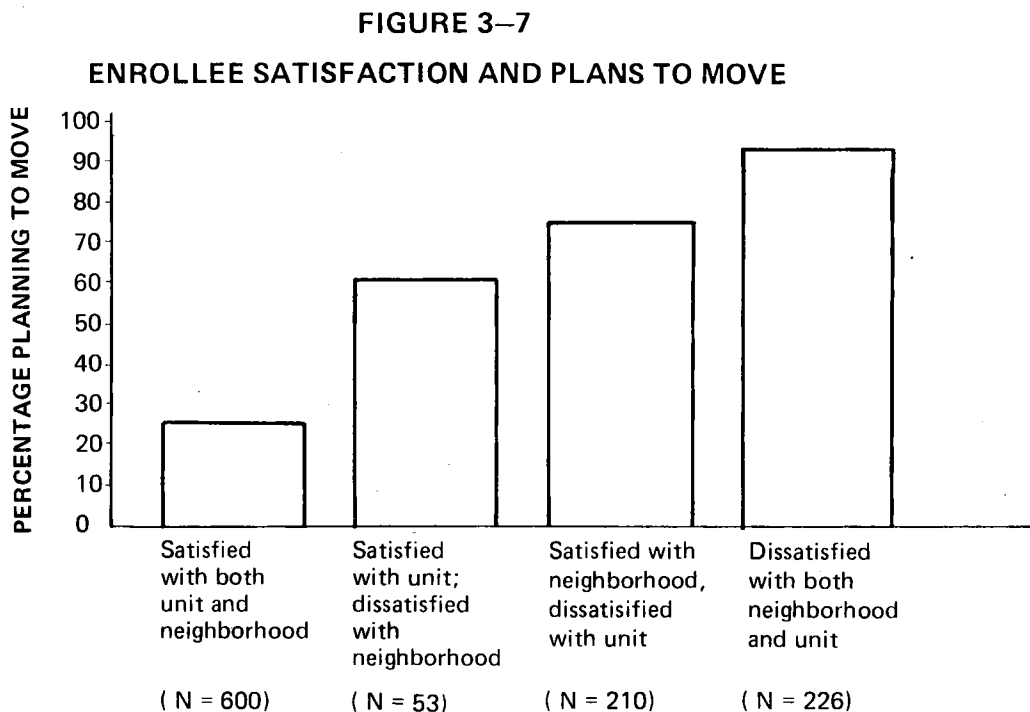
FIGURE 3-6
MEDIAN TIME LAPSE FROM ENROLLMENT TO TERMINATION



Source: AAE Enrollment and Termination Forms
 Data Base: Prepayment Terminees (N = 2334; missing cases - 5)

Housing Conditions, Participant Satisfaction, and Moving Plans

Enrollees' moving plans partially reflected the extent to which they were satisfied with the units and neighborhoods in which they lived. A sample of enrollees was asked about satisfaction with units and neighborhoods. The results are shown in Figure 3-7. Of those who were dissatisfied with both their unit and their neighborhood, 92 percent planned to move. Only 25 percent of those who were satisfied with both planned to move.



Source: First Participant Survey and AAE Enrollment Forms

Data Base: Enrollee Sample (N = 1089; missing cases - 110)^a

^a Participants who answered that they were neither satisfied nor dissatisfied with their unit or neighborhood or both were excluded from this analysis.

In the same survey, participants responded to questions about the units in which they lived. Interviewers asked several questions about deficiencies or problems that might cause the units to fail the program's quality standard. Those problems which were potentially the most serious and which occurred most frequently are singled out for analysis in Table 3-1. Enrollees who indicated that their dwelling units had such problems were substantially more likely to say they planned to move, as the table shows.

TABLE 3-1
PARTICIPANT-OBSERVED DEFICIENCIES IN PRE-ENROLLMENT
UNITS AND PLANS TO MOVE

Deficiencies Observed by Participants	Number of Units with Deficiency	Enrollee Units with Deficiency			Percentage of Enrollees Planning to Move	
		Percentage of Units	Total Number of Units	Missing Cases	In Units with Deficiency	In Units without Deficiency
Unit lacked piped-in water	11	1%	1,068	81	(64%) ^a	48%
Unit lacked electricity	4	0	1,069	80	(75)	48
Unit had leaks ^b	188	17	1,124	25	72	47
Unit had rats or mice ^b	217	19	1,142	7	70	47
Unit did not have complete kitchen	29	3	1,149	0	69	51
Unit did not have complete plumbing	28	2	1,147	2	79	50
Unit did not have a full bath	13	1	1,121	28	(62)	50
Unit had no heat or heat did not work	46	4	1,040	109	72	50

Source: First Participant Survey, AAE Enrollment Forms

Data Base: Joint Enrollee Sample (N = 1,149)

^a Percentages in parentheses are computed on fewer than 20 cases.

^b These deficiencies are used in a measure combining the seven most commonly occurring deficiencies (see Figure 3-8).

The same pattern occurs in data collected independently. Inspectors employed by the evaluation contractor visited the units of a sample of enrolled households as part of the evaluation of the AAE. Here again, those measures which seemed the clearest indicators of deficient units were chosen for examination in this report. The incidence of these problems is shown in Table 3-2. Summary questions at the end of the form encouraged the inspectors to record an

overall judgment on the soundness and physical condition of the units. With the exception of "safety hazards," which contained items that some participants might view as only minor defects, the relation between plans to move and deficiencies uncovered by the independent investigators is similar to that observed for deficiencies reported by participants. Table 3-2 shows that enrollees living in units with deficiencies that inspectors considered serious were more likely to plan to move than those living in units free of these deficiencies.

TABLE 3-2
DEFICIENCIES IN ENROLLEE UNITS AS REPORTED BY
EVALUATION CONTRACTOR INSPECTORS AND PLANS TO MOVE

Deficiencies Observed by Housing Evaluator	Deficiency	Enrollee Units with Deficiency			Percentage of Enrollees Planning to Move	
		Percent- age of Units	Total Number of Units	Missing Cases	In Units with Deficiency	In Units without Deficiency
Overall condi- tion of unit was unsound	51	4%	1,146	3	80%	50%
Unit had struc- tural hazards ^a	143	12	1,144	5	61	50
Unit had un- vented space heaters, port- able electric heaters, or no heat	105	9	1,148	1	58	50
Unit had safety hazards ^a	335	29	1,146	3	53	50
Unit had major plumbing deficiencies ^a	200	17	1,146	3	61	49
Unit was unfit for other reasons	151	13	1,141	8	60	50

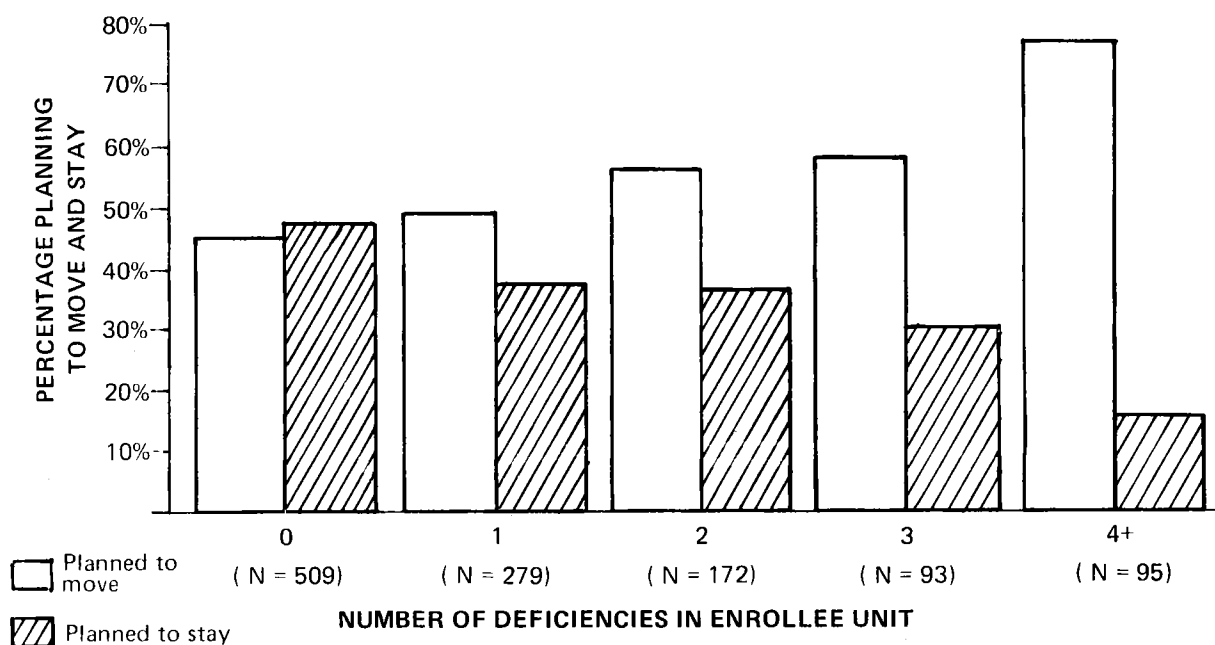
Source: Housing Evaluation Forms (First Wave), AAE Enrollment Forms

Data Base: Joint Enrollee Sample (N = 1,149)

^aThese deficiencies are used in a measure combining the seven most commonly occurring deficiencies (see Figure 3-8).

It would be expected that the presence of more than one deficiency would increase the tenants' desire to move. In order to test this supposition, the joint occurrence of the seven most common housing faults shown in Tables 3-1 and 3-2 was also examined. In general, the greater the number of these basic deficiencies in an enrollee's unit, the more likely it was that an enrollee planned to move. This relation is shown in Figure 3-8.¹

FIGURE 3-8
ENROLLEE PLANS TO STAY/MOVE AND UNIT DEFICIENCIES



Source: First Participant Survey and Housing Evaluation Forms (First Wave), AAE Enrollment Forms
Data Base: Enrollee Sample (N = 1148; missing cases = 1)

These few questions about major deficiencies in units provide only a limited perspective on the initial housing condition of enrolled families. Each agency based its payments to recipients on an estimated average cost of modest, standard housing (the "payment standard").² The proportion of the payment

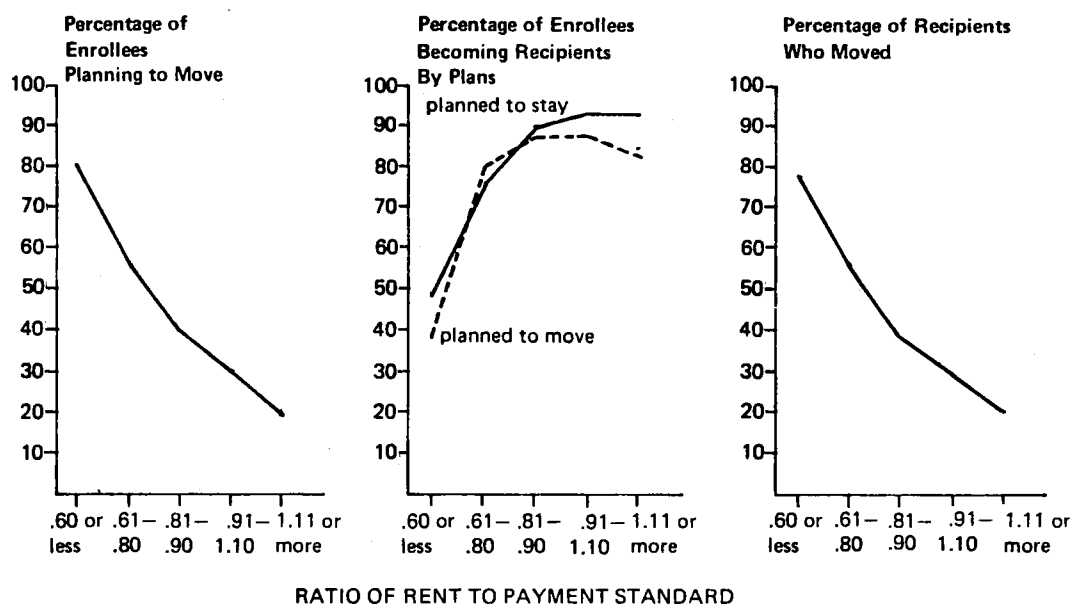
¹ The incidence of these deficiencies is shown by site and demographic categories in Table B-5, Appendix B.

² A separate payment standard was estimated for household sizes 1, 2, 3-4, 5-6, 7-8, and 9 or more people. This standard was estimated separately for each of the eight sites.

standard that families spent on rent at the time of enrollment is another indication of the quality of their initial housing.

In general, families spending much less than the payment standard were probably occupying housing of poor quality. More of those families would be expected to move than families paying rents equal to the payment standard or higher. The patterns in Figure 3-9 bear out this expectation.

FIGURE 3-9
RENT-TO-PAYMENT STANDARD RATIOS AT ENROLLMENT AND
RELATION TO MOVING PLANS, ATTAINMENT OF RECIPIENT
STATUS, AND MOVING BEHAVIOR



Source: AAE Certification, Enrollment, and Payment Initiation Forms

Data Base: Enrollees (N= 7534; missing cases - 561^a)

Recipients (N = 5402; missing cases - 354^a)

^a Enrollees reported to be homeowners or occupying units without paying cash rent are excluded from all analysis involving rent at enrollment.

Families whose rent at enrollment was 60 percent or less of the payment standard were far more likely to plan to move than those whose rent approximated the payment standard for their family size. Furthermore, nearly 80 percent of those recipients with the lowest ratio of rent-to-payment standard did move. Just under 30 percent of those whose initial rent had approximated

the payment standard moved. As the middle graph in Figure 3-9 shows, at most rent-to-payment standard ratios, those who planned to move were less likely to become recipients than those who planned to stay.

Reasons for Enrollee Termination

Enrollees' efforts to move from poor-quality or otherwise unsatisfactory units clearly played a major part in determining whether they would become recipients. But factors other than the attempt to secure adequate housing also had some influence. A review of the recorded reasons for enrollee termination sheds some light on this point.

When enrolled households left the program, agencies recorded the reason on a termination form. Most of the enrolled terminees (76 percent) failed to locate satisfactory housing within the 60- to 90-day limit

An additional 8 percent of the terminees left the program because their housing was substandard, because it was subsidized, or because they owned their own homes. About 10 percent of the prepayment terminees failed to meet other program requirements. Changes in income, or household size, for example, disqualified some families. The remaining 7 percent dropped out for reasons which may best be described as voluntary or "natural attrition." Some simply lost interest in the program or the agencies could not locate them.¹

The agency-reported reasons for termination confirm the implications of other data on enrollee experiences in the AAE. The major problem enrollees had in becoming recipients was meeting the requirement that they secure decent, safe, and sanitary housing before they receive an allowance payment.

¹ See Appendix Table B-2 for more detailed data.

3.2 INITIAL PAYMENTS

The previous section dealt with all enrollees, both those who became recipients and those who did not. In the remainder of this chapter we will examine the benefits that accrued to the recipients. The households that did not qualify for payments will not figure in this consideration.

Agencies determined the size of allowance payments by household size and income. Each household was assigned a predetermined average cost (the payment standard) for a "modest" unit of appropriate size in standard condition. The actual payment was computed by subtracting 25 percent of the household's net income from the payment standard. The following formula shows the elements of the payment calculations:

$$\text{Payment}_{ij} = \text{Payment Standard}_{ij} - .25 \text{ Net Income}_i$$

where i = a household of a given size, and

j = the site at which household i receives payments.

In no case, however, did a household receive a subsidy greater than its actual gross rent.¹ If a household's rent was less than the difference between the payment standard and a quarter of its income, the payment was equal to the actual gross rent.

Average Payments at First Payment

The mean initial payment for all recipients at all sites was \$80.92 per month.² As shown in Table 3-3, this amount varied by site from a low of \$71.36 (Tulsa) to a high of \$91.04 (Jacksonville), a range of about \$20. The median of site means was \$82.13.

¹ Gross rent included agency estimates of average utility costs if they were not included in the contract rent.

² Only the initial payments that each household received at the time it brought an acceptable unit under lease are discussed here. Subsequent adjustments to those payments during the first year of each household's participation are the subject of Section 4.1

TABLE 3-3
INITIAL PAYMENTS-RANGE ACROSS SITES
(in dollars per month)

	Mean Initial Payment	Number of Recipients
Minimum site mean	\$71.36	915
Median of site means	82.13	5,755
Maximum site mean	91.04	339

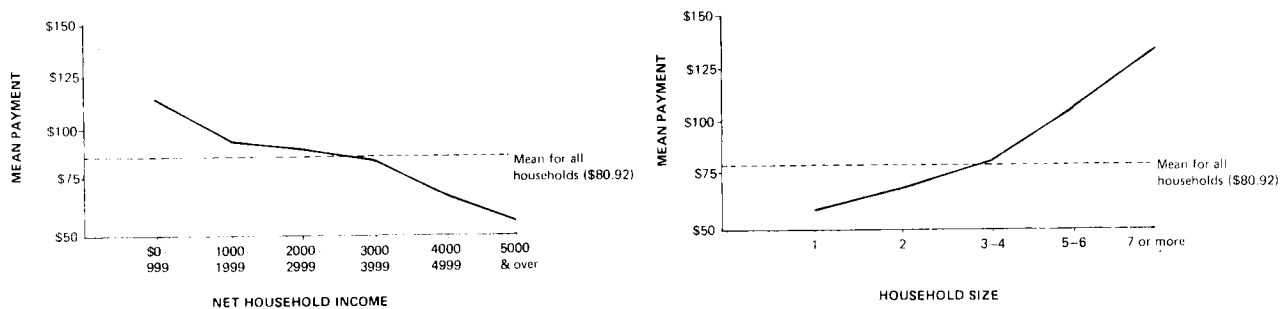
Source: AAE Payment Initiation Forms

Data Base: Recipients (N = 5,755; missing cases - 1)

Note: See Appendix Table B-4 for more detailed data.

Average payment levels varied considerably among demographic groups. The greatest variations were due to household size and income because these factors determined payment levels. Figure 3-10 shows that mean payments decreased as net household income rose and increased dramatically with household size.

FIGURE 3-10
MEAN INITIAL PAYMENT BY HOUSEHOLD SIZE AND NET INCOME
(In dollars per month)

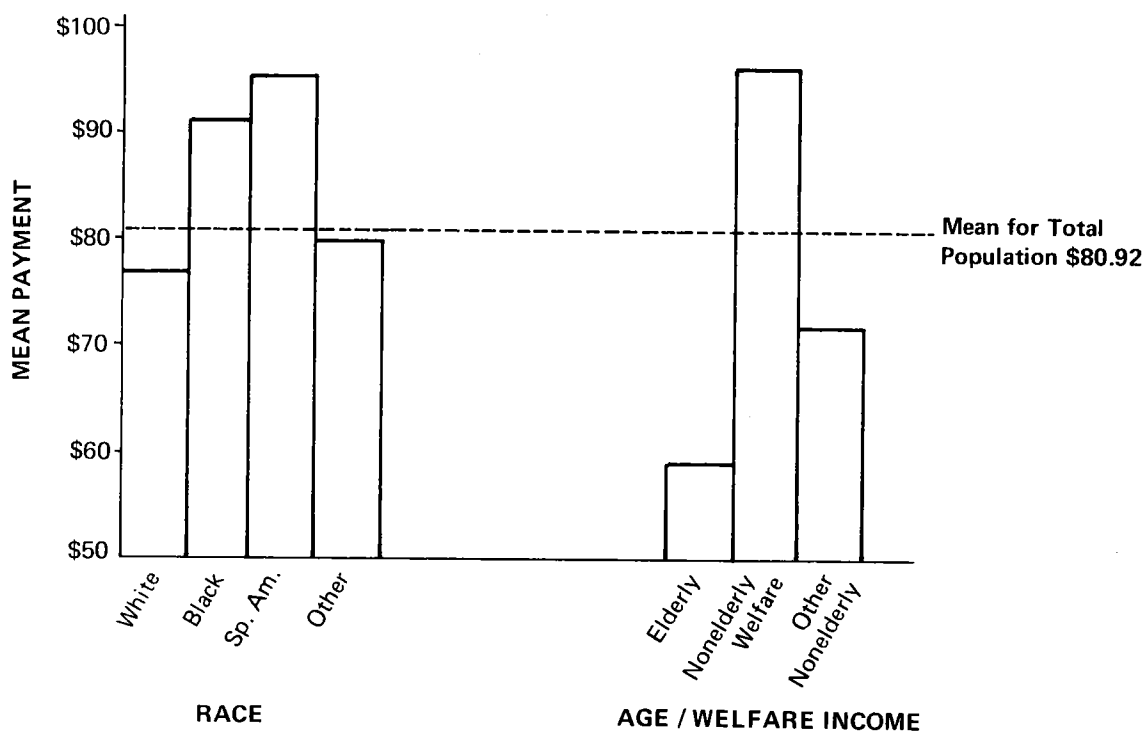


Source: AAE Payment Initiation Forms

Data Base: Recipients (N = 5755; missing cases - 1)

Mean payments for whites were lower than for other ethnic groups, largely because whites tended to have somewhat smaller households than others in their income categories. Figure 3-11 includes payment figures for elderly, nonelderly with welfare income, and other nonelderly recipients. Payments to the elderly averaged much less than those to the other two categories. This variation reflects the size of most elderly households, which have only one or two members. The nonelderly with some grant income received the highest mean payments, primarily because their incomes were often lower than other nonelderly recipients heading households of similar size. Differences in payment levels between male- and female-headed households were negligible, and differences among age groups were caused largely by variations in household size.

FIGURE 3-11
MEAN INITIAL PAYMENTS BY RACE AND AGE / WELFARE INCOME
(In dollars per month)



Data Base: Recipients (N = 5755;
missing cases - 1)

Data Base: Recipients (N = 5725;
missing cases - 31)

Source: AAE Application and Payment Initiation Forms

The families who received these payments could use them in one of two ways. If they had no need or desire to move, and if their rent remained constant, they could simply use the payments to reduce their out-of-pocket expenditures for rent. Or, they might purchase more or better housing. They might move to a higher quality unit or request that their preprogram unit be rehabilitated. In these cases, the families were likely to have to pay a higher rent, and they might not reduce their own expenditures for rent at all. The following sections look at how recipients used the payments.

3.3 CHANGES IN HOUSING EXPENDITURE AND RENT BURDEN

Housing allowance recipients were often able to make trade-offs between spending their subsidy on improved housing and reducing the percentage of their income spent on housing ("rent burden"). This choice was limited by their ability to locate units that would comply with agency quality standards.

There are obviously big differences in the alternatives to different households, even when they are within the same housing market. If an enrolled family lived in a unit that met the agency's standards and could arrange an approved lease, it was relatively free to choose between reducing its rent burden and shopping for a better unit.

If the household had to move, however, its choices were more restricted. The subsidy to which it was entitled was determined by an estimate of the average rent for a unit of appropriate size for that family. The subsidy was not determined by the size of the unit the family actually occupied. Thus, a family with sufficient skill or luck in using the market might find an acceptable unit at less than average cost, but this good fortune would tend to be the exception rather than the rule.¹

This part of the report examines the changes in housing expenditures and rent burden for households that stayed, stayed with repairs, and moved. Three measures will be used: (1) the ratio of actual rent to the estimated average

¹ The "average cost of housing" figures were determined by a method that took both occupied and available vacant units into account. Households that move, however, usually pay more than the average because in a time of rising housing costs, suppliers typically readjust rents when they find a new tenant.

rent for a particular household size (the "rent-to-payment standard ratio"); (2) actual dollar amounts spent on rent; and (3) rent as a proportion of household income (the rent burden).

The Ratio of Rent-to-Payment Standard

The ratio of rent-to-payment standard is to some extent a measure of the quality of a housing unit. It reflects, relative to other units of the same size, the physical quality of the unit, the value attached to its neighborhood and location, and the value of its other attributes.

The ratio may also reflect household decisions about unit size and cost. A high rent-to-payment standard ratio may mean that a household has decided to rent a unit larger than the unit size on which its payment standard is based.

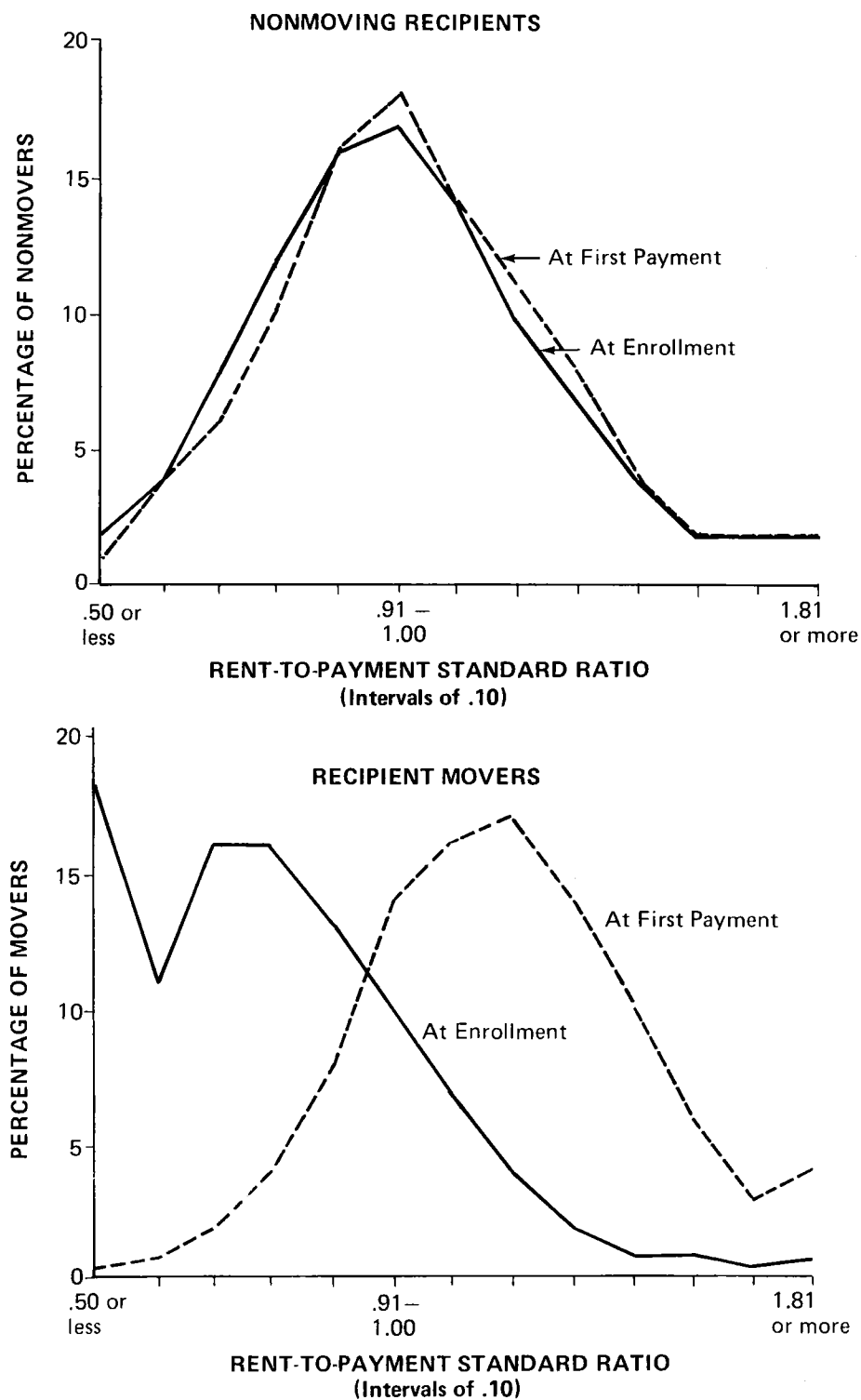
The experiences of households that moved were markedly different from those that did not. For households that became recipients without changing residence, the rent-to-payment standard ratio did not change greatly. This observation is what would be expected, since major rent changes are uncommon for families staying in the same units. The ratio increased sharply, however, for enrollees who did move.

Figure 3-12 shows the ratios at enrollment and payment initiation for households that did and did not move. The curves for nonmovers are very close together, showing little change between enrollee and recipient status. The curves for movers reveal that they were generally paying a much lower rent, relative to the payment standard, when they enrolled than when they became recipients. To the extent that the rent-to-payment standard ratio is indeed an indicator of housing quality, these patterns suggest that households that did not move did not change their housing quality either. But the movers showed marked increases.¹

The mean rent-to-payment standard ratio at enrollment was 0.89 for households that became recipients. At first payment, it had risen to 1.00 (from

¹ As noted above, rents paid by recent movers tend to be higher than those paid for housing of equal quality by tenants staying in units. For this reason, rent-to-payment-standard increases for movers represent "moving increases" as well as gains in quality or other characteristics.

FIGURE 3-12
RENT-TO-PAYMENT STANDARD RATIOS AT ENROLLMENT AND FIRST PAYMENT
FOR MOVER AND NONMOVER RECIPIENT HOUSEHOLDS



Source: AAE Certification Enrollment, and Payment Initiation Forms
 Data Base: Recipients at Enrollment (N = 5402; missing cases - 354)
 Recipients at First Payment (N = 5755; missing cases - 1)

0.98) for nonmovers and to 1.13 (from 0.76) for movers. The magnitude of site variations are shown in Table 3-4. They range from a low mean ratio at enrollment of 0.67 in Peoria for households that later moved to a high of 1.06 in Jacksonville for households that stayed. At first payment, the lowest figure was 0.93 for nonmovers in Peoria. The highest was 1.34 for movers in Jacksonville.

On the average, recipients' rent was slightly more than the amount of the payment standard. Some 44 percent paid less than the program standard; 56 percent paid more. Families that did not move appear to have been already paying rent near the program standard at enrollment. By contrast, those that moved were paying considerably less than nonmovers at enrollment, but by first payment they were paying more.

TABLE 3-4
MEAN RENT-TO-PAYMENT STANDARD RATIOS AT ENROLLMENT AND
FIRST PAYMENT FOR RECIPIENT HOUSEHOLDS
THAT DID AND DID NOT MOVE: SITE VARIATIONS

	Mean Ratios			
	Movers	N	Nonmovers	N
<u>Enrollment</u>				
Maximum site	.81	359	1.06	130
Mean (all sites)	.76	2,250	.98	3,152
Minimum site	.67	320	.90	561
<u>First Payment</u>				
Maximum site	1.34	206	1.19	133
Mean (all sites)	1.13	2,584	1.00	3,171
Minimum site	1.05	373	.93	562

Source: AAE Certification, Enrollment, and Payment Initiation Forms

Data Base: Recipients at Enrollment (N = 5,402; missing cases - 354)
Recipients at First Payment (N = 5,755; missing cases - 1)

Rent Paid

The mean gross rent at enrollment for households that became recipients was \$121. At first payment it was \$147. These figures, however, disguise major differences between movers and nonmovers and some large differences in the changes from site to site. Table 3-5 shows these differences.

TABLE 3-5

MEAN RENT INCREASES FROM ENROLLMENT TO FIRST PAYMENT FOR
RECIPIENT MOVERS AND STAYERS, BY SITE
(in dollars per month)

	Total		Stay with Repairs		Stay with- out Repairs		Move	
	Mean Rent Increase	N	Mean Rent Increase	N	Mean Rent Increase	N	Mean Rent Increase	N
Salem	\$27	880	\$ 6	14	\$ 3	430	\$53	436
Springfield	27	827	10	145	3	323	56	359
Peoria	23	881	4	35	3	526	58	320
San Bernardino	24	788	2	153	2	288	53	347
Bismarck	11	414	7	26	1	302	46	86
Jacksonville	55	308	21	67	12	63	83	178
Durham	24	462	9	45	3	230	53	187
Tulsa	21	841	4	189	1	316	49	336
TOTAL	\$25	5,401	\$ 7	674	\$ 3	2,478	\$56	2,249

Source: AAE Enrollment and Payment Initiation Forms

Data Base: Recipients (N = 5,401; missing cases - 355)

Little change would be expected in stayers' rents (unless landlords charged a premium for cooperating with the program¹ or took the opportunity of drawing up a new lease to raise rent). A greater change would be expected for stayers who arranged repairs, and an even larger change for movers. These expectations are borne out in Table 3-5. Rents increased by an average of \$3 per month for households staying without repairs, by \$7 a month for those who stayed with repairs, and by \$56 a month for movers. The overall mean change was \$25 per month.

¹ Landlords who preferred not to become involved with a federally sponsored housing program might charge higher rents to recompense themselves for the inconvenience they anticipate.

Mean changes for households that stayed without repairs ranged from a low of \$1 in Bismarck and Tulsa to a high of \$12 in Jacksonville. For households that stayed with repairs, increases ranged from a low of \$2 in San Bernardino to a high of \$21 in Jacksonville. Increases for movers ranged between \$46 and \$58, except for Jacksonville's \$83. Jacksonville had many movers, a relatively tight housing market, and rapidly increasing utility costs during part of the enrollment period. It showed the greatest overall mean increase: \$55. Bismarck, which also had a relatively tight market but few movers, experienced the lowest mean increase: \$11.

Rent Burden

As demolition, housing code enforcement, and other market forces and social programs improve the existing housing stock, rent burden has become an increasing problem for households with low to moderate incomes.¹ Fewer Americans than ever before are living in substandard housing, but more and more pay large percentages of their income for rent. In the 1973 Annual Housing Survey, 41 percent of the nonsubsidized renter households interviewed said they paid 25 percent or more of their gross income for rent; and 25 percent of the respondents reported they spent more than 35 percent of their income in this way.²

AAE data gathered about that time show some implications of these figures for a group of low-income households. At enrollment, 72 percent of the AAE enrollees were paying over 30 percent of their gross income for rent.³ As shown in Table 3-6, the median rent burden varied from a low of 0.38 in Bismarck to a high of 0.47 in Durham. The overall median was 0.42.⁴

¹ David Birch et al., America's Housing Needs: 1970 to 1980 (Cambridge, Mass.: Joint Center for Urban Studies, 1973), pp. 4-10, 4-11.

² U.S. Department of Commerce, U.S. Bureau of the Census, Current Housing Reports, Series H-150-73A, Annual Housing Survey: 1973, Part A (Washington, D.C.: U.S. Government Printing Office, 1975), Table A-1, p. 5.

³ Households (N=383) reporting zero gross income or zero cash rent are excluded from this analysis.

⁴ Since agencies calculated the subsidy with net rather than gross income (see Appendix A for definitions), and since rent burden is defined in some programs on the basis of net rather than gross income, both a net and gross income measure of rent burden are shown in Table 3-6 and in Appendix B. The text only discusses rent as a percentage of gross income.

TABLE 3-6
MEDIAN RENT BURDEN AT ENROLLMENT AND FIRST PAYMENT¹
(Rent as a Percentage of Gross and Net Income)

	At Enrollment		At First Payment	
	Gross	Net	Gross	Net
Lowest Site Median	.38	.48	.17	.22
Overall Median	.42	.54	.21	.28
Highest Site Median ^a	.47	.68	.30	.47

Source: Enrollment and Payment Initiation Forms

Data Base: Recipients at enrollment (N = 3,783; missing cases - 1,973)
Recipients at first payment (N = 5,475; missing cases - 281)

^aBecause of the high rents being paid by Jacksonville recipients, HUD subsequently raised the estimated cost of standard housing. These figures do not reflect the revisions

Note: Further data are shown in Appendix B, Tables B-13 through B-16.

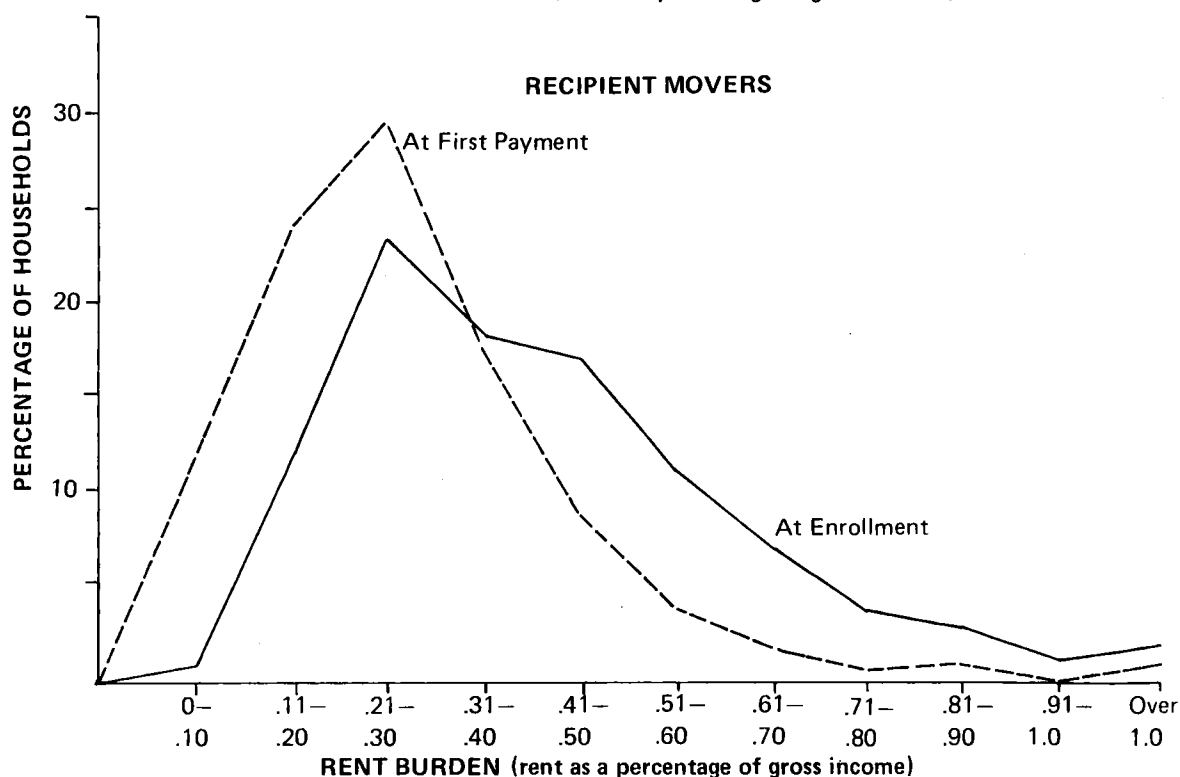
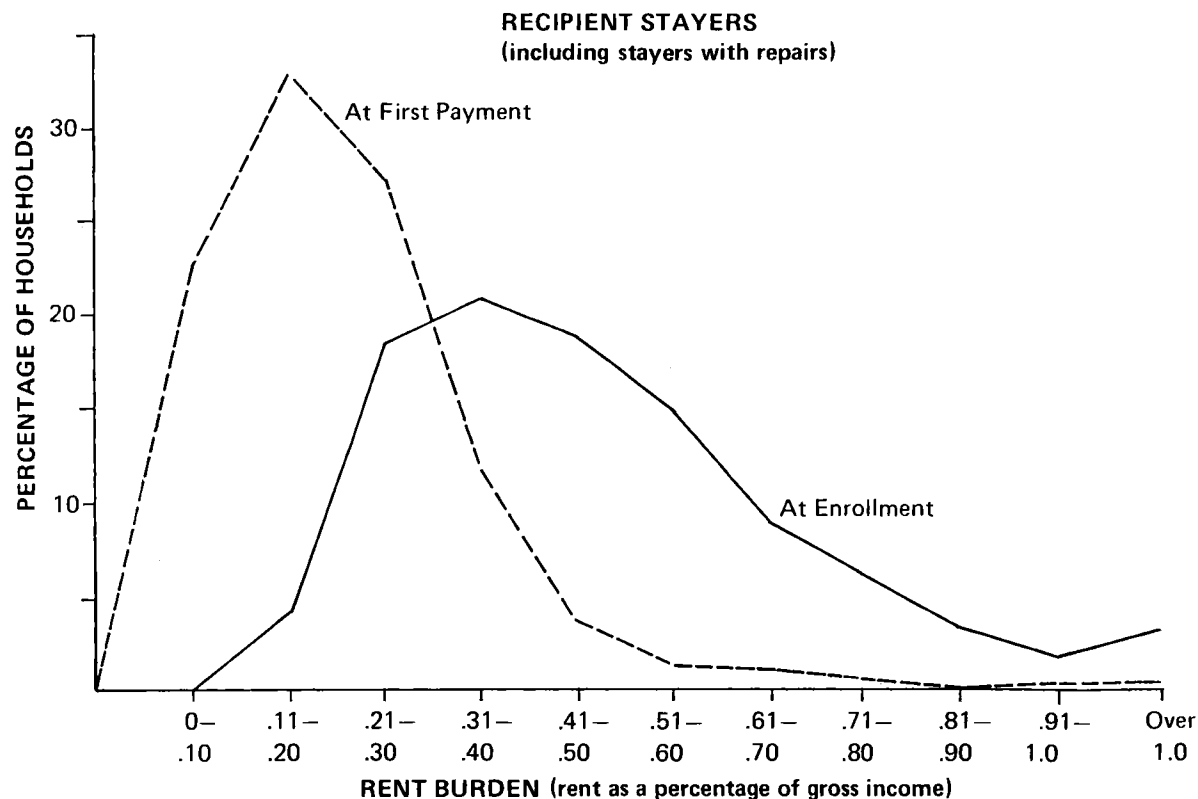
The subsidy absorbed much of the cost of rent for many families and led to sizeable decreases in rent burden. The rent burden for AAE recipients is computed as gross rent less the subsidy, divided by income. The resulting figure expresses the out-of-pocket cost of housing as a percentage of the family's income. The median rent burden at first payment among recipients was 21 percent. Site medians ranged from 17 percent in Bismarck and Peoria to 30 percent in Jacksonville.

Figure 3-13 compares the rent burden for movers and stayers at enrollment and at first payment. It demonstrates the downward shift in rent burdens for both types of recipient households, but especially for the stayers. Rent burdens for individual families ranged far above and below the medians, however; some households took advantage of the subsidy to reduce their out-of-pocket cost to almost nothing. Other households, by contrast, continued to pay sizeable percentages of their income for housing. About 4 percent of all recipient households spent over half their total income for rent at first payment. These very high rent burdens were concentrated among the lowest income recipients, and tended to be at Jacksonville more often than at any other sites.² Extraordinarily high rent burdens may reveal the special

¹ Net income is defined as gross household income less deductions for each household member, unusual medical or job-related expenses, etc. A variety of federal housing programs have used a figure comparable to the AAE's net income to compute "reasonable" rent burden.

² See Appendix B, Table B-16.

FIGURE 3-13
RENT BURDENS AT ENROLLMENT AND FIRST PAYMENT
FOR MOVING AND NONMOVING RECIPIENT HOUSEHOLDS



Source: AAE Enrollment and Payment Initiation Forms
 Data Base: Recipients at Enrollment (N = 5373; missing cases - 383)
 Recipients at First Payment (N = 5717; missing cases - 39)

circumstances of households with low current income but relatively high assets, or they may be produced by a household's temporarily depressed income.

The patterns reported in this section of the report suggest that different benefits accrued to program recipients. For those who already had acceptable units at enrollment and did not move, the primary benefit was a reduction in rent burden. For movers, there was less reduction in rent burden because of increases in rent, but these increases presumably reflect a degree of improvement in their housing. The discussion following will examine some of the improvements movers were able to make.

3.4 CHANGES IN HOUSING CONDITIONS FOR HOUSEHOLDS THAT MOVED

Because of the AAE's limited duration and the small number of participants at any one location, local housing suppliers did not respond to the program with major rehabilitation. Therefore, only the movers--not the stayers--had a chance greatly to improve the quality of their housing. Such change could take many forms--an improvement in physical quality, in size, in location, or in all of these qualities.

The percentage of movers varied widely among the eight sites. As shown in Table 3-7, it ranged from 24 percent of all recipients in Bismarck to 61 percent in Jacksonville. Only the recipients who moved are included in the analysis in this section.

TABLE 3-7
RECIPIENT MOVERS BY SITE

Site	Percentage of Movers	Total Number of Recipients
Salem	53%	948
Springfield	45	851
Peoria	40	935
San Bernardino	46	822
Bismarck	24	430
Jacksonville	61	339
Durham	47	516
Tulsa	44	915
Total	45%	5,756

Source: AAE Payment Initiation Forms

Data Base: Recipients (N = 5,756)

Physical Quality of Units

In Section 3.2, the quality of enrollees' initial housing was described in terms of certain deficiencies. This section uses the same deficiencies to measure changes in the movers' housing conditions. These faults reflect housing quality in only a rough way but in general they identify units likely to be substandard or unsatisfactory to tenants.¹ One group of deficiencies was reported by a sample of participants in surveys conducted at enrollment and approximately six months after first payment. Despite the small numbers of respondents, Table 3-8 portrays a pattern of improvement.

TABLE 3-8
MAJOR DEFICIENCIES IN UNITS OF RECIPIENT MOVERS AT ENROLLMENT
AND FIRST PAYMENT REPORTED BY PARTICIPANTS

Deficiency	Enrollment Units				Recipient Units			
	Number of Units with Deficiency	%	N	Missing Cases	Number of Units with Deficiency	%	N	Missing Cases
Unit lacked piped water	3	1%	305	47	1	0%	305	47
Unit lacked electricity	1	0	306	46	0	0	306	46
Unit had leaks ^a	77	22	343	9	23	7	350	2
Unit had rats or mice ^a	79	23	347	5	28	8	350	2
Unit did not have complete kitchen	11	3	352	0	3	1	352	0
Unit did not have complete plumbing	14	4	351	1	4	1	351	1
Unit did not have a full bath	6	2	336	16	1	0	336	16
Unit had no heat or heat did not work	14	5	287	65	7	2	285	67

Source: First and Second Participant Surveys

Data Base: Recipient movers in the Participant Survey Sample whose units were evaluated by Abt Associates inspectors (N = 352)

^a These deficiencies are used in a measure that combines the seven most commonly occurring deficiencies (see Figure 3-14).

¹ The deficiency measures are described in more detail in Appendix B.

Participants who moved reported fewer deficiencies in their new units than in the units they had occupied at enrollment. The only deficiencies reported by more than a handful of families at enrollment were the existence of leaks (22 percent) and rats (23 percent). The incidence of both problems was reduced to 7 percent and 8 percent of the new recipient units, respectively. The incidence of all other problems also declined, but the numbers are too small to allow generalization.

A second set of deficiencies was reported by independent inspectors examining the same dwelling units later. Table 3-9 shows they found significantly fewer defects in the new units than those occupied at enrollment. The only defects found in more than 10 percent of the new recipient units were safety hazards, some of which might be considered minor problems. In all other cases except that of plumbing, the deficiency rate of new units was half or less than half of the old units.

TABLE 3-9
MAJOR DEFICIENCIES IN UNITS OF RECIPIENT MOVERS AT ENROLLMENT AND FIRST PAYMENT
AS REPORTED BY EVALUATION CONTRACTOR INSPECTORS

Deficiency	Enrollment Units				Recipient Units			
	Number of Units with Deficiency	%	N	Missing Cases	Number of Units with Deficiency	%	N	Missing Cases
Overall condition of unit was unsound	23	7%	351	1	4	1%	351	1
Unit had structural hazards ^a	51	15	349	3	12	4	334	18
Unit had unvented space heaters, port- able electric heaters or no heat ^a	34	10	351	1	7	2	350	2
Unit had safety hazards ^a	115	33	350	2	67	20	335	17
Unit had major plumb- ing deficiencies ^a	68	19	350	2	32	10	335	17
Unit was unfit for other reasons ^a	57	16	348	4	21	6	335	17

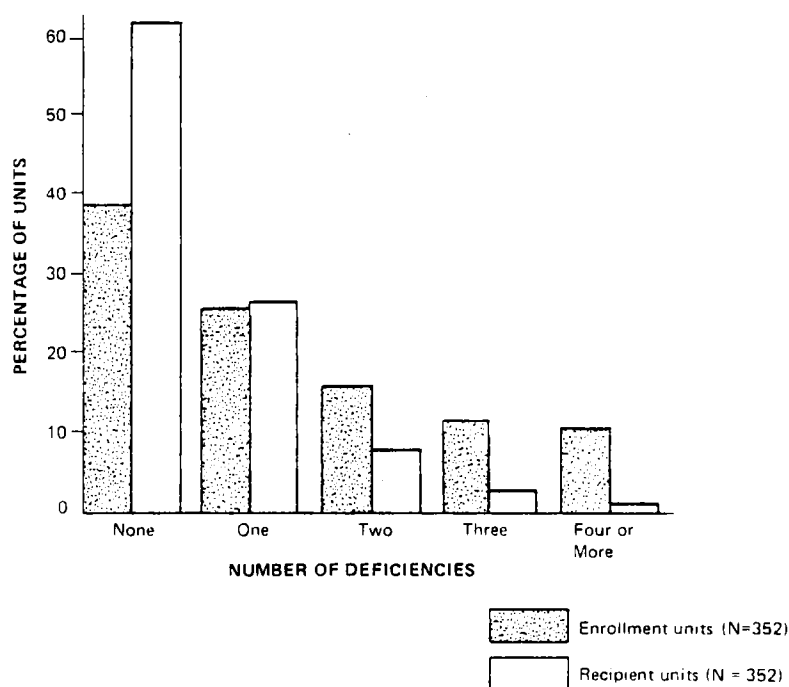
Source: Enrollment Units - First Wave Housing Evaluation Forms; Recipient Units - Second Wave Housing Evaluation Forms

Data Base: Recipient Movers in Joint Sample (N = 352)

^aThese deficiencies are used in a measure that combines the seven most commonly occurring deficiencies (see Figure 3-14).

Additional evidence of the improvement in housing quality can be seen in Figure 3-14, which charts the joint occurrence of the seven most common deficiencies in units occupied by movers at enrollment and after becoming recipients.¹ More than 60 percent of the recipient units were free of these deficiencies. Only 38 percent of their initial units had been of similar quality. And while 36 percent of the old units had had two or more deficiencies, only 12 percent of the new units did.

FIGURE 3-14
NUMBER OF DEFICIENCIES IN UNITS OCCUPIED BY RECIPIENT MOVERS
AT ENROLLMENT AND FIRST PAYMENT



Source: First and Second Participant Surveys: Housing Evaluation Forms (First and Second Waves)
Data Base: Recipient Movers in Joint Sample (N = 352)

¹ The seven deficiencies were:
 --Unvented space heaters, portable electric heaters, or no heat
 --Structural hazards
 --Safety hazards
 --Major plumbing deficiencies
 --Unfit for habitation
 --Leaks
 --Presence of rats or mice

These indications of improvement in physical quality are consistent with the increases in movers' rental expenditures discussed in Section 3.3. Physical quality, however, is only one dimension of a family's housing situation. Another dimension, occupancy, is examined below.

Occupancy

"Occupancy" measures describe the amount of space available for the members of a household and their access to basic facilities. A simple measure of the amount of space is the number of people per room.¹ In the AAE, agencies recorded the number of rooms (excluding bathrooms) in the household's unit on both the Enrollment and Payment Initiation Forms; the information reported here comes from those forms. Information on household size at enrollment comes from the Certification Form. Data about the second aspect of occupancy, access to basic facilities, derive from a survey asking enrollees and recipients if they shared kitchen or plumbing facilities.

At enrollment, 18 percent of AAE recipient movers² lived in units with more than one person per room, a level sometimes considered "overcrowded." By this definition, Springfield and Peoria had the largest proportion of enrollees in overcrowded conditions with 21 percent.

At enrollment, the largest differences in room occupancy were between elderly and nonelderly households and between large and small households.³ Elderly enrollee households had an average of 0.46 people per room, compared to 0.87 people per room for nonelderly households. As household size increased, so did the number of people per room. For example, one-person households had an average of 0.41 people per room, compared to 1.51 persons

¹ The AAE chose this measure because it was the least subjective alternative and because it could be calculated for all enrollees and recipients. The agency operating forms number the bedrooms and rooms used for sleeping (not necessarily the same as bedrooms), and the total number of rooms. Because the definition of bedrooms and sleeping rooms is more subjective than that of total rooms and therefore is more likely to vary among participants, the total number was chosen for the measure. Information about the number and area of rooms in participants' units is also available on the Housing Evaluation Forms, but the experiment collected these data for only a sample rather than for all participants.

² As in the rest of this section, only recipient movers are analyzed here.

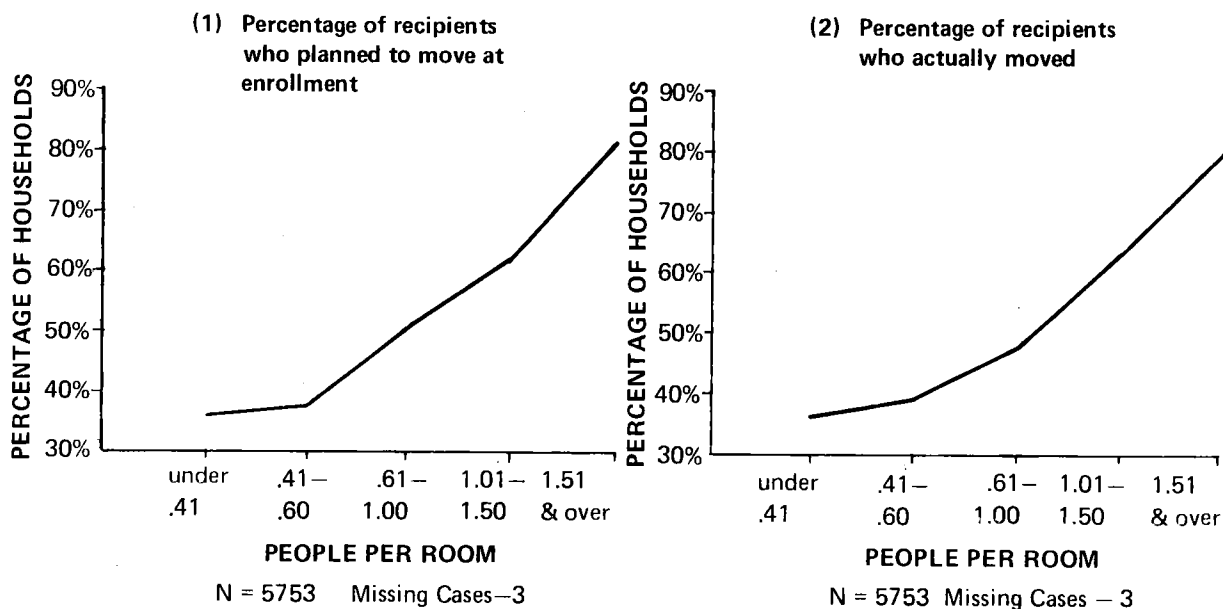
³ The two demographic dimensions are interrelated; 94 percent of the enrollee households headed by individuals over age 61 had only one or two members. There were also smaller differences in crowding among enrollees of different races. Black and Spanish-American households averaged 0.83 and 1.08 people per room, respectively, compared to 0.79 people per room for whites.

per room among households of seven or more. Almost 90 percent of the latter group lived in overcrowded units with more than one person per room.

The incidence of shared kitchen and plumbing facilities was not widespread among recipient movers at enrollment. Eight percent reported sharing a kitchen, and 10 percent said that they used the same plumbing facilities as another household. Among sites, shared facilities were by far most common in Jacksonville, where over one-third of the sample shared each kind of facility. Among demographic groups, households with net incomes under \$1,000, black households,¹ and very young households reported sharing facilities most frequently.

Crowding and the incidence of shared facilities are both related to enrollees' plans to move and the actual moves of recipients. Figure 3-15 charts, for different levels of room occupancy, the percentages of recipients planning

FIGURE 3-15
PEOPLE PER ROOM AT ENROLLMENT BY MOVING PLANS FOR ALL RECIPIENTS AND BY MOVING BEHAVIOR FOR RECIPIENT MOVERS



Source: AAE Enrollment and Payment Initiation Forms

Data Base: (1) All Recipients; (2) Recipient Movers

¹ Households categorized as "other ethnic groups" shared facilities at a rate somewhat higher than blacks, but the numbers are too small to be regarded as reliable.

to move at enrollment and recipients who did move. As crowding increased, so did the frequency of moving plans; proportionately twice as many households in the most crowded category planned to move as did in the least crowded group. Also, Figure 3-15 shows that the degree of crowding at enrollment is strongly related to actual moves. Almost four-fifths of the households with more than 1.5 people per room at enrollment moved. Only a third of those with 0.4 or fewer people per room changed their residences.

As Table 3-10 illustrates, the pattern of relations for shared facilities is quite similar to that for overcrowding. Enrollee households that shared facilities were considerably more likely to plan to move than those that did not share; and recipient households that did not share facilities at enrollment moved less frequently than those that did.

TABLE 3-10
SHARED FACILITIES AT ENROLLMENT, MOVING PLANS,
AND MOVING BEHAVIOR FOR RECIPIENTS

Use of Facilities in Enrollment Unit	Percentage of of Recip- ients Plan- ning to Move at Enrollment			Percentage of Recip- ients Who Moved		
		N	Missing Cases ^a		N	Missing Cases
<u>Kitchen</u>			120			34
Shared	85%	46		85%	47	
Not Shared	47	750		43	835	
<u>Plumbing</u>			105			20
Shared	81	62		76	63	
Not Shared	47	749		42	833	

Source: AAE Enrollment and Payment Initiation Forms, First Participant Survey

Data Base: First Participant Survey respondents who became recipients
(N = 916)

^a Enrollees answering that they were "undecided" about moving plans (N = 87) were excluded from the enrollment half of the table. The other missing cases are largely on the shared facilities questions.

Roughly half the participants who moved improved their occupancy status. A quarter of the movers secured an additional room, and another fifth gained an extra two or more rooms. Slightly less than a third moved into units of the same size, and the last quarter chose smaller units. Very large families

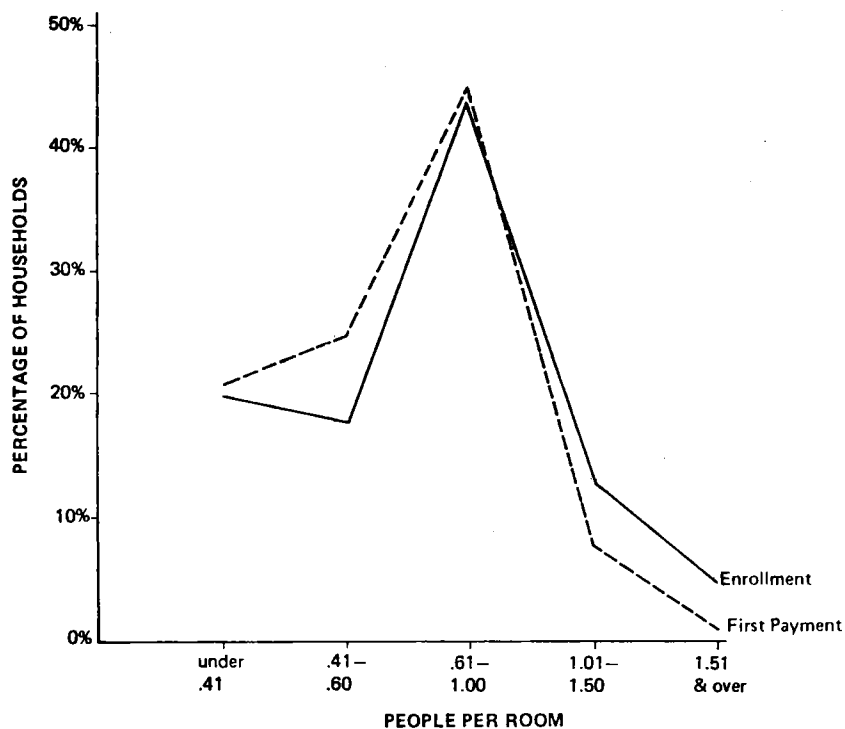
and households with net incomes of \$5,000 or more moved into larger units more frequently than other groups.

The effect of these changes in unit size on crowding is shown in Figure 3-16, which graphs room occupancy at enrollment and first payment for moving recipients. The curves reflect a decline in the average number of people per room from 0.82 at enrollment to 0.70 at first payment.

Participants also moved away from shared facilities. Only 1 percent moved to units in which they shared plumbing facilities, and no one in the sample moved to units with shared kitchens. Before moving, 10 percent of the sample shared plumbing facilities and 8 percent shared kitchens.

Like the measures of physical quality, these occupancy patterns indicate that AAE households that moved improved their housing.

FIGURE 3-16
PEOPLE PER ROOM AT ENROLLMENT AND
FIRST PAYMENT AMONG RECIPIENT MOVERS



Source: AAE Enrollment and Payment Initiation Forms

Data Base: Recipient movers at Enrollment (N = 2582; missing cases = 3)

Recipient movers at First Payment (N = 2584; missing cases = 1)

3.5 LOCATIONAL CHANGES BY RECIPIENT MOVERS

Because of the freedom of choice implicit in the housing allowance program, AAE participants who wished to move were able to shop for a more convenient location or a more desirable neighborhood as well as for a better, standard unit.¹

This section of the report examines changes in some neighborhood characteristics for moving households. It is based on U.S. Census data for the census tracts in which participants lived at enrollment and at first payment.² A word of caution is in order about these data. The government collected them in 1969, and the AAE enrollees moved in 1973 and 1974. Neighborhood characteristics might have changed substantially in the interim, especially if the AAE movers were simply following established "mobility streams" in their locations.³ Nevertheless, these data probably reflect the general character of the neighborhood changes that occurred.

¹ The physical quality of units was inspected to ensure compliance with agency quality requirements. Neighborhoods were not inspected. Recipients were therefore partially constrained in the neighborhood choices they could make: they could move to a better neighborhood, provided they found and could afford an acceptable unit there.

² Not all addresses could be coded into tracts. Many of the missing cases are in Bismarck, which is untraced and therefore not included in these figures at all. But there are enough missing cases from other sites to recommend caution in interpreting the data. This table shows households that are not included in the following analyses:

Movers in the AAE = 2,597

Excluded from this discussion:

Movers in Bismarck (untraced)	100
Households with discrepancies on operating forms with regard to moving behavior	1
Households that could not be coded into a tract (address given as a P.O. Box, etc.)	<u>224</u>
Total excluded	325
Remaining for analysis	2,272

³ It must also be remembered that the AAE was not designed to allow isolation of the effects of a housing allowance program from other factors influencing locational choice. The Demand Experiment will be able to compare the choices of program participants with those of nonparticipants to determine whether the changes in neighborhood were the result of the program or simply the pattern for low-income families.

To estimate the results of locational changes, the origin and destination addresses of moving recipients were coded into census tracts. Both those who changed tracts and those who moved within the same tract are included. A socioeconomic index (SEI) was then computed for each census tract based on the income, education, and white-collar employment of residents of that tract compared to the city generally.¹ This index allowed a study of changes in SEI scores.²

Across all sites, 49 percent of movers went to tracts with higher SEI scores, 29 percent moved to areas with lower scores, and 23 percent experienced no change³ (see Table 3-11). Of all sites, Tulsa had the most households move

TABLE 3-11
CHANGES IN SOCIOECONOMIC STATUS (SEI) OF CENSUS TRACT FROM
ENROLLMENT TO FIRST PAYMENT FOR RECIPIENTS WHO MOVED
(in percentages)

Site	Moved to Tract with Higher SEI ^a	No Change	Moved to Tract with Lower SEI	N
Total	49%	23%	29%	2,272
Salem	50	17	33	445
Springfield	47	27	26	359
Peoria	48	31	20	321
San Bernardino	37	33	31	374
Bismarck ^b	-- ^b	-- ^b	-- ^b	0
Jacksonville	48	18	34	199
Durham	50	17	33	208
Tulsa	61	13	26	365

Source: SEI from 1970 Census (see Appendix B for derivation); Application, Enrollment, and Payment Initiation Forms

Data Base: All households that moved and whose census tracts could be identified (N = 2,272)

^aThe socioeconomic index was based on income, education, and white-collar employment.

^bBismarck could not be included because its program area is not divided into tracts in the U.S. Census.

¹ The formula and sources used to derive the SEI are reported in Appendix B.

² These figures are as yet preliminary. Alternative measures of neighborhood characteristics are being examined for more detailed analysis. However, other measures used to date have given similar results.

³ Twenty-two percent moved within the same census tracts, and the remaining 1 percent moved to tracts with equal SEI scores.

to tracts with higher scores; San Bernardino had the fewest. Among ethnic groups, Spanish-American households moved to higher-scoring tracts much less frequently than other groups. Blacks, on the other hand, moved to higher-scoring tracts somewhat more often than whites and other groups (see Table 3-12). There was little variation among other demographic categories.

TABLE 3-12
CHANGES IN SOCIOECONOMIC STATUS (SEI) OF CENSUS TRACT FROM
ENROLLMENT TO FIRST PAYMENT FOR RECIPIENTS BY RACE
(in percentages)

Race	Moved to Tract With Higher SEI	No Change	Moved to Tract With Lower SEI	N
White	47%	34%	29%	1,485
Black	55	18	28	613
Spanish American	33	34	33	137
Other	49	22	30	37

Source: SEI from 1970 Census (see Appendix B for derivation); AAE Application, Enrollment, and Payment Initiation Forms

Data Base: All households that moved and whose census tracts could be identified (N = 2,272)

Note: This table shows only the direction of change. It does not show magnitude of change or the relative quality of tracts in which households have lived. See Table 3-13 for an indication of the magnitude of change.

Table 3-13 gives some idea of how much change occurred. Across all sites, the mean SEI at enrollment was 0.75. In other words, the average SEI score for the tracts in which enrollees lived was about one-quarter lower than the average for the cities in which they lived.¹ By first payment, the index had risen to 0.86--a gain of 11 percentage points. Blacks made the greatest relative gains in SEI tract scores, but despite this improvement, the mean SEI for their tracts of destination were below the means for all other groups' tracts of origin. Whites began and ended at the highest level of all ethnic groups.

¹ The formula used 1.0 as the average score for a measurement area. Measurement areas were in most cases SMSAs or comparable areas covered by census aggregations.

TABLE 3-13

CHANGES IN MEAN SOCIOECONOMIC STATUS (SEI) OF CENSUS TRACT FOR HOUSEHOLDS
THAT MOVED BETWEEN ENROLLMENT AND FIRST PAYMENT, BY RACE

Race	Mean SEI in Tract at Enrollment	Mean SEI in Tract after Move	Mean Change	N
White	.87	1.00	.13	1,485
Black	.45	.61	.16	613
Spanish American	.78	.79	.01	137
Other	.86	.94	.08	37
Total	.75	.86	.11	2,272

Source: SEI from 1970 Census (see Appendix B for derivation); AAE
Application, Enrollment, and Payment Initiation Forms

Data Base: All households that moved and whose census tracts could be
identified (N = 2,272)

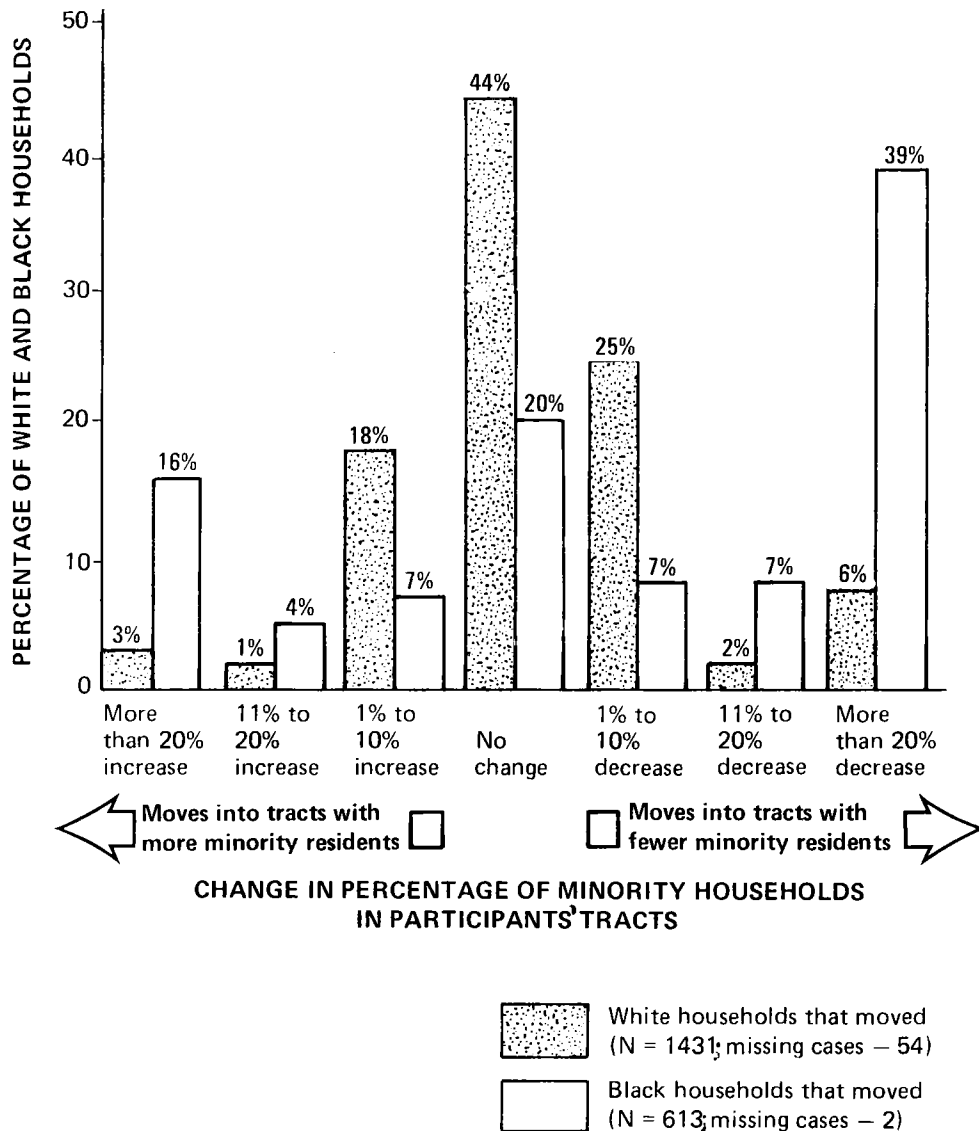
Changes in Ethnic Concentration

Another possible result of their moves for participants is change in the ethnic composition of their neighborhoods. This section examines changes in the percentage of minority households in the census tracts of participants that moved to different tracts.

On the average, all ethnic groups tended to move into tracts with lower percentages of minority households than those in which they were living at enrollment. As a result, moves by black families generally increased integration and moves by whites decreased it. Table 3-14 shows that change was greatest for black movers; they moved to areas with an average of 14 percent fewer minority households. The mean changes for other groups were modest.

Figure 3-17 shows the changes in the percentage of minority households in the tracts of white and black households. The distributions for the two groups are markedly different. The pattern for whites is unimodal. Fully 87 percent of the white households moved into tracts with minority concentrations within 10 percent of those they left. Four percent of the white households moved to tracts with over 10 percent more minority households, and another 8 percent moved to tracts with at least 10 percent fewer minority households. In contrast, the black pattern is trimodal, with the largest

FIGURE 3-17
CHANGES IN THE PERCENTAGE OF MINORITY HOUSEHOLDS IN THE
CENSUS TRACTS OF WHITE AND BLACK HOUSEHOLDS



Source: Tract characteristics from 1970 Census of Population and Housing (second count tapes).
 Demographic and moving data from AAE Application, Enrollment, and Payment Initiation Forms

TABLE 3-14

CHANGES IN PERCENTAGE OF MINORITY HOUSEHOLDS IN CENSUS TRACT
FOR PARTICIPANTS WHO MOVED TO DIFFERENT TRACTS, BY RACE

Race	Mean % Minority at Enrollment	Mean % Minority at First Payment	Change in Mean % Minority	N	Missing Cases
White	.06	.04	-.02	1,439	46
Black	.56	.40	-.14	613	
Spanish-American	.10	.09	-.01	137	
Other	.11	.07	-.04	37	
Total	.20	.14	-.06	2,226	46

Source: AAE Application, Enrollment, and Payment Initiation Forms; 1970 Census for minority population figures

Data Base: All households that moved from their original census tracts, and whose tracts could be identified (N = 2,272; missing cases - 46).

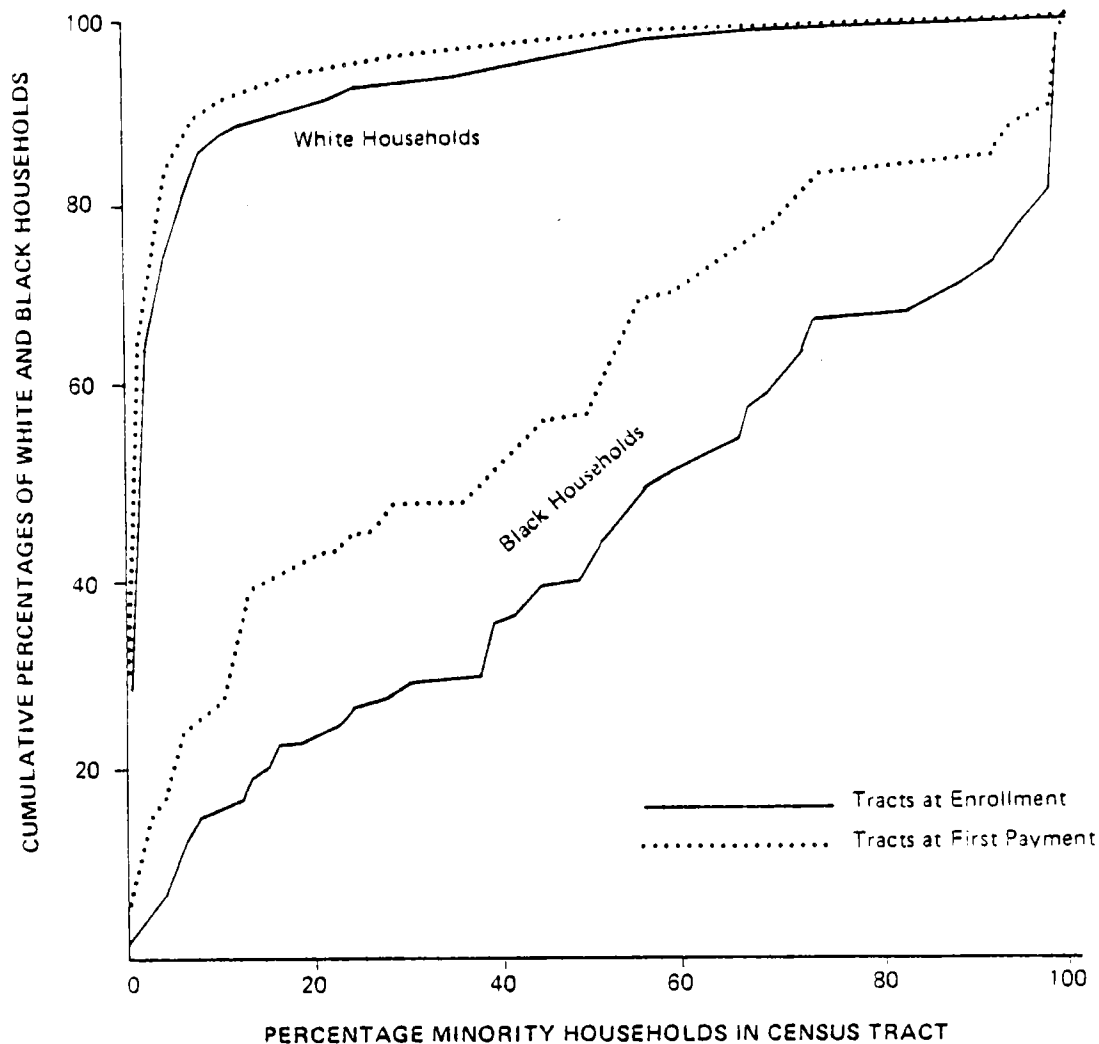
Note: Census groups classified as "minority" include blacks and most groups in the "Other" category (for instance, American Indians). Spanish-Americans are not separately identified in the census data we used; most of them are probably classified there as nonminority.

number of households clustered at the middle and at the two ends of the distribution. About 33 percent of the black households moved to tracts with minority concentrations within 10 percent of their original tracts. Forty-six percent went to tracts with at least 10 percent fewer minority households, and about 20 percent moved to tracts with over 10 percent more minority residents.

Figure 3-18 shows the effects of these changes on the distribution of white and black movers in tracts with various minority concentrations. The graph shows 88 percent of the white movers were living in tracts with less than 10 percent minority households when they entered the program and that this proportion rose to 92 percent because of their moves. Black households were much more evenly spread across the range of minority concentrations at both enrollment and first payment. The upward shift of the curve for black households reflects that, on the average, they were living in tracts with proportionately fewer minority residents after their moves.

FIGURE 3-18

CHANGE IN PERCENTAGE OF MINORITY RESIDENTS IN CENSUS TRACTS
AT ENROLLMENT AND FIRST PAYMENT, FOR BLACK AND WHITE MOVERS



Source: Tract characteristics from 1970 Census of Population and Housing (second count tapes)
Demographic and moving data from AAE Application, Enrollment & Payment Initiation Forms
White Households N = 1439; missing cases - 46
Black Households N = 613; missing cases - 0

It thus appears that many AAE movers were able both to locate a unit acceptable to the agency and to move to higher-status neighborhoods. Black households also tended to move to more integrated neighborhoods. It is important to remember, however, that these patterns are not necessarily or entirely due to the program. Similar but nonparticipating households may have been making identical moves, but data to make such comparisons are lacking.

4.0 RECIPIENTS' POSTPAYMENT EXPERIENCES

By the time a family began receiving payments, it had located housing satisfactory to the agency and could look forward to receiving two years of experimental housing allowance payments. Compared to the other stages of participation, this experience tended to be relatively uniform. The recipients received checks from the agency each month, and periodically they furnished the agency with evidence that they had paid their rent.

About a year after their original certification, agencies asked recipient households to resupply information on household size and income. If a family's circumstances had changed, the local agency adjusted the level of its payments. By the time of annual recertification, 2 percent of the participating recipients had improved their economic situation to the point where they had become ineligible to continue in the program.¹ These families became postpayment terminees.

Other variations in the experience of recipients were idiosyncratic, resulting from circumstances specific to single households. For example, some recipients moved out of the program area, became sick and required institutional care, or died. Other recipients became dissatisfied with their housing and moved. In this last case, they had to arrange an inspection and a new lease. If they had moved to housing that did not meet the quality requirements, they dropped out of the program.

Data are not yet available on the full 24-month period during which recipients were entitled to receive payments. Many recipients were still receiving payments at the beginning of 1976. The data presented here therefore cover only the first 12 months of participants' experiences as recipients. Since agencies conducted the routine activities--recertification of income, reinspection of units--annually, the 12 months constitute one complete cycle of participation.

¹ Agencies terminated these households because of excessive income at annual recertification. An additional 1 percent of the participants was found ineligible for other reasons. Terminations between first payment and annual recertification are discussed in Section 4.3 below.

4.1 PAYMENT ADJUSTMENTS

Prior discussions of payments in this report have dealt only with initial payments, that is, the subsidies participants received when they first became recipients. If there were no changes in the household's situation or in the agency's payment standard, these initial payment levels held constant throughout the remainder of each family's 24 months as a recipient. However, these conditions were not very common. Only one agency adopted a new schedule of payment standards, but most households experienced changes that led to readjustments of their housing allowances.

Payments to families might be altered because of a change in income, household size, or--under certain conditions--gross rent.¹ When a participant reported such a change,² the agency conducted a recertification and adjusted the payment level if necessary. Agencies could also initiate recertification if there was reason to believe that a household's income had changed, whether or not the household had reported it. (For example, increases in levels of Social Security payments led to automatic recertification of all households with such income at some sites.) Regardless of these interim adjustments, HUD required all agencies to recertify each household's size and income about one year after its first payment.³

Thus, each household still in the program at the end of a year should have had an annual recertification and might also have had one or more interim

¹ Agencies would make such an adjustment only if rent changed and if the rent for the unit was less than the payment standard minus 25 percent of income.

² In accordance with a provision adopted from the model lease then used in the public housing program, most agencies encouraged recipients to report only those changes that would lead to higher payments. Other changes were normally registered at annual recertification. [The model lease is in document RHM #7465.8 (see Appendix I, clause 5.a.(1)). The reason for this provision is to avoid lowering a recipient's payment until the end of the lease period, because the lease commits the recipient to a certain rent for the full period.]

³ Agencies were given the opportunity during planning to choose shorter intervals between mandatory recertifications, but all chose the one-year period.

recertifications. Households that terminated before completing their first year would have had only interim recertifications. Many of these recertifications resulted in payment changes.

To estimate the numbers of recertifications done for families that remained recipients, records were examined for all households that had received an annual recertification. This study yielded a base of 4,426 households for analysis. About four-fifths of these households had not been recertified between their original certification and the annual recertification. Seventeen percent had had one interim recertification, and 5 percent had had more than one. Variations in the numbers of interim recertifications for these households are shown by site in Table 4-1.

TABLE 4-1
INTERIM RECERTIFICATIONS BETWEEN ORIGINAL
CERTIFICATION AND ANNUAL RECERTIFICATION, BY SITE

Site	Number of Households	Percentage of Households With No Interim Recertification	Percentage of Households With One Interim Recertification	Percentage of Households With More Than One Interim Recertification
Salem	713	84%	12%	4%
Springfield	748	75	20	4
Peoria	629	66	30	4
San Bernardino	701	81	16	4
Bismarck	328	51	27	23
Jacksonville	231	84	13	2
Durham	430	81	14	5
Tulsa	646	95	4	0
TOTAL	4,426	78	17	5

Source: AAE Recertification Forms

Data Base: Recipients with an annual recertification (N = 4,426)

The numbers vary widely. Bismarck recertified about half of all its households at least once between certification and annual recertification, but Tulsa recertified only about 5 percent.¹

At annual recertification, agencies discovered that 2 percent of the participating households were over-income and an additional 1 percent was ineligible for other reasons. (See Table 4-2.) These disqualifications left 4,279 recipients remaining in the program after annual recertification.

TABLE 4-2
RESULTS OF ANNUAL RECERTIFICATION BY SITE

Site	Number of Households	Percentage Found Eligible	Percentage Ineligible: Over-Income	Percentage Ineligible: Other	Missing Cases
Salem	712	99%	1%	0%	1
Springfield	745	97	3	1	3
Peoria	626	99	1	0	3
San Bernardino	688	98	2	0	13
Bismarck	328	90	3	7	0
Jacksonville	230	100	0	0	1
Durham	430	99	1	0	0
Tulsa	643	96	4	0	3
TOTAL	4,402	97	2	1	24

Source: AAE Annual Recertification Forms

Data Base: All Annual Recertifications (N = 4,402; missing cases - 24)

Payment Levels after Annual Recertification

In order to examine payment levels for eligible households remaining in the program after annual recertification, payment forms were matched (by income amount and date) with the Annual Recertification Forms.² This analysis treats changes from first payment to annual recertification, automatically incorporating changes that resulted from interim recertifications.

¹ Analysis of the results of these interim recertifications was incomplete at the time this report was written.

² There were 94 cases in which matching forms were not found. Therefore 4,185 cases are included in the analysis.

The monthly payment for those households still in the program after annual recertification dropped by about six dollars.¹ About a quarter of the recertified households were receiving higher payments than at first. An additional 11 percent were receiving the same payment, and the remaining 63 percent were receiving lower payments.

TABLE 4-3

CHANGES IN MEAN PAYMENTS FROM FIRST PAYMENT TO ANNUAL RECERTIFICATION, BY SITE (IN DOLLARS PER MONTH; INCLUDES ADJUSTMENTS RESULTING FROM BOTH INTERIM AND ANNUAL RECERTIFICATIONS)

	Mean Payment at Annual Re- certification	Change from Mean at First Payment	Number of Recipients at First Annual Re- certification	Missing Cases ^a
TOTAL	\$76.69	-5.96	4,185	94
<u>Site</u>				
Salem	\$73.16	-9.77	677	
Springfield	85.34	-6.31	692	
Peoria	78.64	-6.24	612	
San Bernardino	78.36	-3.83	659	
Bismarck	67.77	-7.78	291	
Jacksonville	94.06	-0.96 ^b	226	
Durham	72.92	-1.96	425	
Tulsa	67.41	-7.16	603	

Source: AAE Payment Initiation and Recertification Forms

Data Base: Households recertified eligible (N = 4,185; missing cases - 94)

^aMissing cases are households that received an annual recertification but for which no matching payment form was on record.

^bPayment standards were raised in Jacksonville, raising the subsidies of some households during this period.

¹ Taking all original recipient households into account (not just those who received an annual recertification, as does Table 4-3), the average payment over the whole experiment dropped from \$81 at first payment to \$77 after annual recertifications. This difference results from recertifications of households still participating in the program (whose payments tended to decline) and from the termination of other households before annual recertifications.

Mean payments decreased at all sites. Table 4-3 shows the magnitude of these changes, as well as the resulting mean payments by site. The changes in payment level did not vary significantly across demographic categories, although nonelderly welfare recipients, large families, and households in the "other" ethnic category experienced decreases somewhat greater than average.

The trend toward lower payments was partly caused by inflation, which led to increases in grant income as well as in wages. Payment standards, meanwhile, were increased only in Jacksonville, where the original ones seemed inadequate to cover prevailing rents of "modest standard" units.¹ Thus, lower average payments resulted because incomes were generally rising and payment standards remained the same.

Recertification caused considerable redistribution of households among income categories. Table 4-4 shows the extent of these changes. Only about half of all the households remaining in the program were in the same income category at first payment and at annual recertification. More changes were upward than downward, in line with the national trend of rising incomes during this period. The extent of these changes demonstrates, however, that annual and interim recertifications were important in assuring accurate payments. Had agencies not carried out these recertifications, they would have made a relatively large number of overpayments and underpayments.

4.2 POSTPAYMENT MOVES

Agencies did not require recipient households to remain in the units in which they began to receive payments. They might choose, or be forced, to move for any of the reasons that affect other renters.² For example, they might become dissatisfied with the unit; it might be more convenient to relocate nearer a job, a relative, or a frequently used service facility; or they

¹ This increase took place in September 1974, after annual recertification for some households but before it for others.

² The leases used in the program were signed for a one-year period, but they included clauses permitting either party to break the lease during that period, usually on 30 days' notice. (An exception was San Bernardino, which used binding one-year leases and required participants who wished to move sooner to negotiate with their housing suppliers. Recipients in San Bernardino moved about as often as those at other sites.)

TABLE 4-4

CHANGES IN HOUSEHOLD INCOME FROM FIRST PAYMENT
TO ANNUAL RECERTIFICATION (IN CATEGORIES OF \$1000)

Original Category	Category After Annual Recertification						Total
	\$0-999	\$1000-1999	\$2000-2999	\$3000-3999	\$4000-4999	5000+	
\$0-999	75 35%	68 32%	39 18%	16 8%	7 3%	7 3%	212 .31
\$1000-1999	33 3%	713 55%	412 32%	80 6%	30 2%	37 3%	1305 .31
\$2000-2999	20 2%	151 12%	777 60%	231 18%	84 6%	43 3%	1306 .31
\$3000-3999	11 2%	67 10%	105 15%	254 37%	165 24%	77 11%	679 .16
\$4000-4999	5 1%	27 6%	38 9%	59 14%	137 33%	152 36%	418 .10
\$5000+	3 1%	9 3%	24 9%	19 7%	33 12%	177 67%	265 .06
Total	147	1035	1395	659	456	493	4185 .10

Source: AAE Payment Initiation and Recertification Forms

Data Base: Households recertified eligible (N = 4,185; missing cases--94)

Percentage Moving to Higher Category - 35% (N = 1,448)

Percentage Remaining in Same Category - 51% (N = 2,133)

Percentage Moving to Lower Category - 14% (N = 604)

Note: The percentages in the table are row percents, showing the percentage of participants from original categories who moved into annual recertification categories.

might be evicted. It is also possible that some households, under the pressure of the 90-day limit to qualify for payments, accepted a unit that did not fully meet their preferences with the intention of continuing their search after becoming recipients. This part of the report examines patterns of postpayment moves during the first year of the program.

Postpayment moves require administrative action. For example, the agency must make inspections of units, and provide further services to enrollees (for example, assistance in arranging a lease and reminding recipients of program requirements). All AAE agencies retained some staff to perform inspections and offer services, but at levels below those of the enrollment period. Agencies continued to provide legal services to recipients who requested them. Only Springfield continued to offer a substantial number of information sessions to recipients. Other agencies limited themselves to responding to individual problems as they arose. The staff cutback was apparently based on the assumption that recipients would generally need fewer services than enrollees, and that much of the information given them earlier would be retained by participating households.

A total of 995 households, 17 percent of all recipient families, moved during their first year of payments.¹ Table 4-5 shows site variations, which range from a low of 11 percent postpayment movers in Peoria to a high of 26 percent in Salem. Thus, even though many of them moved to become recipients, AAE households continued to change residences at a rate which approached the national average of about 20 percent per year.²

Jacksonville, the site with the highest percentage of prepayment movers, had the second lowest percentage of postpayment moves. The pattern in Jacksonville suggests that moves were often necessary to qualify for payments, because of the poor condition of enrollees' initial housing, but difficult enough to discourage families from moving after they became recipients.

Bismarck, on the other hand, had the lowest percentage of prepayment movers and the second highest percentage of postpayment movers. Far fewer enrollees

¹ This figure includes only households that remained in the program after their move. Families whose move led to their termination will be discussed in Section 4.3.

² U.S. Census of Housing, 1970, Detailed Housing Characteristics: U.S. Summary (Washington, D.C.: U.S. Government Printing Office, 1972), Table 23, p. 248.

TABLE 4-5

POSTPAYMENT MOVES: HOUSEHOLDS THAT MOVED WITHIN ONE YEAR AFTER FIRST
PAYMENT AS A PERCENTAGE OF ALL RECIPIENT HOUSEHOLDS, BY SITE

Site	Number of Households That Moved	Households That Moved as a Per- centage of All Households	Number of Recipient Households
Salem	250	26%	948
Springfield	142	17	851
Peoria	101	11	935
San Bernardino	150	18	822
Bismarck	88	20	430
Jacksonville	48	14	339
Durham	75	15	516
Tulsa	141	15	915
TOTAL	995	17%	5,756

Source: AAE Payment Initiation Forms (completed for both initial payment
and changes of address)

Data Base: Recipients (N = 5,756)

in Bismarck had housing that did not meet the agency's quality criteria; most could qualify for payments without moving. Once their standing in the program was assured, however, they moved more often than recipients at most other sites.¹

Age was the demographic characteristic most strongly related to postpayment moving. (See Table 4-6). The elderly, predictably, moved much less often than other recipients, and households with heads under age 25 moved more often than others.

The moves described here occurred only within the agencies' program areas and into units which met the agencies' housing quality requirements.

¹ Much of the enrollment period in Bismarck fell in winter, a time when--the Bismarck on-site observer reported--few people change residences. Part of this site's great postpayment moving activity may have been merely an instance of recipients' seizing a seasonable time to move.

TABLE 4-6

POSTPAYMENT MOVES: HOUSEHOLDS THAT MOVED WITHIN ONE YEAR AFTER FIRST
PAYMENT AS A PERCENTAGE OF ALL RECIPIENT HOUSEHOLDS, BY
AGE OF HEAD OF HOUSEHOLD

Age of Head of Household	Number of Households That Moved	Households That Moved as a Per- centage of All Households	Number of Recipient Households
Under 25	295	26%	1,128
25-44	471	19	2,510
45-61	123	14	889
62 and over	106	9	1,229

Source: AAE Application and Payment Initiation Forms

Data Base: Recipients (N = 5,756)

Recipients who moved outside the program area or into substandard units were among those dropped from the program. They are discussed in the next section.

4.3 RECIPIENT TERMINATIONS

AAE recipients were entitled to receive allowance payments for 24 months. However, some households dropped out of the program before the end of two years for a variety of reasons.

A fifth of the recipient households dropped out before the end of their first year of payments. The dropout rate was low for the first few months and increased as time passed. In the last three months of the year, the rate was about 3 percent per month. (See Table 4-7.) This figure is probably slightly inflated because it includes some participants the agencies found ineligible at annual recertification.¹ Postpayment terminations occurred most frequently in Jacksonville and Peoria, where 29 percent and 27 percent of the respective participants dropped out during the first 12

¹ Annual recertifications took place both before and after the anniversary date of the signing of the Payment Initiation Form. (This section uses that date as a cut-off. For that reason the "number of households remaining in the program" discussed here is not identical with the "number of households remaining after annual recertification," discussed in Section 4.1.)

TABLE 4-7

RECIPIENT TERMINATION RATES BY RECIPIENT PARTICIPATION MONTHS

Month After First Payment	Number of Recipients Terminating in Each Recipient Participation Month	Terminees in Each Month as a Percentage of Recipients at the Beginning of Each Month	Cumulative Terminations as a Percentage of Total Recipients
1	32	.6	.6
2	59	1.0	1.6
3	82	1.4	3.0
4	82	1.5	4.4
5	87	1.6	5.9
6	105	1.9	7.8
7	125	2.4	9.9
8	110	2.1	11.8
9	106	2.1	13.7
10	156	3.1	16.4
11	154	3.2	19.1
12	141	3.0	21.5

Source: Payment Initiation and Termination Forms

Data Base: Postpayment Terminees--first year only (N = 1,239)

months. At the other extreme, only 15 percent of the recipients terminated during their first year in Durham, and 16 percent in Springfield.

Termination rates for demographic groups varied during the first year of participation. Households headed by individuals under age 44, especially those with very young heads, terminated more often than older households. The termination rate for households with net incomes under \$4,000 was lower than that for higher-income households. And welfare recipients, female-headed households, one-person households, and families with seven or more members also dropped out less frequently than other households.

The highest termination rates were among relatively higher-income households and nonelderly households with no welfare income ("the working poor"). Whites and "other ethnic" households also terminated somewhat more often

than blacks or Spanish-Americans. Figure 4-1 shows the termination rates for these categories. These groups, which were among the most difficult to enroll in representative numbers, were also the most likely to drop out of the program. Unless offset by agency outreach and enrollment procedures, this tendency could lead, over time, to the program's serving disproportionately high percentages of the lowest income households, households with welfare income, and minority households.

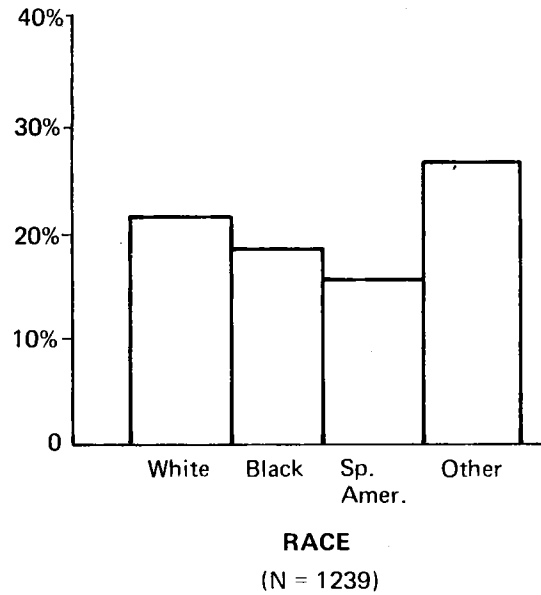
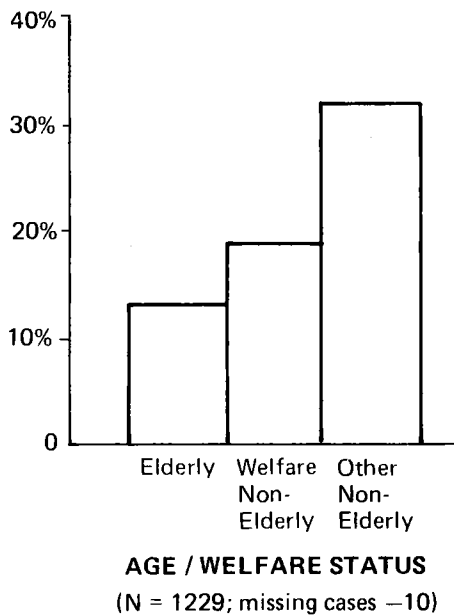
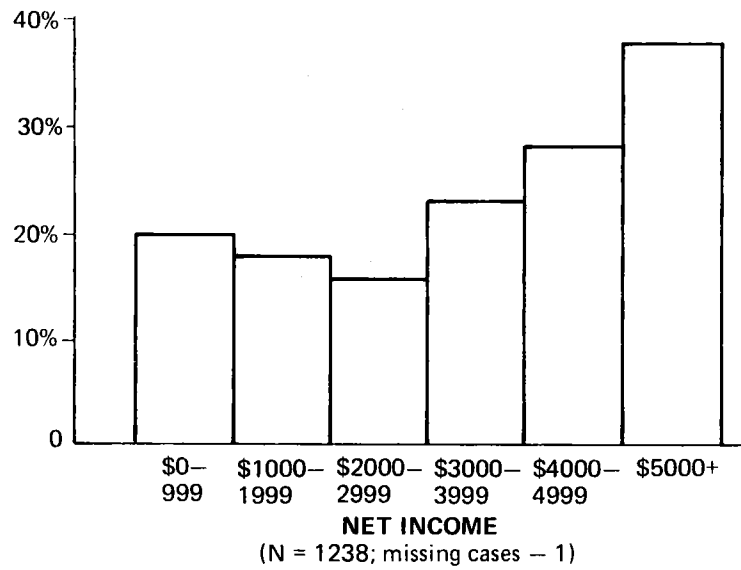
Termination forms completed by the agencies provide information about why households dropped out of the program during their first year of participation.¹ The reasons for termination given on these forms can be grouped into five major categories:

Moved from area		43%
Housing substandard or ineligible	23%	} 47%
Ineligibility due to income or household size	13%	
Failed other program requirements	11%	
Voluntary and other terminations		10%

The two major groups of terminees were those who moved out of the program area and those who became ineligible because of changes in their housing condition, income, or household size, or failure to meet other requirements. Each group accounted for more than 40 percent of all postpayment terminations. In a national program, the first group might not be terminations but transfers from one program location to another. The second group--those who became ineligible--gives us some measure of the importance of reinspections and recertification procedures. Terminations for ineligibility accounted for about 10 percent of all the original recipients.

¹ The earlier Kansas City housing allowance demonstration program reported that 32 percent of all recipients were "notable failures"--that is, they dropped out of the program and generally returned to poor housing within the program area. The AAE shows a markedly different picture. Most enrollees terminated because they became ineligible on income grounds or moved from the program area. Preliminary analysis of the full 24-month payment period shows that fewer than 10% of all recipients terminated voluntarily or for reasons that seem comparable with Kansas City's "notable failure" category. (The Kansas City program permitted 36 months of payments.) Cf. Scott Jacobs, "The Housing Allowance Program in Kansas City Turns into A Notable Failure", in Planning, October, 1973, pp. 10-13

FIGURE 4-1
TERMINATION RATES DURING FIRST YEAR OF PARTICIPATION BY
NET INCOME, AGE / WELFARE STATUS, AND RACE



Source: AAE Certification, Payment Initiation, and Termination Forms
Data Base: First year terminees (N = 1239)



5.0 PARTICIPANT PERSPECTIVES ON THE AAE

Any report providing an overview of an experiment with several thousand participants must focus on common or typical experiences, summarizing them in an analytical framework which is inevitably at least somewhat abstract. This section of the report attempts to balance that abstraction with five case histories of families whose experiences as participants were recorded by on-site observers. As a preface to these cases, a summary of participant responses to survey questions about their experience in the program follows.

5.1 SURVEY RESPONSES OF PROGRAM PARTICIPANTS

As part of the evaluation of the AAE, interviewers talked with a sample of participants at each site three times. The first participant survey sampled enrollees. The second and third participant surveys were administered to members of the initial sample who were recipients approximately 6 and 16 months later. In addition, separate samples of former participants were surveyed. These samples included persons who never received a housing allowance payment (prepayment terminees) and some who left the program after becoming recipients (postpayment terminees).

In each survey, interviewers asked participants several questions about their relations with the administering agencies and their opinions of the program. Their questions about the agencies were designed to reveal dissatisfaction with the amount or type of help they received, and instances in which participants felt they had been treated unfairly, rudely, or poorly in some way by the agency staff.¹

Responses from both recipients and terminees to questions about the agencies were strongly positive in all surveys. Over 95 percent of the respondents to each of the four surveys characterized the staff as concerned, helpful, and friendly. Less than 5 percent of the respondents said that they did not

¹ In the second and third participant surveys, interviewers asked these questions only of participants who had visited the agency since the previous survey. In both cases, many (sometimes almost half) had not done so. Therefore, responses to the two later surveys may be less representative than those to the first, which had few households eliminated by this skip pattern.

like to go to the agency. The participants generally believed the staff was interested in their problems; over 90 percent of the enrollee and recipient respondents believed agency staff were "very interested." Almost no one reported a lack of interest. Prepayment terminees were slightly less positive: 15 percent found the staff only somewhat interested, and 2 percent thought the staff was not interested in their housing problems at all.

Over 90 percent of all respondents reported that agency staff tried to help them with their problems most or all of the time. Only terminees--8 to 9 percent--mentioned any lack of help. Participants also generally believed that they had sufficient access to agency staff. Few thought the agency did not spend enough time talking about problems. Even among respondents who failed to become recipients, only 10 percent felt the agency had not spent enough time talking with them.¹

This very positive picture of agency staff among participants--including those who terminated--is surprising, in view of the criticism that has come from participants in many other public assistance programs. There is no direct evidence available to discover the reasons for this response. However, part of the explanation may be people's tendency to respond favorably to this type of survey question. The novel and experimental nature of the AAE may be another factor.

Other program characteristics may have contributed to the positive feelings. Much of the contact between agencies and participants occurred when staff members were attempting to help participants understand the program, find housing, or work out difficulties with landlords. The proportion of agency contacts that required participants to divulge personal information or involved checking such information was lower than in many other programs. Participants' expectations about interactions with agency staff, on the other hand, may have been substantially less positive. Several on-site observers reported that participants expressed pleasant surprise when agency staff failed to fulfill their negative expectations by being interested, polite, and concerned.

¹ Detailed information on the questions and responses summarized here is included in Appendix D.

Any such explanation, however, is simply speculation. One cannot be sure exactly what caused the participants' positive response except that very few instances of harassment, ill-treatment of participants, discrimination or refusals to help were witnessed by on-site observers or reported by participants.

Interviewers also sought participants' perceptions of the housing allowance program. Ninety percent or more of the respondents stated they were able to live in better housing because of the program than they could have otherwise. This response is consistent with the answers to questions about satisfaction with housing and neighborhoods. About two-fifths (39 percent) of the enrollee respondents to the First Participant Survey were dissatisfied with their units, but only 12 percent of the recipients in the second survey were. Similarly, a quarter of the enrollee sample expressed dissatisfaction with their neighborhoods, but less than a tenth did so in the later survey of recipients.

These changes in attitude only reflect the experiences of those who received housing allowances. Enrollee terminees were unlikely to have benefited substantially from their experience as enrollees, though they did receive some agency information and attended training sessions. But 63 percent of the enrollee terminees did in fact claim that they learned something about housing from the program.

Generally, responses to the survey satisfaction questions show positive attitudes toward the program and agency staff members.

5.2 CASE STUDIES OF INDIVIDUAL HOUSEHOLDS

Although planners and administrators must think of a program's clientele in the aggregate, every enrolled household is unique. Each has its own characteristics, its own past and present, its own hopes for assistance from the program. The five case studies that follow are presented to give some of the feeling of the program as seen by five participants. The next-to-last case shows that the experiences of the AAE participants were not always positive. The cases have not been selected because they are "typical," or because they are especially different. They are simply samples of participating households. They are real. The names have been changed, but all other details are those collected by the on-site observers.



MRS. PATRICIA MORRIS

Mrs. Patricia Morris is a 68-year-old widow who has been living in the West since she lost her husband in 1947. Originally from a small town in Minnesota, she has lived a life dictated by the job market and by her desire to live in a warmer climate.

Mrs. Morris has worked for most of her life. She started out as a clerical worker in the Midwest. Later, she worked at unskilled jobs in the fish and fruit canneries of California, Washington, and Oregon. She has found employment in recent years as a domestic and continues to work even though she is past the usual retirement age.

An active person, Mrs. Morris belies the stereotype of the dependent elderly man or woman. She subscribes to the local newspaper and reads the classified ads daily to find jobs. She rides a three-wheeled bicycle to jobs she cannot get to on the bus.

For ten years prior to her application to the program, Mrs. Morris had lived in rented houses and apartments in the area. The last was a duplex that was adequate and pleasant enough. It had three rooms, a laundry, and a place outside to plant her garden. The location was convenient: "I am half an hour by bus to almost anywhere," she said during an early interview.

Mrs. Morris applied to the AAE in June 1973. She stopped by the agency office on her way to work and filled out an application. She was selected almost immediately. The next direct contact she had with the program was at an enrollment conference held about a month after she had applied. At that time she was asked to bring in pay stubs to verify her income. Her agency representative recalls that she brought extensive documentation making further verification unnecessary.

The agency asked Mrs. Morris to attend a group session at which she and other enrollees were shown pictures of substandard housing. However, she did not completely understand the verbal presentation. Although she wears a hearing aid, she has trouble understanding conversation.

After the meeting was over, Mrs. Morris made sure that she had received all the written material that the agency passed out to prospective participants. At home, she carefully read the brochures, not wanting to miss anything

important. Even so, she found that she had to call her program representative to clarify a few points.

Agency records indicate that Mrs. Morris attended all the required sessions. The final one was to process the paperwork for the duplex she had found. She calls the first two conferences "educational meetings," but now cannot remember the exact content of either. Nevertheless, she found them useful when she was looking for a new home.

Like most of the elderly in the AAE, Mrs. Morris intended to stay in her original location; but her landlord refused to sign a lease that involved the federal government. This refusal still seems strange to her because the landlord and his wife are both government employees. Mrs. Morris tried to explain that the lease was actually between tenant and landlord and that the government was not involved in any way. Nevertheless, the owner would not agree to the lease.

At Mrs. Morris' request, her program representative agreed to talk to the landlord himself. Although the representative explained the program in detail, the man refused to reconsider his decision. In retrospect, Mrs. Morris was glad that she was forced to move because she found a much better place.

It took five to six weeks of looking before she found the duplex she now occupies. Although the search was difficult, she asked for no help. It was midsummer and very hot; she rode her bicycle extensively. A city program allowing senior citizens to ride the bus for free provided a welcome alternative some days.

Mrs. Morris hunted down duplexes. "Duplexes usually have more space around them, and the landlord has to pay the water bills and do the yardwork," she explained. They tend to be more spacious than apartments, but are also more expensive.

The unit she finally settled on is on a pleasant, tree-lined street in a well-established part of the city's east side. Because the neighborhood is on the edge of the downtown area, the bus service is good. Although she had considered several attractive units in the north end, she decided they were too far away from the center of town and narrowed her search.

The new place rents for \$85 per month, about \$15 more than her previous home. Mrs. Morris thinks this is a reasonable price. She saw many units at \$100 or even \$115 that were not as desirable. She has more room than before and points out that the neighborhood is safer: her bicycle won't be stolen if she leaves it outside. Most of her rent is covered by her housing allowance check of \$52.

Her new landlord is a dentist, and on the fifteenth of each month she bicycles to his office and pays him in person. The unit is clean and well cared for. It immediately met with her approval and passed the agency's inspection. Before she moved in, the landlord agreed to buy her new curtain rods of the type she prefers. There are still a few things in the house that need working on to make the place the way she would like it.

Mrs. Morris has no complaints about the agency and is perfectly satisfied in her dealings with it. She likes the kind of program that lets participants shop around rather than be crowded into buildings not of their own choice. "I would rather do it this way--on my own," she insists. "It's not like going to a place selected by the county."

Once she tried to rent through the local housing authority. They had only two places for her to look at and asked far too many personal questions for her tastes. She rejected the housing project, noting that the units were small one-room apartments with a kitchenette. She knew she could not be happy there. A lot of the project's elderly residents, she believes, "are just marking time until they leave this world."

Indirectly, the housing allowance payments had another effect on Mrs. Morris' life: she began to think about retiring. As long as the rent was being paid by the program, she figured that she could get by on the payments from the state's Old Age Security program. The money would supplement her minimal entitlement from federal Social Security. At first, she had misgivings about applying because the money was from the welfare department. She finally decided that "getting welfare is better than working under strain, and I'm 68 now."

Three months after she became an AAE recipient, Mrs. Morris went to the county welfare office and applied for old age security funds. "They were nice and polite," she says. Workers told her that processing her application

would take a few weeks and that she should work until she received her first check. She worked until Thanksgiving and then quit.

Now that she's not working, Mrs. Morris says she needs more exercise. She plans to ride her bike more often, walk, and go swimming at the YWCA whenever she can afford the admission charge. She used to attend free public lectures around town. She goes less frequently now, but is still fascinated by "colored movie pictures" of foreign places.

Mrs. Morris' earnings have always been minimal, and there has been little economic security in her life. She allows that the AAE has helped "give me the courage to retire. On EHAP, you can keep your dignity."

LAVERNE HARDY

Laverne Hardy is a 25-year-old black divorcee with one small child. She is an attractive woman, always well dressed in pantsuits or stylish dresses. Her makeup and hair are perfect. At the time she applied for the program, she and her son, Dwight, were temporarily living in her parents' house. She was trying to reestablish herself after her recent divorce. The AAE helped her to get an apartment on her own. Before she became a program participant, Laverne had never accepted public assistance of any kind. What little help she had received before had come from relatives. Usually, though, she depended on herself.

Laverne grew up in sheltered surroundings. Her father was a Baptist minister and a stern disciplinarian. She recalls that her parents seemed to want something better for her. During high school, her parents admonished her to study hard so that she would be successful. "They always wanted me to be different from the rest of the kids," Laverne recalls. "I didn't go out on a date until I was 18, and I couldn't listen to records during the week."

Her parents' plans for Laverne included four years of college after high school. She tried to fulfill their expectations. Unlike most of her friends, who attended local colleges, Laverne enrolled in a four-year program at a small school in Florida. She liked being there but did poorly. "I didn't have my mind on school," she says. "I wasn't interested in the work; I just played cards all day or spent my time at the beach."

She eventually decided to get a part-time job to earn some extra money. She was hired as a clerk by the owner of a jewelry store. Laverne was proud that she had found a job on her own and wrote her family about it, but her parents were not pleased. As soon as he heard about the job, her father drove to Florida and "put an end to it."

After two years of college, Laverne decided to drop out, return home, and get a job and a place of her own. This plan met with the disapproval of her parents, who felt that it was unsafe for a single woman to live alone. They had hoped that she would continue her studies so that she could get a secure and well-paid job. When she accepted a position as a telephone operator, her mother cried in despair, "You're a hopeless case. I just give up."

When she decided to marry, her family was again disappointed. They had always hoped that she would choose a professional man, but she was in love with, and then married, a shoe repairman.

Laverne and her husband separated shortly after their son was born. Her situation seemed hopeless. She had held low-paying jobs that required little skill, and now she had an infant to care for. Deciding to swallow her pride, she asked her parents to let her return home for a while. "That was real hard. I'd been away from them for almost six years. But Dwight and I needed a place to live until I could get back on my feet. I was determined to get out on my own as soon as I could, and I knew I could learn how to take care of myself."

Her mother cared for Dwight while Laverne looked for work. One company offered her a position as an insurance adjuster. The pay was bad and she didn't like the work, but it was a start. She began to think about getting an apartment of her own. The housing allowance program offered the opportunity.

Laverne heard about the program after she had been living with her parents for several months. She was visiting with a neighbor, playing cards and talking about the difficulties of paying their bills. Laverne said that she wished she could get far enough ahead to move to a place of her own. Her neighbor then mentioned that she had just recently begun receiving a monthly check from a new housing program to help pay her rent. She suggested that Laverne call to see if she could qualify for some help, too.

Within three weeks, Laverne was enrolled in the program and was looking for an apartment of her own. The search proved difficult. Her parents were hoping that she would decide to move nearby, so she tried to oblige them and narrowed her choices considerably. Many landlords wouldn't rent to her because of Dwight, and she thought that one landlord had turned her down because she was black.

Finally, when her search period was almost over, her counselor called some realtors to see if any apartments were available. One property owner had a vacant unit about a half-mile from Laverne's parents. However, he had rented to Laverne before, remembered her as a "troublemaker," and didn't want to lease a place to her again. "I called him quite a bit to get him

to make repairs," Laverne remembers. "I guess he just didn't like that very well."

The agency counselor spoke with the landlord several times more and finally convinced him that Laverne would probably make a good tenant. After all, she had a steady job and could pay the rent on time. The landlord recalled that Laverne had been good in that respect, so he decided to show her the apartment.

The unit was a duplex that seemed to be in good shape. It had large rooms, carpeting, and air conditioning. The rent was \$120 per month. Laverne figured she could afford it now that she would be getting a payment of \$64 a month from the agency.

Before she signed the lease, Laverne had the agency inspector look the place over. He agreed that the unit was acceptable, but suggested that a few repairs be made. A screen was missing, there was a small hole in the ceiling, and the bathroom mirror was cracked. As the agency brochures had instructed, she typed up a list of the necessary work and gave it to the realtor when she signed the lease. He agreed to do the repairs within a month.

Because she had applied late in the program and had had difficulty finding an apartment, Laverne Hardy was one of the last participants in the program. She moved into her new home in April 1974. After she had been living there for a time, she and her counselor occasionally reminded her landlord about the repairs he had promised to do. Although he did not do the work, Laverne still found the place comfortable. The rooms were large and sunny, and Dwight could play with the neighborhood kids in the small backyard.

Once she was living by herself, her parents' influence was much less intrusive. Laverne had always been a gentle person who wanted to please others, but she also liked to do things her own way. Her self-confidence seemed to grow with her independence. She joined the local chapter of the NAACP and also became a Big Sister to a Girl Scout troop. Thirteen teenage girls met at her house once a week. "They think of me as one of them. I let them play my 45s and use this place as a kind of clubhouse but I also take time to listen to their problems, too." The troop has been active under Laverne's leadership. "Sometimes we go away on weekend trips. Last fall, we visited an orphanage. They ran a story hour for some little kids and sort of acted

like big sisters." According to Laverne, the girls like Dwight and treat him "as a pet."

She has decorated the apartment to her own tastes. It now has a floor-to-ceiling mirror at one end of the living room and a portable bar nearby. Copies of primitive African busts that she made herself hang on the walls.

Laverne's financial situation has improved steadily. In October 1974 she got a secretarial job at a small real estate office. She has been responsible for the filing system and managed to learn some accounting, too. Her co-workers are friendly, and the atmosphere of the office is casual. It was a welcome change from her previous job as an insurance adjuster. The pay was better, too. Because of the increase in her income, her housing allowance payment fell to only \$27 a month but she feels that she's doing pretty well. Dwight began attending a nearby day-care center. Now he has a chance to play with other children his age, and Laverne no longer has to ask her mother to care for him while she works.

Laverne has always been ambivalent about receiving help from the government, but the AAE seems somehow different to her. "I told some of my friends about the program, but nobody else got on," she says. "All of them thought it sounded like a good deal. They didn't think of it as welfare."

"My mother took it a bit harder. She was convinced it was welfare, and I think she was really hurt because none of my family has ever been on assistance before."

In time, her mother's view softened: "After I got my check, she seemed to think it was a good thing. And also, she could see I wasn't behaving like I was on welfare. I was working. I was doing a good job of taking care of Dwight. I think she relaxed about the program when she saw that."

Recently Laverne has begun to plan to go back to school. Ironically, this would fulfill her parents' plans, but this time the decision is her own. She would like to become a child psychologist. "Then I wouldn't have to depend on anyone," she says.

THE MADDINGS

For Steve and Mavis Madding, a couple in their mid-twenties, the AAE was just a temporary way-station in their quest of a middle-class dream. Both want to own a house with a fair amount of land around it.

At the time of their application to the program, the Maddings were living in a new, "double-wide" mobile home that belonged to a friend. He rented to them at a reduced rate in exchange for Steve's help with his horses. The home is just outside a small city, the land flat and almost treeless. The owner has over 20 acres, so it qualifies as a farm: he could keep livestock there, a single Hereford steer and five quarter horses. Every morning before work Steve fed the animals and turned them out into the fenced pasture in back of the trailer. At night, he chased them back into the barn again.

For Steve, who grew up in a rural area, the life was ideal. "Nobody bothers me out here," he said. "If I want to holler in the pasture, there's nobody gonna bother me. If I want to shoot my rifle, nobody's gonna say something." He was also close enough to commute to his assembly-line job at a factory that makes agricultural implements.

Steve and Mavis first heard about the program on the radio. Somebody from the agency was one of the guests on a local morning talk show. A few days later their landlord heard about the program, too, and he encouraged them to apply.

Steve was working the day shift, and Mavis took care of all the paperwork. "I heard about it and I did it," she says, a little proud. She was eight months pregnant with their second child when she went for the required sessions.

At the time, Mavis was working as an aide at a local rest home. Because she was scheduled to quit within a week, the agency certified the family income on the basis of Steve's salary alone. After the baby was born, she planned on going back to work. They didn't think that they could get by on just one paycheck.

During her second meeting with the agency, she found out that their payment would be \$71, about average for the participants at the local agency. This check would pay over half of the \$125 rent on the mobile home. Then, the counselor sat down with her and together they drew up a budget. They figured she would be only about \$40 a month ahead if she went back to work after the baby came. The counselor suggested that she consider staying home, since so much of her check would be going for baby-sitter's fees.

This arrangement was fine with Steve, who became enthusiastic about the program, saying, "If you can get it, take it." Mavis, in contrast, was uneasy at first and felt that the money was somehow connected with welfare. To her, people who receive handouts are those who do not want to work.

In September, a month after they received their first check, their son was born. Steve phoned in the change in family size, and the next check was \$6 larger.

The Maddings figured they were taking home less money than when the two of them were working, but it was worth it. Mavis could spend more time with the kids. They had also enrolled their 4-year-old daughter, Kathy, in a church-sponsored nursery school that ran from 9:00 A.M. to noon. "Every day she learns something," Mavis noted, "like a prayer or a song." Both felt that the school was a good idea--it would give their child a head start when she entered public school the following fall.

The housing allowance payment also helped them pay their fuel bill during the winter. Because the trailer was located in the country, city gas service wasn't available. They heated with propane, an expensive fuel.

In February, after having been in the program for six months, the Maddings' financial picture changed for the better. The company for which Steve worked was bought by another firm. The employees voted to go union, and Steve's hourly wages increased substantially. The change was reported to the agency. When the check for March came, they were disappointed to find that it was only for \$25.

Steve claimed that he still liked being on the project. "There isn't any third degree when you apply," he said. The Maddings had never applied for food stamps because Steve's father was on the program, and they heard that they "hassle him all the time." "I guess I still like the whole set-up,"

Steve allowed. "But I don't know if I would have gotten on it if we were only going to get \$25 from the start."

The Maddings' rise in income brought further changes in their life. Steve bought a four-wheel-drive Ford Bronco financed by the new company credit union, and he was thinking about purchasing a new Sako rifle in time for the next deer season. The couple also began to consider buying a house in one of the new developments springing up just outside the town limits. Mavis favored a move, although Steve initially felt that the lots were too small and the houses too close together. Eventually he decided that he would rather own than rent.

In mid-June 1974, Steve received another raise, which reduced the family's monthly payment to \$21. Then, less than three months later, another notation was made in the agency's records: the Maddings had purchased a home in Tumbleweed Estates. Mavis had informed the agency of their new status. Termination forms were processed, and the last check was stopped.

After a year in the program, the Maddings had moved on.



LORETTA WATSON

Loretta Watson is black and the mother of four children. She and her children live on a gross income of \$6,500 that she earns working in one of the city's housing programs. She first heard of the AAE months before it began taking applications. Her office was in the same building where the new agency maintained a temporary office, and in fact she had applied for a job with the agency when it first opened.

In early May 1973, Loretta applied for a housing allowance but was not accepted until July. She used to joke with the agency outreach worker in her building about why it was taking so long for her to find out about her application--she figured smaller families were being accepted first. Loretta was finally enrolled in the program on the first of August and attended an optional group counseling session on housing standards. The fact that interested her most in the session was that certain things are required by law in a rental unit. She didn't think that any of the units in Reed Village, the public housing project she was living in at the time, would have passed a state minimum housing code inspection.

Reed Village is a state-financed housing project of approximately 100 units located in the heart of the city's black section. When the project was built, the two-story row houses and trim lawns provided a pleasant contrast to their dismal surroundings. Loretta moved into the project in 1969, shortly after she arrived in the area. When she first settled in her new house, the neighborhood was friendly and she could leave her children with neighbors while she took evening college courses. During the four years she lived there, however, the project gradually changed. It is now known by many area residents as a bad project.

Loretta's attitude toward the project began to change, too. Her children's ages run from 5 to 12, and she couldn't stand having them exposed to "drug dealers, addicts, and female impersonators." She worried about them when they were with friends because it seemed that the friends' mothers were often not at home. The project houses began to need repairs. Loretta was on the tenants' board that petitioned the housing authority for new doors, stoves, and other repairs. But most tenant organizing at the time was futile. Loretta recalled that people wouldn't come out for meetings;

clean-up campaigns were shortlived or failed altogether; and the housing authority did not respond to requests for maintenance for years. Neither the tenants nor the management seemed to care anymore.

During this time a federal homeownership program was operating, and Loretta thought about buying a house. She was approved for a low-interest mortgage loan but declined it, realizing that her financial situation was not stable enough. She and her children had been incurring a number of medical bills, and her job security wasn't conducive to taking out any loans.

Because of the many problems of project living, Loretta had already been looking for an apartment when she enrolled in the AAE. She had looked in several parts of town. Although she didn't want to be more than a few minutes' drive from work and the children's school, location wasn't critical because she had a car. She felt she should be on a bus line, however, for the times when she couldn't drive.

At one point, she considered moving into Pynchon Terrace, a new federally subsidized development of large, low-rise apartment buildings in the North End. When she applied for the AAE, however, her program representative told her she could not live in a subsidized project and receive a housing allowance at the same time. She decided on the housing allowance, anticipating that the Terrace would have the same problems as Reed Village in a few years. However, she said she had trouble finding places to look at when she "sounded black" on the telephone. She and a friend did some testing in a couple of cases. The friend, who was also in the program, eventually filed a discrimination complaint, but Loretta never saw a place she wanted badly enough to take legal action.

She finally found a sunny, six-room apartment on the second floor of a two-family home on Langley Street. The quiet street is in a well-groomed, integrated neighborhood just up the hill from the Model Cities neighborhood--an area where Loretta wouldn't have to worry about her children's safety.

She had difficulty persuading the owner to sign the lease because he didn't want to have "anything to do with the government." Although her counselor offered to intervene, Loretta persisted on her own until the landlord agreed, and she moved in October 1. Loretta did not think that the landlord was

using the lease as a cover for discrimination because he was also black and had already accepted her deposit before she asked him to sign the lease.

At first Loretta was pleased with the apartment because of its location and spaciousness--even though she had to buy more furniture to fill all the rooms. She was concerned that she would be more pressed for money than she had been. Her rent in the project had been only \$67. Her rent here was \$120 plus all utilities, and her housing allowance was only \$58 per month. Nevertheless, she was convinced that she had made a wise choice in moving out of the project. She was still close to work and the children were near their friends. She obtained a special permit that allowed the kids to continue in the same school even though they had moved out of its district.

A few months later, however, Loretta had changed her mind entirely. Her heating bill was averaging over \$40 a month. She thought there must have been a mistake, but then realized it was probably correct because the building was drafty and she had to keep the thermostat high to be comfortable. To boot, neither she nor the children had made friends in the neighborhood; she regarded her neighbors as "middle class and standoffish." The landlady was continually complaining about noise, and the two of them argued over the behavior of each other's children. Finally, in April, the landlady asked Loretta to look for another place to live.

Loretta decided she should find a place where utilities were included in the rent and where she wasn't living in the same building as the owner. She recalled how she and a friend had daydreamed about living in Hampden East, a luxury townhouse development with a swimming pool, party room, and laundry area. Rent there for Loretta's family would be \$350. More realistically, she applied at Cathedral Hills, a privately built subsidized development where a three-bedroom apartment with a cellar and all utilities cost \$180. Loretta planned to "bug the guy every day" until she was accepted. She realized that moving to Cathedral Hills would mean she no longer would be allowed to participate in the AAE. She was willing to terminate payments, however, to move to a friendly neighborhood and a rental situation that more closely fit her needs.

Loretta eventually did get into Cathedral Hills, but for a time she was afraid she wouldn't. The management there required a spontaneous home visit to check on a potential tenant's housekeeping, and she was afraid her

landlady might give her a poor reference. While she waited, she looked at various apartments on the Hill and in Forest Park, but couldn't find anything.

She moved and enjoyed the privacy of her new apartment, although it was not as nice as the model she had been shown. Half the cellar was unusable because of the heating plant housed there. In January, 1975, the management told her that she could move when another vacancy appeared, but she doubted she would bother. Although she had taken a salary cut to keep her job, she was again considering buying a home in the next year or two. A friend of her son's who had been living with them had returned to his family, and she expected to have her medical bills paid off in the next few months. Her sons were able to get money for some of their needs from their father, from whom Loretta was recently divorced, and so she hoped that if she got a better-paying job this year she might be able to start saving for a down payment on a house.

When Loretta dropped out of the program in May 1974 she owed the agency \$40, the balance of a security deposit it had advanced her. The agency attorney had been trying to recover the money by sending letters to her, and she had paid \$10, a first installment, in early June. In September, the attorney began small claims proceedings against her for the remaining \$30. Although she agreed that she did owe the money, she was annoyed at the language in the summons, which stated that she was terminated from the program for failure to abide by the rules of the program. "He made it sound like I was in violation! I called them up and told them I was terminating. Since I have a post box address, I could have not told them and just kept getting the checks, but I wouldn't do that. Anyway, I paid them off and wrote them a letter--and sent a copy to the clerk of court explaining what really happened."

Loretta is not completely bitter about her housing allowance experience, though: "At least it got me out of the project!"

THE RICHARD BRIDGES HOUSEHOLD

The Richard Bridges household consists of eleven people and is referred to by social workers as a "multi-problem family." Richard is about 35. He has been a diabetic for 12 years and takes insulin injections daily. He is overweight and has high blood pressure. He works at a local furnace company unloading trucks, but the work is strenuous and doctors have told him that he should not work any overtime.

Mrs. Bridges is about the same age as her husband. She, too, is very overweight. Like her husband, she has an eighth-grade education.

The Bridges family includes nine children, ranging in age from their daughter, Donna, who is 17, down to their grandson, Jimmie Allen, who is 2. Jimmie Allen is Donna's child, born out of wedlock. All the children have problems in school. Two attend a special school with ungraded classes for neglected children. One son, Daniel, is 15 and is in the eighth grade with his sister, aged 13.

Even though Mr. Bridges is working, the family is eligible for public assistance and receives a small check every month. Each week they pay \$36 for \$62 worth of food stamps. Mrs. Bridges is very aware of the high cost of feeding a family. She proudly states that the kids love a soup she makes out of macaroni, potatoes, and tomato soup. Her husband buys potatoes in 100-pound bags to save money.

Mr. Bridges would like to get a better job, but has to take time off from work to look for one. Each time he does, his take-home pay is less. Necessary visits to the doctor also cut the family income. The local Catholic social services agency has been encouraging him to get a better job, but Mr. Bridges feels that he has some security at the furnace factory and he takes home \$100 a week. Many local companies would not hire him anyway because of his medical disabilities.

Housing has been a long-standing problem for the Bridges because of their large family and their poverty. In 1961 they were on public assistance and lived in a housing project for five years. They report that the units were small and that their children got into trouble with other kids.

Since they left public housing, they have lived in six different houses in the city. Mrs. Bridges points out that at least two of the houses were condemned. One was termite-infested and the floor and door frames kept falling away. The youngest child once fell into the basement. In another house, the kitchen sink was plugged for an entire year. Dishwater had to be emptied with a pail.

The Bridges seek better housing continuously. Local agencies have not been able to help them out. Landlords, whom Mrs. Bridges thinks are only out for the money, often do not want to rent to them because of the family's size.

At the time of their application, the Bridges were living in a large, older brick house near a local college. Their neighborhood, the "bluff section" of the city, is made up of older homes and apartments. Their house was sparsely furnished. Several television sets, some without pictures, others without sound, dominated the living room. A lawnmower sat in the dining room.

"We'd like to move to a better place. We looked at a few places, but the damn rent is so high, or they just aren't big enough. I've got a 1965 Chevrolet station wagon with 120,000 miles on it. The car burns a quart of oil for every 50 miles on the highway. I need to replace the motor and brakes, but I got no place to do the work," said Mr. Bridges.

The Bridges pay \$215 a month for their house, including utilities. Because they owed money to the local utility company when they moved in, the landlord offered to put the service in his name. They pay extra money during those months that have five weeks in them.

A social worker, thinking the family would be prime candidates for assistance, first told the Bridges about the housing allowance program. Over half of Mr. Bridge's take-home pay was being taken by the rental payments. Several other social agencies eventually told the Bridges about the new program, too, but it was more than a month before they went to the agency office and applied.

They cannot recall any questions they were asked about the program, except those concerning the acceptability of their present home. They do say, however, that "the staff treated us real good." Mrs. Bridges adds that they were told that because they were such a large family, there was a good chance they would be selected.

Mrs. Bridges handled all of the program's paperwork. She brought her husband's pay stubs and the children's birth certificates for agency verification.

The agency counselor cautioned Mrs. Bridges not to sign any agreements until the agency had inspected and approved the unit. According to Mrs. Bridges, this arrangement was so the tenant would not be obligated to fix up the landlord's property. The house they were living in was inspected and passed by the agency inspector, who told them that he "didn't find too many houses in bad shape." Their landlord signed the lease after a careful reading.

Each month, the Bridges receive a monthly housing allowance check. Their initial payment was \$163, but soon after the family entered the program Mr. Bridges' income dropped, and a new payment of \$180 per month began. The Bridges feel that the housing allowance subsidy is adequate. They add that they feel it is only proper that they should pay their rent, too. They compare the program favorably with public assistance. Mrs. Bridges remarks, "AFDC don't give you nothing. It's a handout deal."

As an eleven-member, multi-problem family, the Bridges have used the payments as an income supplement. The subsidy has increased their total family income by more than 25 percent. Consequently, the AAE helps them pay their rent but also allows them to purchase their full food stamp allotment. "EHAP has helped 100 percent so far," Mrs. Bridges says. However, the additional money has not eliminated the shortage of low-cost units for large families.



The Case Studies in Perspective

No single participant or small group of participants can be considered "representative" of the people who took part in the Administrative Agency Experiment. Nevertheless, these five families illustrate some important points that give perspective to the numerical results presented in other chapters.

What did people get out of the program? That is the most important question to be asked of any social program, particularly one which embodies a relatively untested concept.

Chapter 4 suggested that participants tended to divide into two groups. One group moved and improved its housing situation. A second group stayed in the same units and reduced their out-of-pocket expenditures for rent.

There are examples of both kinds of benefits in the case studies. Patricia Morris and Loretta Watson moved, and they felt that their new units were better. The Bridges and the Maddings stayed in units they already occupied, but were able to "get along" better with the extra money.

The cases also illustrate some more subtle distinctions in the benefits. Laverne Hardy used the housing allowance as a means to move out of her mother's house; independence, not housing quality, was the important issue. Mrs. Morris did not want to move, but she had to move because her landlord would not sign the lease. For her the improvement in housing quality was accidental, not her original objective. Loretta Watson wanted to move and did, but she found that she disliked her new unit and had to leave the program to find a place she was comfortable in.

The program played different roles in these families' several lives. For the Maddings it was a temporary aid, a help until Steve's income went up and they could buy a home. It was the key to retirement for Mrs. Morris, the extra relief that would make Social Security enough to get by on. For the Bridges, one suspects that the housing allowance was one of many financial assistance efforts that might come and go without real effect on the family's future.

Almost all of the participants mentioned a benefit that is difficult to capture in numbers: dignity. "On EHAP, you can keep your dignity," said Mrs. Morris. Steve Madding was pleased at the absence of the "third degree"

he thought participants in other programs were exposed to. Laverne Hardy's friends liked the idea because "they didn't think of it as welfare." Even the Bridges liked the program better than AFDC, which Mrs. Bridges characterized as a "handout deal."

It is difficult to be sure that these feelings reflect the true nature of a housing allowance program and not the enthusiasm of staff members for an exciting new concept to try out. But the feeling is important, especially because it contrasts with what some call the "stigma" of public housing, to which the housing allowance is one alternative.

Finally, one should note the absence of real "failures" among the case descriptions. This omission does not mean that there were no failures. Many people enrolled in the program but could not find housing that would meet program requirements. Some of them must have been bitter at having their expectations raised and dashed. Among those who became allowance recipients, failure is more difficult to define. Loretta Watson's case illustrates a partial failure: the program provoked a move that she could not afford. But the very favorable feelings which participants expressed about the program in the case studies and in the survey responses suggest that very few recipients believed the program failed them.

APPENDICES



INTRODUCTION

The appendices that follow contain materials which supplement or support the data and discussions presented in the report. Appendices are arranged to parallel report chapters. Thus, Appendix A contains materials that relate to Chapter 2, "Entering the Program," the first chapter in which detailed data are given; Appendix B parallels Chapter 3, "Becoming a Recipient," and so forth.

Each appendix includes two primary types of material. First, important variables used in the related chapters are defined and their sources shown.¹ Second, detailed tables show the distribution of the most important participant outcomes across all eight sites and a number of demographic categories. This is done to permit the interested reader to explore relationships that are not shown in the text of the report because of lack of space. The Contents provides a page reference both for discussion of variables and for tables.

¹ Many variables appear in several chapters. These will be defined in the appendix related to the chapter in which the analysis first occurs.



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APPENDIX A

MATERIALS RELATING TO CHAPTER 2, "ENTERING THE PROGRAM"

1. EXAMPLES OF AGENCY OPERATING FORMS

Five standard forms are used by all AAE agencies to provide data on each household at key points in the household's participation:

The Application Form was completed as the household applied and provides basic demographic and income information on all applicants.

The Certification Form was completed when (usually for all selectees) the household's income and size were originally verified by the agency, and again for all recipient households after approximately 12 months of payments; interim recertifications were done to adjust for changes in income or household size as necessary, and in some cases to establish a household's ineligibility.

The Enrollment Form was completed at enrollment, and provides information on rent and other characteristics of the unit a household occupied at that time and plans to stay or move.

The Payment Initiation Form was completed when a household qualified as a recipient; it provides data on payments, inspection method, rent and other characteristics of the unit a household occupied at first payment; the same form was then used to collect comparable information when a recipient moved or had a rent change.

The Termination Form was completed when an enrolled household dropped out of the program for any reason, whether before or after qualifying for payments; it shows the reason for termination.

Examples of these forms follow. Many variables described later in the appendices are derived from them and will be described by reference to the numbered questions they contain.

2. VARIABLES

The Eligible Population

The estimates used in this analysis were derived from two sources: the Census Public Use Sample and the Census Second Count.

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM -- Application Form

PLEASE PRINT THE FOLLOWING INFORMATION ABOUT THE HEAD OF YOUR HOUSEHOLD:

1	Name: _____ <small>last first initial</small>	N ^o 064404
2	Address: _____ <small>no. street apt. city state zip</small>	3 Phone _____ <small>number</small>
		Social Sec. No. _____

COL.
9-10-01

PLEASE ANSWER QUESTIONS 4-7 BELOW:

11-12	4 How did you <i>first</i> hear of this program? (Please check only one.) 01 <input type="checkbox"/> Referral from Public Housing waiting list 06 <input type="checkbox"/> Radio 02 <input type="checkbox"/> Referral from another agency 07 <input type="checkbox"/> Printed Pamphlet 03 <input type="checkbox"/> Friend or relative 08 <input type="checkbox"/> Community Bulletin Board 04 <input type="checkbox"/> TV 09 <input type="checkbox"/> At a meeting 05 <input type="checkbox"/> Newspaper 10 <input type="checkbox"/> Other (specify): _____	N ^o 064404 <small>Identification Number</small>
13	5 What is the sex of the head of your household? 1 <input type="checkbox"/> Male 2 <input type="checkbox"/> Female	
14	6 What is the race of the head of your household? (Please check only one.) 1 <input type="checkbox"/> White 4 <input type="checkbox"/> Spanish American 2 <input type="checkbox"/> Negro/Black 5 <input type="checkbox"/> Oriental 3 <input type="checkbox"/> American Indian 6 <input type="checkbox"/> Other	
15	7 What is the age of the head of your household? 1 <input type="checkbox"/> Under 18 years 4 <input type="checkbox"/> 45 to 61 years 2 <input type="checkbox"/> 18 to 24 years 5 <input type="checkbox"/> 62 to 64 years 3 <input type="checkbox"/> 25 to 44 years 6 <input type="checkbox"/> 65 years or older	

PLEASE SEE THE APPLICATIONS CLERK WHEN YOU REACH THIS POINT.

16-17	8 What is the total number of persons in your household? _____
18-23 24-29 30-35 36-41 42-47	9 What is the annual income for your household? a) Earned Income _____ b) Grant Income _____ c) Other Income _____ d) Total Income (a + b + c) _____ e) Allowable Deductions _____ f) Net Income (d-e) _____
48-53	10 The Net Income Limit for this household size is: _____
54	11 Is the head of the household, or the spouse, a full-time student? 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
<small>ASK THE FOLLOWING QUESTION IF THERE IS ONLY ONE PERSON IN THE HOUSEHOLD (ITEM 8) AND THE HEAD OF THE HOUSEHOLD IS UNDER 62 (ITEM 7)</small>	
55	12 Is the head of the household handicapped, disabled or displaced? 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No

To the best of my knowledge, the above information is correct and accurate.

56-60	13 DATE _____ 197____ <small>month day year</small>	SIGNATURE: _____
-------	---	------------------

TO BE COMPLETED BY ELIGIBILITY STAFF:

61-62	14 Neighborhood code for above address: _____
63	15 Eligibility Status 1 <input type="checkbox"/> Eligible 2 <input type="checkbox"/> Not Eligible -- Over Income Limit for Household 3 <input type="checkbox"/> Not Eligible -- Lives Outside Program Jurisdiction 4 <input type="checkbox"/> Not Eligible -- Other (specify): _____
64-68	16 DATE _____ 197____ <small>month day year</small> SIGNATURE: _____

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM – (Re)certification Form

1 Name _____ <div style="display: flex; justify-content: space-between; font-size: small;"> last first initial </div>	Identification Number _____
2 Address _____ <div style="display: flex; justify-content: space-between; font-size: small;"> no. street apt. </div>	
3 Phone _____ <div style="display: flex; justify-content: space-between; font-size: small;"> city state zip </div>	

TO BE COMPLETED BY THE (RE)CERTIFICATION STAFF

4 Date (Re)certification was initiated _____ <div style="display: flex; justify-content: space-between; font-size: small;"> month day year </div>	Identification Number _____
5 This form provides information on: (Please check only one.) <div style="display: flex; flex-direction: column; gap: 5px;"> <div><input type="checkbox"/> Certification</div> <div><input type="checkbox"/> Recertification initiated by Participant – Income Change</div> <div><input type="checkbox"/> Recertification initiated by Participant – Household Size</div> <div><input type="checkbox"/> Recertification initiated by Agency – Periodic</div> <div><input type="checkbox"/> Recertification initiated by Agency, Other (specify:) _____</div> </div>	
6 (Re)certification Method (Please check <i>one</i> for household size and <i>one</i> for income.) <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> FOR HOUSEHOLD SIZE <div style="display: flex; flex-direction: column; gap: 5px;"> <div><input type="checkbox"/> Spot Checking Data Items</div> <div><input type="checkbox"/> Checking All Data Items</div> <div><input type="checkbox"/> Signed Statement</div> <div><input type="checkbox"/> Signed Statement and Spot Checking Items</div> <div><input type="checkbox"/> Signed Statement and Checking All Items</div> </div> </div> <div style="width: 48%;"> FOR INCOME <div style="display: flex; flex-direction: column; gap: 5px;"> <div><input type="checkbox"/> Spot Checking Data Items</div> <div><input type="checkbox"/> Checking All Data Items</div> <div><input type="checkbox"/> Signed Statement</div> <div><input type="checkbox"/> Signed Statement and Spot Checking Items</div> <div><input type="checkbox"/> Signed Statement and Checking All Items</div> </div> </div> </div>	
7 Source(s) used to verify Household Size (Please check all the sources that were used.) <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <div style="display: flex; flex-direction: column; gap: 5px;"> <div><input type="checkbox"/> Birth Certificate</div> <div><input type="checkbox"/> Tax Returns</div> <div><input type="checkbox"/> Home Visit</div> </div> </div> <div style="width: 48%;"> <div style="display: flex; flex-direction: column; gap: 5px;"> <div><input type="checkbox"/> Contact with School(s)</div> <div><input type="checkbox"/> Contact with Employer(s)</div> <div><input type="checkbox"/> Other (specify:) _____</div> </div> </div> </div>	
8 Source(s) used to verify Income (Please check all the sources that were used.) <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <div style="display: flex; flex-direction: column; gap: 5px;"> <div><input type="checkbox"/> Recent Paycheck Stub</div> <div><input type="checkbox"/> Tax Records</div> <div><input type="checkbox"/> Receipts, cancelled checks</div> </div> </div> <div style="width: 48%;"> <div style="display: flex; flex-direction: column; gap: 5px;"> <div><input type="checkbox"/> Contact with Employer(s)</div> <div><input type="checkbox"/> Contact with grant source(s)</div> <div><input type="checkbox"/> Other (specify:) _____</div> </div> </div> </div>	
9 (Re)certified Household Size is: _____	
10 The following is the (Re)certified annual income for this household: <div style="display: flex; flex-direction: column; gap: 5px;"> <div>a) Earned Income _____</div> <div>b) Grant Income _____</div> <div>c) Other Income _____</div> <div>d) Total Income (a + b + c) _____</div> <div>e) Allowable Deductions _____</div> <div>f) Net Income (d – e) _____</div> </div>	
11 The Net Income Limit for This Household Size is: _____	
12 Neighborhood code for above address: 	
13 Eligibility Status <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <input type="checkbox"/> (Re)certified eligible </div> <div style="width: 48%;"> (Re)certified Ineligible because: <div style="display: flex; flex-direction: column; gap: 5px;"> <div><input type="checkbox"/> Over Income Limit for Household</div> <div><input type="checkbox"/> Lives Outside Program Jurisdiction</div> <div><input type="checkbox"/> Other (specify:) _____</div> </div> </div> </div>	
14 <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> DATE _____ <div style="display: flex; justify-content: space-between; font-size: small;"> month day year </div> </div> <div style="width: 50%;"> SIGNATURE _____ </div> </div>	

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM -- Enrollment Form

1 Name _____ <div style="display: flex; justify-content: space-between; font-size: small; margin-top: -10px;"> last first initial </div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="font-size: x-small; text-align: center; margin-top: 2px;">Identification Number</div>
2 Address _____ <div style="display: flex; justify-content: space-between; font-size: x-small; margin-top: -10px;"> no. street apt. </div> <div style="display: flex; justify-content: space-between; font-size: x-small; margin-top: 10px;"> city state zip </div>	3 Phone _____

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TO BE COMPLETED BY THE ENROLLMENT STAFF
AFTER THE APPLICANT'S ELIGIBILITY STATUS HAS BEEN VERIFIED

11

12-14, 15

16

17

18

15-28

20-22

33-34

35-39

4 What is the Applicant's Rental Status? 1 <input type="checkbox"/> Owner or Buyer 2 <input type="checkbox"/> Renter Occupied without Cash Rent 3 <input type="checkbox"/> Renter, \$ _____ per → 1 <input type="checkbox"/> month 2 <input type="checkbox"/> week 3 <input type="checkbox"/> other (specify:) _____ Characteristics of Applicant's Current Dwelling: 5 Total rooms (including Kitchen and excluding Bathroom) _____ 6 Number of rooms usually used for sleeping _____ 7 Is there a full bathroom within this dwelling that is used by only this household? 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 8 Check all below that are included in the rent (Skip if item 4 is coded 1): <table style="width: 100%; font-size: x-small;"> <tr> <th style="text-align: left;">UTILITIES</th> <th style="text-align: left;">APPLIANCES, SERVICES</th> </tr> <tr> <td>19 <input type="checkbox"/> Heat</td> <td>24 <input type="checkbox"/> Sink Garbage Disposal</td> </tr> <tr> <td>20 <input type="checkbox"/> Gas (not including heat)</td> <td>25 <input type="checkbox"/> Cooking Stove</td> </tr> <tr> <td>21 <input type="checkbox"/> Electricity (not including heat)</td> <td>26 <input type="checkbox"/> Refrigerator</td> </tr> <tr> <td>22 <input type="checkbox"/> Piped Water</td> <td>27 <input type="checkbox"/> Air Conditioning</td> </tr> <tr> <td>23 <input type="checkbox"/> Garbage/Trash Collection</td> <td>28 <input type="checkbox"/> Parking</td> </tr> </table>	UTILITIES	APPLIANCES, SERVICES	19 <input type="checkbox"/> Heat	24 <input type="checkbox"/> Sink Garbage Disposal	20 <input type="checkbox"/> Gas (not including heat)	25 <input type="checkbox"/> Cooking Stove	21 <input type="checkbox"/> Electricity (not including heat)	26 <input type="checkbox"/> Refrigerator	22 <input type="checkbox"/> Piped Water	27 <input type="checkbox"/> Air Conditioning	23 <input type="checkbox"/> Garbage/Trash Collection	28 <input type="checkbox"/> Parking	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="font-size: x-small; text-align: center; margin-top: 2px;">Identification Number</div>
UTILITIES	APPLIANCES, SERVICES												
19 <input type="checkbox"/> Heat	24 <input type="checkbox"/> Sink Garbage Disposal												
20 <input type="checkbox"/> Gas (not including heat)	25 <input type="checkbox"/> Cooking Stove												
21 <input type="checkbox"/> Electricity (not including heat)	26 <input type="checkbox"/> Refrigerator												
22 <input type="checkbox"/> Piped Water	27 <input type="checkbox"/> Air Conditioning												
23 <input type="checkbox"/> Garbage/Trash Collection	28 <input type="checkbox"/> Parking												
9 Does the Applicant plan to move or to stay? 1 <input type="checkbox"/> Move → to which neighborhood? → Has he already selected a unit? 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 2 <input type="checkbox"/> Move, but no neighborhood preference 3 <input type="checkbox"/> Stay 4 <input type="checkbox"/> Undecided													
10 Neighborhood code for above address 													
THE APPLICANT HAS BEEN ADVISED OF HIS RIGHTS AND OBLIGATIONS AS AN ENROLLEE IN THIS PROGRAM													
11 DATE OF ENROLLMENT _____ 197 _____ <div style="display: flex; justify-content: space-around; font-size: x-small; margin-top: -10px;"> month day year </div>													
SIGNATURE OF ENROLLED HEAD OF HOUSEHOLD _____ SIGNATURE OF ENROLLMENT STAFF MEMBER _____													

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM -- Payments Initiation Form

1	Name: _____ <div style="display: flex; justify-content: space-between; font-size: small; margin-top: -10px;"> last first initial </div>	3	Phone _____
2	Address: _____ <div style="display: flex; justify-content: space-between; font-size: small; margin-top: -10px;"> no. street apt. </div> <div style="display: flex; justify-content: space-between; font-size: small; margin-top: -10px;"> city state zip </div>	Identification number _____	

TO BE COMPLETED BY THE COUNSELING STAFF

4	This Enrollee has satisfied the Agency's Housing Requirements. He has:		Identification number _____
	1 <input type="checkbox"/> Stayed with rehabilitation		
	2 <input type="checkbox"/> Stayed without rehabilitation		
	3 <input type="checkbox"/> Moved -- The Move was (will be) completed on _____ 197____ <div style="display: flex; justify-content: space-between; font-size: x-small; margin-top: -10px;"> month day year </div>		
5	For which purpose was this form completed?		
	1 <input type="checkbox"/> First Payment		
	2 <input type="checkbox"/> Change in Payment Amount (Skip to Item 13.)		
	3 <input type="checkbox"/> Change in Address		
6	Neighborhood code for above address: 		
<p>Characteristics of Dwelling for which This Payment is initiated:</p>			
7	Rent \$ _____ per 1 <input type="checkbox"/> month 2 <input type="checkbox"/> week 3 <input type="checkbox"/> other (specify): _____		
8	Total rooms (including kitchen and excluding bathroom) _____		
9	Number of rooms usually used for sleeping _____		
10	Is there a full bathroom within this dwelling that is used by only this household? 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No		
11	Check all below that are included in the rent:		
<div style="display: flex; justify-content: space-around;"> <div> <p>UTILITIES</p> <p>27 <input type="checkbox"/> Heat</p> <p>28 <input type="checkbox"/> Gas (not including heat)</p> <p>29 <input type="checkbox"/> Electricity (not including heat)</p> <p>30 <input type="checkbox"/> Piped Water</p> <p>31 <input type="checkbox"/> Garbage/Trash Collection</p> </div> <div> <p>APPLIANCES, SERVICES</p> <p>32 <input type="checkbox"/> Sink Garbage Disposal</p> <p>33 <input type="checkbox"/> Cooking Stove</p> <p>34 <input type="checkbox"/> Refrigerator</p> <p>35 <input type="checkbox"/> Air Conditioning</p> <p>36 <input type="checkbox"/> Parking</p> </div> </div>			

TO BE COMPLETED BY THE INSPECTION STAFF

12	What was the method of inspection?
	1 <input type="checkbox"/> Self Inspection -- with spot check
	2 <input type="checkbox"/> Self Inspection -- with no spot check
	3 <input type="checkbox"/> Agency Inspection on _____ 197____ <div style="display: flex; justify-content: space-between; font-size: x-small; margin-top: -10px;"> month day year </div>

TO BE COMPLETED BY THE PAYMENTS STAFF

This Payment is based on:	
13	Household Size of _____
14	Net Annual Income of \$ _____
15	This Payment will begin in Month: _____
16	Amount of deduction for security deposit is: \$ _____ per month
17	Amount for which Check is Actually Written is: \$ _____ per month
18	Completed on _____ 197____ <div style="display: flex; justify-content: space-between; font-size: x-small; margin-top: -10px;"> month day year </div> <div style="float: right; text-align: right;">SIGNATURE: _____</div>

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM – TERMINATION FORM

1 Name _____ <div style="display: flex; justify-content: space-around; width: 80%; margin: 0 auto;"> <i>last</i> <i>first</i> <i>initial</i> </div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> Identification Number
2 Current Address _____ <div style="display: flex; justify-content: space-around; width: 80%; margin: 0 auto;"> <i>no.</i> <i>street</i> <i>apt.</i> </div> <div style="display: flex; justify-content: space-around; width: 80%; margin: 0 auto;"> <i>city</i> <i>state</i> <i>zip</i> </div>	3 Telephone No. _____

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11-15	4 Date of Enrollment _____ <div style="display: flex; justify-content: space-around; width: 80%; margin: 0 auto;"> <i>month</i> <i>day</i> 197__ <i>year</i> </div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> Identification Number
16-20	5 Date of Termination _____ <div style="display: flex; justify-content: space-around; width: 80%; margin: 0 auto;"> <i>month</i> <i>day</i> 197__ <i>year</i> </div>	
21-22	6 Neighborhood code for above address: <div style="border: 1px solid black; width: 80px; height: 20px; display: inline-block;"></div>	

23-24

7 Primary reason for termination (Please check only one)

- 10 ☐ Income/Household Size
- 11 ☐ Decided to move to subsidized housing
- 12 ☐ Moved or moving from Program Area
- 13 ☐ Bought or buying new home
- 14 ☐ Moved — new unit does not meet program requirements
- 15 ☐ Present unit substandard — will not move
- 16 ☐ Present unit substandard — could not find new unit
- 17 ☐ Cannot be located
- 18 ☐ Failure to provide recertification information
- 19 ☐ Voluntary termination (**Specify**) _____
- 20 ☐ Completed Program — transferred to Section 23 housing
- 21 ☐ Completed Program — referred to other public housing
- 22 ☐ Completed Program — no further action
- 23 ☐ Completed Program — continued allowance

Specify other reasons for termination in the "other" category

- 24 ☐ Other _____

25-29

8 Date: _____ <div style="display: flex; justify-content: space-around; width: 80%; margin: 0 auto;"> <i>month</i> <i>day</i> 197__ <i>year</i> </div>	Signature: _____
---	------------------

Census Public Use Sample. This sample makes available the entire census record of one out of every 100 households. The details incorporated in individual records make possible a fairly precise determination of a household's eligibility for the housing allowance program and permit an estimate of the number and demographic characteristics of eligible households. These estimates, however, are subject to the following problems:

Comparable Time Period. The census data were gathered in 1969, whereas the AAE program began operation in 1972. Therefore, the figures are not strictly comparable since some population changes have occurred during this period. However, an attempt was made to allow for this difference by deflating the income eligibility limits of 1972 to 1970 levels. (This involved dividing by 1.097, a factor derived from the Consumer Price Index.)

Adequate Sample Size. Because only one of every 100 households is represented in the sample used, sample size may lead to inaccuracies in estimating the size of small subgroups, such as eligible elderly.

Compatible Definitions. Census and AAE definitions (e.g., for income or accounting period) are not always strictly comparable. For example, census income figures are based on statistics for the previous year, whereas the AAE agencies calculated income on the basis of anticipated figures for the coming year.

Type of Data Included. The Census data are not sufficiently detailed to allow an eligibility test for use in the AAE program. Eligibility for the AAE program was based on net income and household size, but the census data do not include information needed to compute net income, such as child-care or work-related expenses. Therefore, the eligibility screen used with the census data only approximates the AAE eligibility requirements, resulting in some error in calculating the number of those who are actually eligible.

Census Second Count. The data available from the Census Second Count differ from the Public Use Sample in at least one way: geographic coverage. It is possible to match the AAE program areas fairly exactly to census geographic divisions, using either groups of counties, SMSAs, or groups of census tracts. In this way it is possible to estimate the size and some demographic characteristics (subject to limits on the breakdowns available) of the total population in the program areas.

These two data sources were combined by applying an eligibility rate, derived from the Census Public Use Sample (CPUS) and defined as:

The number of eligible households in the CPUS area

The total number of households in the CPUS area

to the total number of households in the program area, derived from the Census Second Count. These rates were derived separately for the two demographic breakdowns available from Second Count data (sex and minority status) to control for possibly relevant differences in the characteristics of the populations of the CPUS area and the program area (see Figure A-1) and averaged to give a final total figure for the size of the eligible population. Estimates of the percentage of households with male or female and nonminority or minority heads were derived from the estimates in Step 3. All other demographic distributions of the eligible population were taken directly from Public Use Sample estimates.

Applicant, Certified Applicant, Enrollee, Recipient, Terminee

These participant stages are defined by the presence of the appropriate operating form. Some other "status variables" are derived from the forms:

Eligible Applicant - Application Form, Q15

Certified Eligible/Ineligible - Certification Form, Q12

Recertified - Recertification Form present

Prepayment or Postpayment Terminee - defined by presence of a Termination Form in conjunction with other forms

Postpayment Moves - Payment Initiation Form, Q5

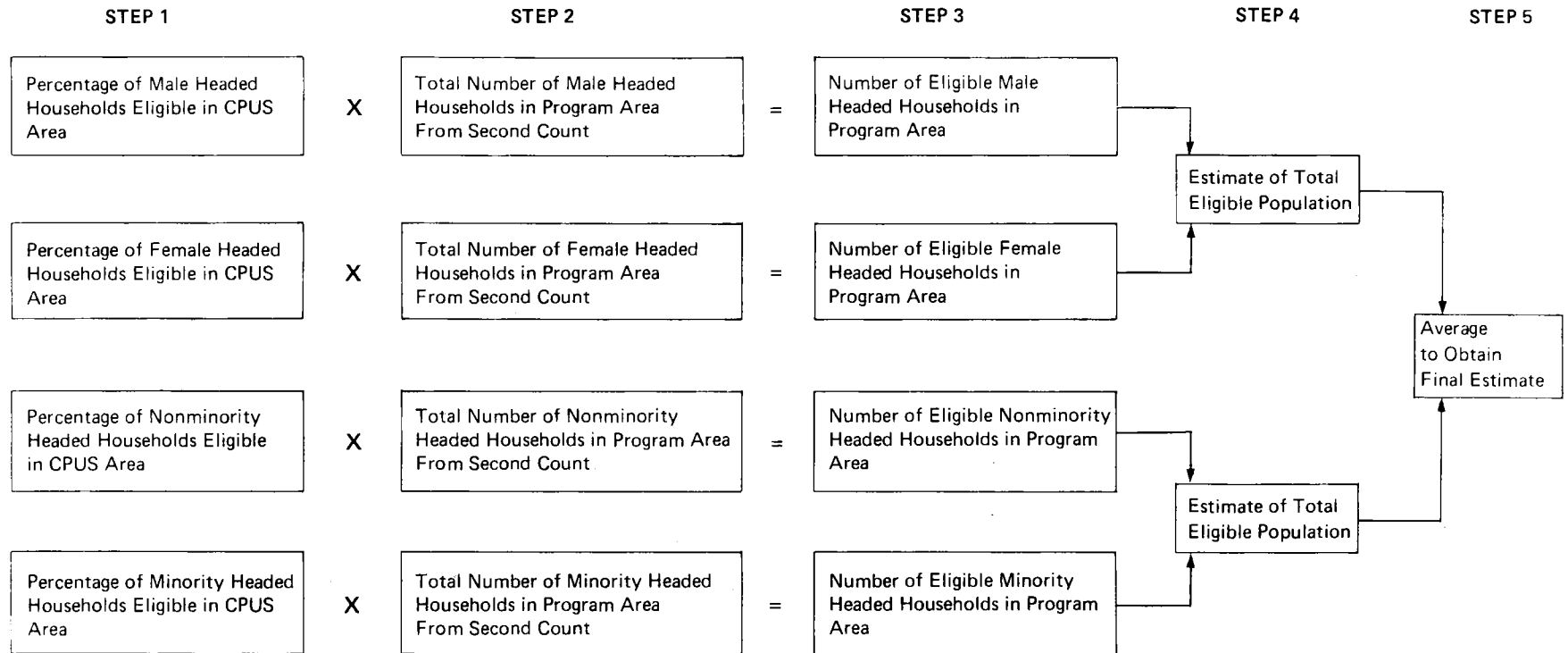
Selectee

Operating forms do not reflect selection. Agencies kept separate records of selections. These records were collected by Abt Associates Inc. at the end of the enrollment period and therefore are not always absolutely accurate.

Sex of Head of Household

As reported by the household on the Application Form, Q5.

FIGURE A-1
DERIVATION OF ELIGIBLE POPULATION ESTIMATES



Race of Head of Household

As reported by the household on the Application Form, Q6. The three categories of "American Indian," "Oriental," and "Other" have been collapsed into a single "Other" category.

Age of Head of Household

As reported by the household on the Application Form, Q7.

Household Size

Initial information is gathered on the Application Form, Q8. The household size as certified by the agency appears on the (Re)certification Form, Q8, and on Q13 of Payment Initiation Forms. The figures used in this report are those which most accurately reflect the program status under discussion. Thus, figures on household size at enrollment usually come from the original Certification Form, figures at Payment Initiation come from the initial Payment Form, etc.

Net Household Income

Like household size, this figure appears on all Application, (Re)certification, and Payment Initiation Forms. Here again, the figures reported are taken from the form which most accurately represents the program stage being discussed. To arrive at Net Income, deductions for each member of the household, for unusual medical, or job-related expenses, special deductions for elderly persons and certain other deductions are subtracted from Total Income.

Gross Household Income

Total Income as reported on Application and (Re)certification forms.

Age/Welfare Income

Households with heads over 61 years of age are classified as "elderly" regardless of income source. The remaining nonelderly households are divided on the basis of income source: those with any grant income [(Re)certification Form, Q10b)] are classified as "welfare nonelderly," those with no income from all sources are excluded.

Hypothetical Payment Difference Resulting from Certification

Payment standards (see below) were set by HUD for each household size at each site, as were eligibility limits. This variable represents the difference between the payment a household would have received on the basis of the information on income and household size which the agency received at application and then later verified by the agency.

$$\begin{aligned} \text{Difference} = & (\text{Payment Standard for household size at certifi-} \\ & \text{cation} - (.25 \text{ Net Income at Certification})) - \\ & (\text{Payment Standard for size at Application} - (.25 \\ & \text{Net Income at Application})). \end{aligned}$$

Payment Standard

These standards were based on comparably derived consensus rent figures obtained from representative panels of persons knowledgeable about the housing market at each site.

3. TABLES

TABLE A-1
SELECTION, CERTIFICATION AND ENROLLMENT OF ELIGIBLE APPLICANTS

	(Eligible) Applicants			Applicants Selected			Selectees Certified Ineligible			Selectees Enrolled		
	%	N	Missing Cases	%	N	Missing Cases	%	N	Missing Cases	%	N	Missing Cases
TOTAL	100	14104	11	76	10765		3	333		75	8095	
<u>Site</u>			11									
Salem	17	2434		71	1735		1	16		64	1107	
Springfield	16	2334		58	1348		0	0		90	1208	
Peoria	15	2064		84	1731		1	14		83	1445	
San Bernardino	14	1926		67	1294		0	1		78	1004	
Bismarck	4	569		100+ ^a	579		2	11		86	499	
Jacksonville	12	1696		94	1585		1	17		65	1035	
Durham	9	1231		90	1113		2	22		66	731	
Tulsa	13	1850		75	1380		18	252		77	1056	
<u>Age of Household Head</u>			11									
Under 25	26	3625		67	2437		4	94		69	1690	
25-44	45	6392		76	4886		4	173		74	3620	
45-61	14	1975		78	1550		3	43		78	1215	
Over 61	15	2112		90	1892		1	23		83	1570	
<u>Race of Household Head</u>			11									
White	62	8780		82	7190		3	210		77	5541	
Black	29	4130		71	2935		4	106		71	2074	
Spanish American	7	995		49	488		1	3		74	363	
Other	1	199		76	152		9	14		77	117	
<u>Sex of Household Head</u>			11									
Male	33	4670		82	3818		4	168		73	2799	
Female	67	9434		74	6947		2	165		76	5296	
<u>Net Household Income</u>			11			5						2
\$0-999	9	1281		78	994		2	25		68	675	
\$1000-1999	28	3928		74	2913		2	68		75	2194	
\$2000-2999	27	3766		67	2537		2	63		79	2000	
\$3000-3999	15	2110		82	1741		3	60		77	1336	
\$4000-4999	11	1607		84	1354		4	62		74	1006	
\$5000 or more	10	1401		87	1221		5	55		72	882	
<u>Household Size</u>			11									
1	16	2288		87	1990		2	35		82	1640	
2	25	3533		75	2645		3	72		75	1976	
3-4	36	5128		74	3772		4	143		74	2778	
5-6	15	2172		78	1692		4	62		70	1190	
7+	7	983		68	666		3	21		77	511	
<u>Age/Welfare Income</u>			116			102			6			35
Elderly ^b	15	2112		90	1892		1	23		83	1570	
Welfare Nonelderly	52	7283		70	5133		2	109		75	3860	
Other Nonelderly	32	4593		78	3638		5	195		72	2630	

Source: AAE Application, Certification and Enrollment Forms; Agency Selection Records

Data Base: Eligible Applicants (N = 14,104), Selected Applicants (N = 10,765), Selectees Certified Ineligible (N = 333), Enrollees (N = 8,095)

Note: All variables used to establish the above reporting categories were taken from the Application Forms, Certification and/or Payment Initiation Forms, as appropriate. Sources of such variables will not be repeated on subsequent tables.

^aBismarck did selection at time of application, and according to their records, selected ten more households than their total number of eligible applicants.

^b"Elderly" is normally defined as age 62 and over. However, in Section 3.1 and the Highlights, a cut-off of 65 and over was used to permit comparison with census figures.

TABLE A-2

MEAN HYPOTHETICAL PAYMENT CHANGES RESULTING FROM CERTIFICATION (IN DOLLARS PER YEAR)

	Mean	N	Missing Cases
<u>TOTAL</u>	- 19.42	8380	407 ^a
<u>Site</u>			407
Salem	9.64	1080	
Springfield	7.58	1190	
Peoria	- 14.56	1446	
San Bernardino	- 1.52	995	
Bismarck	- 12.76	593	
Jacksonville	- 46.73	1136	
Durham	- 16.60	790	
Tulsa	- 74.66	1150	
<u>Age of Household Head</u>			407
Under 25	- 11.86	1758	
25-44	- 29.81	3749	
45-61	- 20.21	1256	
Over 61	- 2.94	1617	
<u>Race of Household Head</u>			407
White	- 13.03	5711	
Black	- 36.09	2184	
Spanish American	- 4.30	360	
Other	- 63.99	125	
<u>Sex of Household Head</u>			407
Male	- 21.16	2928	
Female	- 18.49	5452	
<u>Net Household Income</u>			407
\$0-999	50.73	565	
\$1000-1999	22.48	2179	
\$2000-2999	- 0.75	2188	
\$3000-3999	- 8.44	1375	
\$4000-4999	- 50.12	1060	
\$5000 or more	-171.79	1013	
<u>Household Size</u>			407
1	- 11.52	1661	
2	- 10.44	2038	
3-4	- 20.75	2935	
5-6	- 15.56	1223	
7+	- 81.12	523	
<u>Age/Welfare Income</u>			421
Elderly	- 2.94	1617	
Welfare Nonelderly	- 23.21	4084	
Other Nonelderly	- 22.57	2665	

Source: AAE Application and Certification Forms

Data Base: Certified Applicants (N = 8,787)

^aExcludes households reporting gross income of zero and those certified ineligible for reasons other than income.



APPENDIX B

MATERIALS RELATING TO CHAPTER 3, "BECOMING A RECIPIENT"

1. VARIABLES

Plans to Move or Stay

Reported on the Enrollment Form, Q9.

Satisfaction with Current Unit and Neighborhood

Reported on the First, Second, and Third Participant Surveys. The actual questions are reproduced in Appendix D.

Elapsed Time from Enrollment to Payment Initiation (or Termination)

The difference in actual days between the date of enrollment and the date the Payment Initiation Form or Termination Form was signed (Enrollment Form Q11, Payment Initiation Form Q18, Termination Form Q8).

Housing Deficiencies Observed by Participants

The following questions were included in the Participant Surveys:

1. Does your (house/apartment) have piped in water?
2. Does your (house/apartment) have electricity?
3. When it rains, does the roof, ceilings, or walls of this (house/apartment) leak?
4. In the past 90 days, have you seen any mice or rats, or signs of mice or rats in this building?
5. Do you have complete kitchen facilities? (Complete kitchen facilities are a sink with piped water, a range or cookstove, and a refrigerator.)
6. Do you have complete plumbing facilities in this (house/apartment); that is, hot and cold piped water, a flush toilet and a bathtub or shower?
7. Now I want to ask about complete baths and half baths in your (house/apartment). A complete bath has a flush toilet, a tub or shower, and a washbasin or sink with piped water. A half bath has one or two of those things but not all three. How many complete baths do you have? (No bath is coded as a deficiency.)
8. Generally, (this/last) winter, has the heating system in this (house/apartment) been in good, fair, or poor working condition, or not working at all?

Housing Deficiencies Observed by Housing Evaluator

The following items were included in the Housing Evaluation Forms:

1. Overall Rating. Enter a rating from 0 to 3 on the overall quality of this dwelling unit. Take into consideration the conditions inside the unit, as well as the condition of the structure and immediate surroundings.

0 = Good condition; only ordinary maintenance needed.
1 = Basically sound; but some minor repairs are needed.
2 = Basically sound, but some major repairs/renovations are needed.
3 = Unsound; hazardous or unfit for human habitation.
2. Are there any structural hazards either within the unit or the structure as a whole? Structural hazards include such things as:
 - o severe cracks in the building foundation
 - o wooden foundations
 - o rotting or severely damaged beams
 - o bulges in the exterior surface
 - o collapsing roof or evidence of roof instability
3. What type of heating equipment is used? (CODE ONE)
 1. Central warm air furnace with ducts to each room, or a heat pump
 2. Steam or hot water system
 3. Built-in electric units (permanently installed in walls, ceiling, or baseboards)
 4. Floor, wall, or pipeless furnace
 5. Room heaters with flue or vent, burning gas, oil or kerosene
 6. Room heaters without flue or vent, burning gas, oil or kerosene
 7. Fireplaces, stoves
 8. Portable electric room heaters
 9. Unit has no heating equipment

(Codes 6, 8, and 9 are coded as deficiencies.)

4. Are there any other safety or fire hazards present either in the unit or immediate surroundings?¹ Safety or fire hazards include such things as:
- o insufficiently protected heights
 - o unsafe porch
 - o missing or damaged stair treads, balusters, or handrails
 - o holes in the floor, or dangerously loose finish flooring
 - o bare or severely frayed wiring
 - o unsafe space heaters (look for an adequate ventilation escape)
 - o inoperable or blocked fire exits
 - o dangling or low hanging electrical and telephone wires or clotheslines attached to the building
5. Are there any major plumbing deficiencies inside the dwelling unit? Major plumbing deficiencies include:
- o leaking or corroded pipes
 - o insufficient faucet pressure
 - o rusty water (if severe or uncorrectable)
 - o inoperable or inadequate drainage system
 - o inoperable or inadequate toilet facilities
 - o leaky basins or bathtubs
 - o insufficient or no hot water
 - o unsafe or inadequate hot water heater (look especially for a workable temperature-pressure relief valve)
6. Are there any other conditions in the unit or the structure as a whole that would cause the unit to be considered not fit for habitation? Other conditions in the unit which may cause it to be unfit for human habitation include:
- o the presence of rats or other vermin
 - o peeling or flaking lead-based paint
 - o inadequate natural or artificial light
 - o inadequate ventilation
 - o overcrowding (are there more than two (2) people per room?)²

¹ Some of these defects may be relatively minor safety hazards, but coding of the Housing Evaluation Form does not permit those to be separated out.

² This is not actually reflective of the physical condition of a unit. However, only one unit failed item 6 solely as a result of overcrowding.

- o infestation by pests (especially signs of termites). With respect to roaches, it is quite difficult to eliminate them entirely even in the best of units. Remember that the presence of roaches does not mean that the dwelling is infested by them. In short, we are interested in the degree of infestation.
- o leaking gases
- o uncovered garbage
- o inoperable or unsafe stove and/or refrigerator
- o inadequate heat

Reasons for Termination

The reasons for a termination are given on the Termination Form, Q7. Where possible, reasons specified in writing have been coded into new or existing categories. The full set of categories was then collapsed into those shown in the report.

Initial Payment

The initial payment is the amount given in the Payment Initiation Form, Q17, plus any amount deducted from the check for repayment of a loan to cover a security deposit (Question 16).

Gross Rent

If a household's utilities are not included in its monthly contract rent, this is the figure given on the Enrollment Form, Q4, or Payment Initiation Form, Q7, put on a monthly basis. If utilities are included in contract rent, this is recorded in Q8 on the Enrollment Form or Q11 of the Payment Initiation Form. If utilities are paid by the household in addition to contract rent, an imputed monthly amount is added to compute gross rent. The imputed utility costs were derived from the same panel used to create the payment standard figures, and vary by unit size.

Rent Burden

Rent Burden is gross rent (see above, or gross rent minus initial payment) divided by net household income (see above). Both rent and income figures are taken from the form which best reflects the stage of program participation being discussed.

Ratio of Gross Rent to Payment Standard

This ratio is computed for each household at enrollment and again at payment initiation, using the gross rents and payment standards applicable at that point. The payment standard is defined in Appendix A.

Mean Change in Rent

Households are first divided into categories such as "mover/stayer" and "increased rent/no change/decreased rent." Rents are then averaged over all households in each category.

People Per Room

Agencies recorded the total rooms (including kitchen and excluding bathroom) on both the Enrollment and Payment Initiation forms. Information about household size at the time of enrollment is provided on the Certification Form, and the Payment Initiation Form also indicates household size. This variable was calculated by dividing the number of rooms by the household size.

Change in Number of Rooms

The change in the number of rooms was calculated by subtracting the unit size on the Enrollment Form (Q5) from the unit size on the Payment Initiation Form (Q9).

Shared Facilities

Households in the samples for the First and Second Participant Surveys were asked whether they had complete plumbing and kitchen facilities. If they answered "yes," they were also asked, "Are these facilities also used by another household?" Complete plumbing facilities are defined as "hot and cold piped water, a flush toilet, and a bathtub or shower." Complete kitchen facilities are "a sink with piped water, a range or cookstove, and a refrigerator."

The Socioeconomic Index (SEI) and Percentages of Minority Households in Census Tracts

Any attempt to describe the impact of a housing program upon the lives and circumstances of its participants must take neighborhoods as well as dwelling units into account. It is easier to recognize that this should be done,

however, than actually to do it. The characteristics that cause neighborhoods to be regarded favorably or unfavorably as places to live are not simple either to list or to measure. Some factors may be relevant only to a single household (for example, the presence of relatives nearby), while others are presumably relevant to practically everyone (for example, a high rate of burglaries or assaults). Further, the idea of a "neighborhood" is highly subjective. Because of the complexity of defining and measuring spatial variations in important neighborhood attributes, most studies resort to some set of simplifying assumptions. This report is no exception. Here, the geographical unit of analysis is the census tract--chosen so that applicable data from the 1970 census could be used. The measure used to compare neighborhoods is a socioeconomic index (SEI), based on median family income, median years of school completed, and percentage of heads of households in white-collar employment in each tract and in the SMSA as a whole.

The Socioeconomic Index (SEI)

In the formula which computes the index, tract figures are compared with SMSA figures so that a tract which is "average" in all of these measures will receive an index score of 1.00. Tracts which have higher incomes than average, more schooling than average, etc., all else being equal, will receive index scores higher than 1.00. Tracts with lower than average combined values on the census measures will receive index scores of less than 1.00. The index is thus standardized for each SMSA and shows the "socio-economic position" of each tract relative to the SMSA in which it is located.

The measure is used in assessing the amount and direction of changes resulting from moves between tracts by subtracting the SEI at the tract of origin from the SEI at the tract of destination.

Details of the derivation of the SEI are given below.

Formula¹

$$SEI_t = \left(\frac{Y_t}{Y_s} \right) \left(\frac{E_t}{E_s} \right) \left(\frac{W_t}{W_s} \right)$$

where:

SEI_t = Socioeconomic Index for tract t

Y_t = Median income of families in tract t

Y_s = Median income of families in SMSA

E_t = Median number of years of schooling for individuals in tract t

E_s = Median number of years of schooling for individuals in SMSA

W_t = Percentage of heads of households in white collar employment in tract t

W_s = Percentage of heads of households in white collar employment in SMSA

Source of Data

Variable	Census Count ^a	Source of Variable Used
Y _t , Y _s	4th Count Population	Tabulation 75
E _t , E _s	4th Count Population	Tabulation 42
W _t , W _s	4th Count Population	Tabulation 58, Items 1-17 Tabulation 58, Items 1-42

^a1970 Census Summary tapes

¹ The source of the formula is: Analysis of Selected Census and Welfare Program Data to Determine Relation of Household Characteristics, Housing Market Characteristics and Administrative Welfare Policies to a Direct Housing Assistance Program, Interim Report (Cambridge, Mass.: Joint Center for Urban Studies, January 31, 1973.)

Percentages of Minority Households in Census Tracts

The 1970 census data from the Summary Tapes on the percentage minority in census tracts was used as a rough measure of change in integration for movers between their tract of origin and tract of destination. Percentage minority as a percentage of all households was computed from Tabulation 31.

2. TABLES

TABLE B-1
PLANS TO MOVE OR STAY AMONG ALL ENROLLEES

	Percentage of Enrollees Planning to:			N	Missing Cases
	Move	Stay	Undecided		
<u>TOTAL</u>	52	39	9	8095	0
<u>Site</u>					
Salem	56	37	7	1107	
Springfield	52	35	14 ^a	1208	
Peoria	52	44	3	1445	
San Bernardino	48	40	12	1004	
Bismarck	25	61	14	499	
Jacksonville	79	16	5	1035	
Durham	53	41	6	731	
Tulsa	41	46	12	1066	
<u>Age of Household Head</u>					0
Under 25	64	28	8	1690	
25-44	58	33	9	3620	
45-61	49	42	10	1215	
Over 61	31	60	9	1570	
<u>Race of Household Head</u>					0
White	45	46	9	5541	
Black	73	20	7	2074	
Spanish American	56	32	11	363	
Other	49	38	13	117	
<u>Sex of Household Head</u>					
Male	49	42	9	2799	
Female	54	37	9	5296	
<u>Net Household Income</u>					18
\$0-999	76	18	6	576	
\$1000-1999	55	37	8	2121	
\$2000-2999	49	42	9	2143	
\$3000-3999	52	39	9	1350	
\$4000-4999	45	45	10	1000	
\$5000 or more	49	42	9	887	
<u>Household Size</u>					5
1	34	56	9	1620	
2	50	42	8	1959	
3-4	57	34	9	2819	
5-6	64	28	8	1185	
7+	68	23	9	507	
<u>Age/Welfare Income</u>					53
Elderly	31	60	9	1569	
Welfare Nonelderly	62	30	9	3961	
Other Nonelderly	52	40	8	2512	

Source: AAE Enrollment Forms

Data Base: Enrollees (N = 8,095)

^a Percentages do not always add to 100% due to rounding errors.

TABLE B-2
ENROLLEE TERMINATION RATES AND REASONS FOR TERMINATION

	Percentage of Enrollees Terminating	Percentage of Enrollee Terminees				N	Missing Cases
		Time Exceeded	Housing In- eligible or Substandard	Failed to Meet Other Requirements	Attrition or Voluntary Termination		
<u>TOTAL</u>	29	76	8	10	7	2335	4
<u>Site</u>							
Salem	14	33	27	27	13	159	
Springfield	30	65	13	12	10	357	
Peoria	35	86	4	6	4	508	
San Bernardino	18	49	17	26	9	181	
Bismarck	14	46	13	22	19	69	
Jacksonville	67	96	2	1	2	695	
Durham	29	88	2	5	5	215	
Tulsa	14	46	20	17	18	149	
<u>Age of Household Head</u>						2335	4
Under 25	33	77	8	11	4	561	
25-44	31	76	7	11	5	1108	
45-61	27	78	10	6	7	325	
Over 61	22	68	12	6	14	339	
<u>Race of Household Head</u>						2335	4
White	23	68	10	13	10	1260	
Black	47	89	5	4	2	970	
Spanish American	21	47	20	31	3	75	
Other	24	50	4	25	21	28	
<u>Sex of Household Head</u>						2335	4
Male	27	70	9	13	9	760	
Female	30	78	8	8	6	1573	
<u>Net Household Income</u>						2323	16
\$0-999	47	92	3	4	1	272	
\$1000-1999	22	78	9	8	6	475	
\$2000-2999	24	77	9	8	5	517	
\$3000-3999	29	75	10	9	6	387	
\$4000-4999	32	70	8	11	11	315	
\$5000 or more	40	65	9	16	11	358	
<u>Household Size</u>						2330	9
1	20	68	12	6	13	321	
2	29	72	9	11	7	569	
3-4	30	75	8	11	6	853	
5-6	32	83	6	7	4	384	
7+	40	88	5	6	1	201	
<u>Age/Welfare Income</u>						2320	19
Elderly	22	68	12	6	14	338	
Welfare Nonelderly	30	82	7	8	3	1206	
Other Nonelderly	31	70	8	13	9	774	

Source: AAE Termination Forms

Data Base: Enrollees (N = 8,095), Prepayment Terminees (N = 2,339)

TABLE B-3
PARTICIPATION RATES AND MOVING STATUS AT FIRST PAYMENT

	Percentage of Enrollees Becoming Recipients	Percentages of Recipients			N	Missing Cases
		Staying With Rehabilitation	Staying Without Rehabilitation	Moving		
<u>TOTAL</u>	71	12	43	45	5756	0
<u>Site</u>						0
Salem	86	2	46	53	948	
Springfield	70	17	38	45	851	
Peoria	65	4	56	40	935	
San Bernardino	82	19	35	46	822	
Bismarck	86	6	70	24	430	
Jacksonville	33	21	19	61	339	
Durham	71	9	45	47	516	
Tulsa	86	21	35	44	915	
<u>Age of Household Head</u>						0
Under 25	67	8	36	56	1128	
25-44	69	12	38	50	2510	
45-61	73	14	43	43	889	
Over 61	78	13	61	26	1229	
<u>Race of Household Head</u>						0
White	77	11	48	41	4279	
Black	53	12	28	60	1101	
Spanish American	79	21	29	50	287	
Other	76	10	42	48	89	
<u>Sex of Household Head</u>						0
Male	73	12	44	44	2037	
Female	70	12	43	45	3719	
<u>Net Household Income</u>						3
\$0-999	53	11	24	65	297	
\$1000-1999	78	10	40	50	1678	
\$2000-2999	76	13	44	42	1643	
\$3000-3999	71	13	42	45	966	
\$4000-4999	68	11	53	36	661	
\$5000 or more	60	13	51	36	508	
<u>Household Size</u>						0
1	80	12	57	31	1303	
2	71	11	48	42	1372	
3-4	70	12	39	50	1981	
5-6	68	14	30	57	793	
7+	60	14	27	59	307	
<u>Age/Welfare Income</u>						37
Elderly	78	13	61	26	1229	
Welfare Nonelderly	70	12	34	54	2753	
Other Nonelderly	69	11	45	44	1737	

Source: AAE Payment Initiation Forms

Data Base: Enrollees (N = 8,095), Recipients (N = 5,756)

TABLE B-4
MEAN INITIAL PAYMENT TO RECIPIENTS
(IN DOLLARS PER MONTH)

	Mean Payment	Standard Deviation	Number of Recipients	Missing Cases
<u>TOTAL</u>	81	35	5755	1
<u>Site</u>				
Salem	82	40	948	
Springfield	89	33	851	
Peoria	85	36	934	
San Bernardino	82	33	822	
Bismarck	72	30	430	
Jacksonville	91	36	339	
Durham	74	26	516	
Tulsa	71	33	915	
<u>Age of Household Head</u>				1
Under 25	82	31	1127	
25-44	92	38	2510	
45-61	78	31	889	
Over 61	59	18	1229	
<u>Race of Household Head</u>				1
White	77	34	4278	
Black	91	34	1101	
Spanish American	95	35	287	
Other	80	34	89	
<u>Sex of Household Head</u>				1
Male	79	38	2036	
Female	82	33	3719	
<u>Net Household Income</u>				1
\$0-999	114	30	297	
\$1000-1999	89	28	1678	
\$2000-2999	86	32	1643	
\$3000-3999	78	34	966	
\$4000-4999	60	28	661	
\$5000 or more	53	41	510	
<u>Household Size</u>				1
1	58	14	1303	
2	69	30	1372	
3-4	85	30	1980	
5-6	109	34	793	
7+	135	36	307	
<u>Age/Welfare Income</u>				31
Elderly	59	18	1229	
Welfare Nonelderly	96	35	2754	
Other Nonelderly	72	33	1742	

Source: AAE Payment Initiation Forms

Data Base: Recipients (N = 5,756)

TABLE B-5

PERCENTAGE OF ENROLLEES LIVING IN UNITS WITH SUBSTANDARD ATTRIBUTES

	Deficiencies Observed by Participants					
	Unit Has Leaks			Unit Has Rats		
	%	N	Missing Cases	%	N	Missing Cases
<u>TOTAL</u>	17	1124	25	19	1142	7
<u>Site</u>						
Salem	8	142		8	143	
Springfield	18	166		15	166	
Peoria	23	134		17	132	
San Bernardino	12	118		14	133	
Bismarck	10	141		4	145	
Jacksonville	31	151		43	149	
Durham	18	141		24	143	
Tulsa	12	131		28	131	
<u>Age of Household Head</u>			25			7
Under 25	15	214		18	220	
25-44	20	525		23	537	
45-61	14	153		20	153	
Over 61	12	232		10	232	
<u>Race of Household Head</u>			25			7
White	14	734		12	750	
Black	23	322		37	321	
Spanish American	16	51		15	54	
Other	18	17		24	17	
<u>Sex of Household Head</u>			25			7
Male	17	403		16	406	
Female	17	721		21	736	
<u>Net Household Income</u>			25			8
\$0-999	26	89		34	89	
\$1000-1999	17	293		19	296	
\$2000-2999	16	314		17	325	
\$3000-3999	13	179		18	181	
\$4000-4999	16	128		15	130	
\$5000 or more	18	120		21	120	
<u>Household Size</u>			25			7
1	12	236		11	237	
2	13	258		14	269	
3-4	18	364		19	371	
5-6	21	181		32	181	
7+	29	85		30	84	
<u>Age/Welfare Income</u>			32			14
Elderly	12	231		10	231	
Welfare Nonelderly	19	542		22	557	
Other Nonelderly	17	344		20	347	

TABLE B-5 (continued)
PERCENTAGE OF ENROLLEES LIVING IN UNITS WITH SUBSTANDARD ATTRIBUTES

	Deficiencies Observed by Housing Evaluator														
	Unvented space heaters, portable electric heaters or no heat			Unit has Structural Hazards			Unit has Safety Hazards			Unit has Major Plumbing Deficiencies			Unit is Unfit for Habitation		
	%	N	Missing Cases	%	N	Missing Cases	%	N	Missing Cases	%	N	Missing Cases	%	N	Missing Cases
<u>TOTAL</u>	9	1148	1	12	1144	5	29	1146	3	17	1146	3	13	1141	8
<u>Site</u>															
Salem	5	143		6	142		27	143		13	143		11	142	
Springfield	2	166		8	164		26	165		12	166		13	166	
Peoria	1	134		10	134		19	134		9	134		3	134	
San Bernardino	8	133		47	132		53	133		56	133		50	131	
Bismarck	2	147		5	147		35	147		17	146		7	147	
Jacksonville	26	151		15	151		17	150		11	150		12	147	
Durham	4	143		1	143		24	143		13	143		4	143	
Tulsa	27	131		10	131		35	131		12	131		9	131	
<u>Age of Household Head</u>			1			5			3			3			8
Under 25	14	221		10	221		30	221		16	220		7	220	
25-44	6	539		13	536		28	538		17	539		16	535	
45-61	8	154		14	153		38	154		21	154		18	153	
Over 61	12	234		12	234		27	233		18	233		10	233	
<u>Race of Household Head</u>			1			5			3			3			8
White	7	755		10	751		29	754		16	754		12	753	
Black	13	322		12	322		25	321		16	321		10	317	
Spanish American	9	54		50	54		54	54		46	54		52	54	
Other	12	17		0	17		47	17		18	17		6	17	
<u>Sex of Household Head</u>			1			5			3			3			8
Male	7	410		14	409		34	409		19	409		14	408	
Female	10	738		12	735		27	737		16	737		13	733	
<u>Net Household Income</u>			1			6			4			4			9
\$0-999	24	90		14	90		26	90		21	90		18	88	
\$1000-1999	10	299		10	299		27	298		19	298		11	298	
\$2000-2999	8	326		16	324		33	325		19	325		14	324	
\$3000-3999	8	182		10	180		28	181		15	182		15	180	
\$4000-4999	5	131		12	130		30	131		15	130		11	130	
\$5000 or more	4	120		9	120		28	120		13	120		12	120	
<u>Household Size</u>			1			5			3			3			8
1	11	238		10	238		28	238		20	238		12	238	
2	9	272		12	271		26	271		15	271		10	270	
3-4	9	371		12	371		29	371		14	371		13	370	
5-6	8	182		13	179		30	181		22	181		14	179	
7+	8	85		25	85		44	85		26	85		26	84	
<u>Age/Welfare Income</u>			8			12			10			10			15
Elderly	12	233		11	233		26	232		17	232		10	232	
Welfare Nonelderly	10	559		14	558		28	559		19	559		15	557	
Other Nonelderly	7	349		10	346		32	348		14	348		12	345	

Source: First Participant Survey and Housing Evaluation Forms (First Wave)

Data Base: Joint Enrollee Sample (N = 1,149)

TABLE B-6
RENT-TO-PAYMENT STANDARD RATIO AT ENROLLMENT FOR ALL RECIPIENTS

	.60 less	.61- .80	.81- .90	.91- 1.10	1.11- more	Mean	N	Missing Cases
<u>TOTAL</u>	16	24	15	25	20	.886	5402	354 ^a
<u>Site</u>								
Salem	16	24	14	27	20	.880	881	
Springfield	11	23	16	29	21	.914	827	
Peoria	23	27	15	21	15	.819	881	
San Bernardino	15	19	15	28	23	.905	788	
Bismarck	15	26	16	24	19	.883	414	
Jacksonville	26	23	11	17	23	.862	308	
Durham	10	31	17	25	18	.890	462	
Tulsa	14	25	15	21	25	.925	841	
<u>Age of Household Head</u>								354
Under 24	20	26	14	26	14	.840	1004	
25-44	18	26	15	23	18	.856	2384	
45-61	14	26	16	23	22	.897	851	
Over 61	9	20	15	27	30	.980	1163	
<u>Race of Household Head</u>								354
White	13	23	15	27	23	.919	4059	
Black	25	30	15	18	12	.787	982	
Spanish-American	27	28	18	20	8	.771	274	
Other	14	37	13	20	17	.842	87	
<u>Sex of Household Head</u>								354
Male	17	29	16	22	16	.848	1926	
Female	15	22	14	26	23	.907	3476	
<u>Net Household Income</u>								361
\$0-999	30	28	13	16	13	.790	253	
\$1000-1999	18	27	14	24	18	.853	1507	
\$2000-2999	15	22	15	26	23	.909	1550	
\$3000-3999	14	24	15	25	22	.907	910	
\$4000-4999	11	24	16	25	24	.925	665	
\$5000 or more	14	24	17	28	17	.882	510	
<u>Household Size</u>								354
1	8	19	14	29	31	.993	1217	
2	12	19	16	27	27	.944	1283	
3-4	16	26	15	27	17	.867	1843	
5-6	26	33	17	16	8	.752	765	
7+	40	38	11	9	3	.657	294	
<u>Age/Welfare Income</u>								385
Other Nonelderly	14	25	15	24	21	.896	1616	
Welfare Nonelderly	20	26	15	24	16	.837	2592	
Elderly	9	20	15	27	30	.980	1163	

Source: AAE Certification and Enrollment Forms

Data Base: Recipients (N = 5,756)

^aEnrollees reported to be homeowner or occupying unit without cash rent are excluded from the analysis.

TABLE B-7
RENT-TO-PAYMENT STANDARD RATIO AT FIRST PAYMENT FOR ALL RECIPIENTS

	.60 less	.61 .80	.81 .90	.91 1.10	1.11 more	Mean Ratio	N	Missing Cases
<u>TOTAL</u>	3	12	12	31	41	1.063	5755	1
<u>Site</u>								
Salem	2	7	10	36	45	1.073	947	
Springfield	1	10	14	32	44	1.087	851	
Peoria	7	21	15	30	28	0.977	935	
San Bernardino	2	11	11	33	43	1.063	822	
Bismarck	8	21	15	30	27	0.963	430	
Jacksonville	1	4	6	17	73	1.279	339	
Durham	1	12	13	29	45	1.086	516	
Tulsa	2	11	13	33	41	1.075	915	
<u>Age of Household Head</u>								1
Under 24	3	11	12	32	43	1.076	1128	
25-44	3	13	12	32	39	1.044	2510	
45-61	3	12	13	29	43	1.067	889	
Over 61	3	10	12	31	44	1.089	1228	
<u>Race of Household Head</u>								1
White	3	11	12	32	42	1.068	4278	
Black	3	12	11	30	43	1.074	1101	
Spanish-American	5	20	18	35	23	0.955	287	
Other	2	16	14	35	34	1.041	89	
<u>Sex of Household Head</u>								1
Male	4	16	16	32	33	1.005	2037	
Female	2	10	11	31	46	1.095	3718	
<u>Net Household Income</u>								4
\$0-999	1	8	5	29	57	1.171	297	
\$1000-1999	2	11	12	31	44	1.079	1677	
\$2000-2999	3	11	13	32	42	1.071	1643	
\$3000-3999	4	13	12	31	41	1.060	966	
\$4000-4999	3	15	13	32	37	1.029	661	
\$5000 or more	7	17	14	35	27	0.975	508	
<u>Household Size</u>								1
1	2	8	10	31	49	1.122	1302	
2	2	9	12	27	51	1.112	1372	
3-4	2	13	12	34	39	1.052	1981	
5-6	6	17	16	34	28	0.975	793	
7+	10	24	19	29	18	0.894	307	
<u>Age/Welfare Income</u>								37
Other Nonelderly	3	15	12	32	38	1.041	1737	
Welfare Nonelderly	3	11	12	31	42	1.064	2754	
Elderly	3	10	12	31	44	1.089	1228	

Source: AAE Payment Initiation Forms

Data Base: Recipients (N = 5,756)

TABLE B-8

PERCENTAGE OF RECIPIENT MOVERS LIVING IN UNITS WITH SUBSTANDARD ATTRIBUTES
AT ENROLLMENT AND FIRST PAYMENT (DEFICIENCIES OBSERVED BY PARTICIPANTS)

	Unit Has Leaks						Unit Has Rats					
	Enrollees			Recipients			Enrollees			Recipients		
	%	N	Missing Cases	%	N	Missing Cases	%	N	Missing Cases	%	N	Missing Cases
TOTAL	22	343	9	7	350	2	23	347	5	8	350	2
<u>Site</u>												
Salem	9	69		6	69		11	70		6	70	
Springfield	19	53		2	53		17	53		4	52	
Peoria	30	37		16	37		25	36		14	37	
San Bernardino	14	36		7	41		17	41		0	41	
Bismarck	23	26		8	26		4	25		0	26	
Jacksonville	44	34		9	35		39	33		26	35	
Durham	29	52		4	53		32	53		8	53	
Tulsa	25	36		6	36		42	36		11	36	
<u>Age of Household Head</u>			9			2			5			2
Under 25	18	78		1	81		19	80		6	81	
25-44	25	174		10	179		25	177		10	178	
45-61	25	40		5	39		31	39		5	40	
Over 61	18	51		6	51		14	51		8	51	
<u>Race of Household Head</u>			9			2			5			2
White	19	222		5	228		16	225		5	227	
Black	30	99		7	100		41	99		16	100	
Spanish American	18	17		18	17		11	18		0	18	
Other	20	5		20	5		20	5		0	5	
<u>Sex of Household Head</u>			9			2			5			2
Male	23	129		9	131		20	129		9	132	
Female	22	214		5	219		24	218		7	218	
<u>Net Household Income</u>			10			2			6			2
\$0-999	29	24		0	27		42	24		18	27	
\$1000-1999	22	97		6	102		20	99		5	101	
\$2000-2999	23	101		8	108		20	104		11	108	
\$3000-3999	15	61		10	61		25	61		7	61	
\$4000-4999	28	32		4	28		16	31		3	29	
\$5000 or more	30	27		4	24		26	27		4	24	
<u>Household Size</u>			9			2			5			2
1	16	62		6	62		21	62		5	62	
2	20	77		1	77		16	80		9	76	
3-4	22	102		5	111		22	105		7	111	
5-6	22	74		10	73		29	73		10	73	
7+	50	28		18	27		33	27		11	28	
<u>Age/Welfare Income</u>			12			5			8			5
Elderly	18	51		6	51		14	51		8	51	
Welfare Nonelderly	24	183		9	190		23	189		8	190	
Other Nonelderly	23	106		3	106		26	104		8	106	

Source: First and Second Participant Surveys

Data Base: Recipient movers in joint sample (N = 352)

TABLE B-9

PERCENTAGE OF RECIPIENT MOVERS LIVING IN UNITS WITH SUBSTANDARD ATTRIBUTES AT ENROLLMENT
(DEFICIENCIES OBSERVED BY HOUSING EVALUATORS)

	Deficiencies Observed by Housing Evaluators														
	Unvented space heaters, portable electric heaters or no heat			Unit has Structural Hazards			Unit has Safety Hazards			Unit has Major Plumbing Deficiencies			Unit is Unfit for Habitation		
	%	N	Missing Cases	%	N	Missing Cases	%	N	Missing Cases	%	N	Missing Cases	%	N	Missing Cases
TOTAL	10	351	1	15	349	3	33	350	2	19	350	2	16	348	4
Site															
Salem	7	70		9	69		33	70		16	70		13	69	
Springfield	2	53		6	52		29	52		9	53		15	53	
Peoria	0	37		11	37		16	37		8	37		3	37	
San Bernardino	12	41		46	41		54	41		61	41		58	40	
Bismarck	4	26		12	26		50	26		28	25		12	26	
Jacksonville	20	35		17	35		17	35		9	35		12	34	
Durham	6	53		4	53		30	53		17	53		6	53	
Tulsa	33	36		22	36		39	36		14	36		17	36	
Age of Household Head			1			3			2			2			4
Under 25	12	81		12	81		33	81		24	80		10	80	
25-44	7	179		15	177		29	178		17	179		16	177	
45-61	12	40		12	40		52	40		18	40		30	40	
Over 61	12	51		18	51		31	51		22	51		16	51	
Race of Household Head			1			3			2			2			4
White	9	228		13	226		33	227		18	227		16	227	
Black	11	100		13	100		31	100		18	100		12	98	
Spanish American	17	18		44	18		44	18		39	18		39	18	
Other	0	5		0	5		40	5		40	5		20	5	
Sex of Household Head			1			3			2			2			4
Male	8	132		17	131		39	131		24	131		18	130	
Female	10	219		13	218		29	219		16	219		16	218	
Net Household Income			2			4			3			3			5
\$0-999	28	25		16	25		24	25		12	25		20	25	
\$1000-1999	8	100		12	100		35	100		21	100		12	100	
\$2000-2999	8	105		18	105		35	105		22	105		18	104	
\$3000-3999	11	61		13	60		23	60		16	61		18	60	
\$4000-4999	3	32		13	31		41	32		23	31		16	31	
\$5000 or more	7	27		11	27		33	27		15	27		15	27	
Household Size			1			3			2			2			4
1	13	62		10	62		32	62		21	62		13	62	
2	9	81		16	81		28	81		19	81		12	81	
3-4	10	106		13	105		31	105		18	105		20	105	
5-6	5	74		12	73		35	74		19	74		12	72	
7+	14	28		32	28		46	28		25	28		32	28	
Age/Welfare Income			4			6			5			5			7
Elderly	12	51		18	51		31	51		22	51		16	51	
Welfare Nonelderly	10	191		14	190		32	190		20	190		17	190	
Other Nonelderly	8	106		13	105		36	106		18	106		14	104	

Source: Housing Evaluation Forms (Second Wave)

Data Base: Recipient Movers in joint sample (N = 352)

TABLE B-10

PERCENTAGE OF RECIPIENT MOVERS LIVING IN UNITS WITH SUBSTANDARD ATTRIBUTES AT FIRST PAYMENT
(DEFICIENCIES OBSERVED BY HOUSING EVALUATORS)

	Deficiencies Observed by Housing Evaluators														
	Unvented space heaters, portable electric heaters or no heat			Unit has Structural Hazards			Unit has Safety Hazards			Unit has Major Plumbing Deficiencies			Unit is Unfit for Habitation		
	%	N	Missing Cases	%	N	Missing Cases	%	N	Missing Cases	%	N	Missing Cases	%	N	Missing Cases
<u>TOTAL</u>	2	350	2	4	334	18	20	335	17	10	335	17	6	335	17
<u>Site</u>															
Salem	0	70		4	69		9	70		1	70		3	70	
Springfield	0	53		4	53		30	53		9	53		11	53	
Peoria	0	37		8	36		24	37		3	37		8	37	
San Bernardino	0	41		5	41		30	40		55	40		17	41	
Bismarck	0	26		0	26		38	26		8	26		4	25	
Jacksonville	12	34		0	35		3	35		0	35		6	35	
Durham	0	53		2	53		23	53		0	53		0	53	
Tulsa	8	36		5	21		5	21		5	21		0	21	
<u>Age of Household Head</u>			2			18			17			17			17
Under 25	5	81		2	80		19	80		11	80		8	80	
25-44	1	179		4	168		20	168		11	168		7	168	
45-61	3	39		5	39		25	40		5	40		8	40	
Over 61	2	51		4	47		17	47		4	47		2	47	
<u>Race of Household Head</u>			2			18			17			17			17
White	1	227		4	214		20	216		10	216		5	215	
Black	4	100		2	97		20	97		4	97		7	97	
Spanish American	0	18		6	18		18	17		35	17		17	18	
Other	0	5		0	5		20	5		20	5		20	5	
<u>Sex of Household Head</u>			2			18			17			17			17
Male	1	131		6	126		29	127		11	127		8	127	
Female	3	219		2	208		14	208		9	208		5	208	
<u>Net Household Income</u>			2			18			17			17			17
\$0-999	11	26		7	27		11	27		0	27		7	27	
\$1000-1999	1	102		1	100		19	100		9	100		5	100	
\$2000-2999	2	108		5	103		24	103		8	103		7	103	
\$3000-3999	0	61		7	55		17	54		15	54		11	55	
\$4000-4999	3	29		0	29		17	29		14	29		3	29	
\$5000 or more	0	24		0	20		27	22		14	22		0	21	
<u>Household Size</u>			2			18			17			17			17
1	3	62		2	59		20	59		3	59		5	59	
2	4	77		4	75		17	75		11	75		5	75	
3-4	2	110		5	105		19	105		10	105		4	105	
5-6	0	73		1	69		22	68		7	68		9	69	
7+	0	28		8	26		25	28		21	28		15	27	
<u>Age/Welfare Income</u>			5			21			20			20			20
Elderly	2	51		4	47		17	47		4	47		2	47	
Welfare Nonelderly	2	191		4	189		21	189		11	189		8	189	
Other Nonelderly	2	105		3	95		19	96		9	96		4	96	

Source: Housing Evaluation Forms (Second Wave)

Data Base: Recipient Movers in joint sample (N = 352) 143

TABLE B-11
GROSS RENT AT ENROLLMENT AND FIRST PAYMENT FOR RECIPIENTS
(IN DOLLARS PER MONTH)

	Gross Rent At Enrollment			Gross Rent At Payment Initiation		
	Mean	N	Missing Cases	Mean	N	Missing Cases
TOTAL	\$121	5402	354^a	\$147	5755	1
<u>Site</u>						
Salem	122	881		149	947	
Springfield	137	827		164	851	
Peoria	115	881		138	935	
San Bernardino	126	788		151	822	
Bismarck	118	414		129	430	
Jacksonville	112	308		167	339	
Durham	110	462		136	516	
Tulsa	119	841		141	915	
<u>Age of Household Head</u>						
			354			1
Under 25	116	1004		149	1128	
25-44	134	2384		164	2510	
45-61	116	851		139	889	
Over 61	103	1163		115	1228	
<u>Race of Household Head</u>						
			354			1
White	124	4059		145	4278	
Black	112	982		152	1101	
Spanish American	120	274		150	287	
Other	119	87		148	89	
<u>Sex of Household Head</u>						
			354			1
Male	125	1926		150	2037	
Female	119	3476		145	3718	
<u>Net Household Income</u>						
			361			4
\$0-999	100	253		153	297	
\$1000-1999	102	1507		132	1677	
\$2000-2999	121	1550		145	1643	
\$3000-3999	132	910		157	966	
\$4000-4999	137	665		155	661	
\$5000 or more	149	510		166	508	
<u>Household Size</u>						
			354			1
1	97	1217		110	1302	
2	116	1283		136	1372	
3-4	130	1843		158	1981	
5-6	139	765		180	793	
7+	144	294		195	307	
<u>Age/Welfare Income</u>						
			385			37
Elderly	103	1163		115	1228	
Welfare Nonelderly	121	2592		154	2754	
Other Nonelderly	135	1616		157	1737	

Source: AAE Enrollment and Payment Initiation Forms

Data Base: Recipients (N = 5,756)

^a Enrollees reported to be homeowner or to be occupying unit without cash rent are excluded from the analysis.

TABLE B-12

MEAN RENT CHANGES FROM ENROLLMENT TO FIRST PAYMENT FOR RECIPIENTS BY MOVING STATUS AND DIRECTION OF CHANGE
(MEAN EXPRESSED IN DOLLARS PER MONTH)

	Increased Rent		Same Rent		Decreased Rent		Total		Missing
	Mean	N	Mean	N	Mean	N	Mean	N	Cases
	Change		Change		Change		Change		
<u>TOTAL</u>							<u>25</u>	<u>5,401</u>	<u>355</u>
Rehab	21	244	0	405	-18	25	7	674	
Stay	17	480	0	1,892	-17	106	3	2,478	
Move	65	2,001	0	39	-23	209	56	2,249	
<u>SALEM</u>							<u>27</u>	<u>880</u>	<u>68</u>
Rehab	15	6	0	8	-	-	6	14	
Stay	24	60	0	347	-8	23	3	430	
Move	61	395	0	3	-23	38	53	436	
<u>SPRINGFIELD</u>							<u>27</u>	<u>827</u>	<u>24</u>
Rehab	20	75	0	66	-8	4	10	145	
Stay	11	109	0	202	-31	12	3	323	
Move	71	300	0	6	-21	53	56	359	
<u>PEORIA</u>							<u>23</u>	<u>881</u>	<u>54</u>
Rehab	20	14	0	17	-36	4	4	35	
Stay	18	101	0	406	-17	19	3	526	
Move	70	275	0	9	-22	36	58	320	
<u>SAN BERNARDINO</u>							<u>24</u>	<u>788</u>	<u>34</u>
Rehab	13	30	0	115	-8	8	2	153	
Stay	14	50	0	223	-16	15	2	288	
Move	61	311	0	9	-22	27	53	347	
<u>BISMARCK</u>							<u>11</u>	<u>414</u>	<u>16</u>
Rehab	23	8	0	18	-	-0	7	26	
Stay	11	43	0	256	-13	3	1	302	
Move	53	77	0	2	-23	7	46	86	
<u>JACKSONVILLE</u>							<u>55</u>	<u>308</u>	<u>31</u>
Rehab	40	35	0	30	-8	2	21	67	
Stay	30	24	0	39	-	-0	12	63	
Move	90	167	0	1	-27	10	83	178	
<u>DURHAM</u>							<u>24</u>	<u>462</u>	<u>54</u>
Rehab	20	20	0	24	-5	1	9	45	
Stay	16	46	0	177	-13	7	3	230	
Move	60	169	0	2	-17	16	53	187	
<u>TULSA</u>							<u>21</u>	<u>841</u>	<u>74</u>
Rehab	17	56	0	127	-33	6	4	189	
Stay	17	47	0	242	-21	27	1	316	
Move	57	307	0	7	-38	22	49	336	

Source: AAE Enrollment and Payment Initiation Forms.

Data Base: Recipients (N = 5,756)

TABLE B-13
NET RENT BURDENS AT ENROLLMENT FOR ALL RECIPIENTS (RENT AS A
PERCENTAGE OF NET INCOME)

Percentages of Recipients Within Rent Burden Ranges												
	.00- .10	.11- .20	.21- .30	.31- .40	.41- .50	.51- .60	.61- .70	.71- .80	.81& Over	Median	N	Missing Cases ^a
<u>TOTAL</u>	0%	2%	11%	16%	16%	13%	12%	9%	21%	.54	5371	385
<u>Site</u>												385
Salem	0	1	10	19	18	14	11	6	21	.52	877	
Springfield	0	1	10	14	15	14	14	12	20	.58	821	
Peoria	0	4	15	15	12	11	13	11	19	.54	879	
San Bernardino	0	2	11	16	18	15	13	8	17	.51	784	
Bismarck	0	4	14	20	16	12	9	9	16	.48	413	
Jacksonville	1	3	6	12	13	10	8	7	42	.68	303	
Durham	0	3	10	15	9	14	12	10	26	.59	461	
Tulsa	0	1	11	18	20	14	9	9	18	.50	833	
<u>Age of Household Head</u>												385
Under 25	1	3	14	18	12	9	10	9	24	.52	998	
25-44	0	3	13	18	16	12	11	8	19	.51	2372	
45-61	0	2	9	16	12	17	13	8	23	.57	843	
Over 61	0	0	8	12	21	17	13	11	18	.55	1158	
<u>Race of Household Head</u>												385
White	0	2	11	16	17	14	12	9	20	.53	4035	
Black	1	3	12	15	10	11	12	10	26	.58	978	
Spanish American	0	4	15	16	16	15	11	7	16	.50	272	
Other	0	0	15	23	14	12	13	8	15	.49	86	
<u>Sex of Household Head</u>												385
Male	0	4	18	22	17	13	9	5	13	.44	1912	
Female	0	1	8	13	15	14	13	11	25	.60	3459	
<u>Net Household Income</u>												385
\$0-999	2	1	0	1	1	3	2	2	88	1.42	232	
\$1000-1999	0	0	4	4	7	11	15	16	42	.76	1505	
\$2000-2999	0	1	5	10	18	19	18	13	15	.60	1550	
\$3000-3999	0	2	12	26	25	19	10	4	2	.44	910	
\$4000-4999	0	3	25	37	25	8	2	0	0	.36	665	
\$5000 or more	0	11	41	36	10	2	0	0	0	.30	509	
<u>Household Size</u>												385
1	0	0	5	9	18	18	14	13	23	.60	1206	
2	0	1	11	18	15	13	11	10	20	.54	1276	
3-4	0	3	13	19	15	11	10	8	21	.51	1835	
5-6	0	5	15	18	14	11	12	6	19	.49	760	
7+	0	4	19	18	15	13	9	4	18	.47	294	
<u>Age/Welfare Income</u>												391
Elderly	0	0	8	12	21	17	13	11	18	.55	1158	
Welfare Nonelderly	0	1	19	28	11	13	15	11	29	.64	2592	
Other Nonelderly	0	4	8	11	19	11	6	4	9	.40	1615	

Source: AAE Application, Enrollment, Certification and Payment Initiation Forms

Data Base: Recipients (N = 5,756)

^aHouseholds reporting zero cash rent or zero gross income have been excluded.

TABLE B-14
GROSS RENT BURDENS AT ENROLLMENT FOR ALL RECIPIENTS (RENT AS A
PERCENTAGE OF GROSS INCOME)

	Percentages of Recipients Within Rent Burden Ranges												Missing Cases ^a
	.00- .10	.11- .20	.21- .30	.31- .40	.41- .50	.51- .60	.61- .70	.71- .80	.81 & Over	Median	N		
<u>TOTAL</u>	0%	8%	20%	20%	18%	13%	8%	5%	7%	.42	5373	383	
<u>Site</u>												383	
Salem	0	5	20	22	19	12	7	6	8	.42	878		
Springfield	0	6	22	19	16	17	10	5	5	.42	821		
Peoria	0	13	19	16	16	14	9	4	7	.41	880		
San Bernardino	0	8	20	20	22	14	6	4	5	.41	784		
Bismarck	0	10	24	21	15	10	9	5	6	.38	413		
Jacksonville	2	6	18	17	16	10	8	7	17	.45	303		
Durham	1	7	17	15	15	15	11	8	10	.47	461		
Tulsa	0	4	20	24	22	13	6	4	6	.41	833		
<u>Age of Household Head</u>												383	
Under 25	1	8	23	18	15	14	9	5	7	.41	999		
25-44	0	11	24	22	17	12	6	3	5	.37	2372		
45-61	0	6	17	18	18	14	9	7	10	.45	843		
Over 61	0	3	13	18	23	16	12	7	10	.48	1159		
<u>Race of Household Head</u>												383	
White	0	7	19	21	19	14	8	5	7	.42	4037		
Black	1	10	22	17	16	14	9	5	7	.41	978		
Spanish American	0	13	28	19	17	12	5	3	4	.35	272		
Other	0	7	29	17	20	13	6	2	6	.36	86		
<u>Sex of Household Head</u>												383	
Male	0	12	29	22	16	9	4	3	5	.34	1913		
Female	0	5	16	19	20	16	10	6	8	.46	3460		
<u>Gross Household Income</u>												383	
\$0-999	0	0	0	2	4	4	2	2	85	1.39	46		
\$1000-1999	0	1	3	5	14	18	15	16	27	.66	844		
\$2000-2999	0	2	7	12	24	23	16	8	7	.52	1445		
\$3000-3999	0	6	11	24	29	19	7	3	1	.43	899		
\$4000-4999	0	7	29	35	21	6	1	0	0	.34	823		
\$50000 or more	1	19	47	25	7	1	0	0	0	.27	1316		
<u>Household Size</u>												383	
1	0	2	8	15	21	19	14	10	13	.53	1207		
2	0	4	19	20	18	14	10	5	10	.44	1276		
3-4	0	8	24	20	19	12	7	4	5	.39	1836		
5-6	1	15	28	24	16	10	3	2	1	.33	760		
7+	1	21	35	24	9	5	3	0	1	.28	294		
<u>Age/Welfare Income</u>												389	
Elderly	0	3	13	18	23	16	12	7	10	.48	1159		
Welfare Nonelderly	0	6	15	17	20	17	10	7	8	.47	2592		
Other Nonelderly	0	13	35	26	13	6	2	1	3	.31	1616		

Source: AAE Application, Enrollment, Certification and Payment Initiation Forms

Data Base: Recipients (N = 5,756)

^aHouseholds reporting zero cash rent or zero gross income have been excluded.

TABLE B-15
NET RENT BURDENS AT FIRST PAYMENT FOR ALL RECIPIENTS (RENT AS A
PERCENTAGE OF NET INCOME)

	Percentages of Recipients Within Rent Burden Ranges												Missing Cases ^a
	.00- .10	.11- .20	.21- .30	.31- .40	.41- .50	.51- .60	.61- .70	.71- .80	.81& Over	Median	N		
<u>TOTAL</u>	12	19	27	19	11	6	3	1	3	.28	5714	42	
<u>Site</u>												42	
Salem	8	15	30	25	12	5	3	1	1	.30	943		
Springfield	9	16	28	21	12	8	3	2	1	.29	844		
Peoria	24	23	23	13	8	4	2	1	2	.22	930		
San Bernardino	9	18	30	24	11	4	2	1	1	.28	818		
Bismarck	20	25	28	12	9	3	1	1	0	.22	429		
Jacksonville	7	9	12	12	14	9	8	5	24	.47	332		
Durham	10	20	23	19	14	7	3	2	2	.29	514		
Tulsa	7	20	31	21	10	6	2	2	2	.28	904		
<u>Age of Household Head</u>												42	
Under 25	11	18	25	19	10	7	2	2	5	.28	1120		
25-44	12	20	28	19	11	5	2	1	3	.27	2493		
45-61	12	19	25	18	12	6	3	2	1	.28	879		
Over 61	11	17	28	21	12	5	3	2	2	.29	1222		
<u>Race of Household Head</u>												42	
White	11	18	28	21	11	6	3	1	2	.28	4247		
Black	13	18	23	16	12	6	3	2	7	.28	1094		
Spanish American	21	24	27	17	6	2	1	1	0	.22	285		
Other	12	24	28	15	12	1	2	1	3	.25	88		
<u>Sex of Household Head</u>												42	
Male	13	24	30	18	9	3	1	1	1	.25	2020		
Female	11	16	25	20	12	7	3	2	4	.30	3694		
<u>Net Household Income</u>												43	
\$0-999	41	12	9	7	6	3	8	5	9	.51	281		
\$1000-1999	15	17	19	16	15	9	4	3	2	.30	1669		
\$2000-2999	13	18	24	21	13	6	3	1	0	.28	1623		
\$3000-3999	11	18	31	24	10	5	0	0	0	.28	961		
\$4000-4999	6	24	38	25	6	1	0	0	0	.26	660		
\$5000 or more	6	26	48	16	3	1	0	0	0	.24	507		
<u>Household Size</u>												42	
1	9	16	27	20	14	7	4	2	2	.30	1288		
2	8	17	24	23	13	7	3	2	3	.31	1363		
3-4	12	19	29	20	9	5	2	1	3	.27	1970		
5-6	18	23	28	16	7	3	1	1	3	.23	787		
7+	28	27	23	10	7	2	1	0	2	.19	306		
<u>Age/Welfare Income</u>												48	
Elderly	11	17	28	21	12	5	3	2	2	.29	1222		
Welfare Nonelderly	14	17	23	18	12	7	3	2	4	.28	2750		
Other Nonelderly	9	21	33	22	8	3	1	1	1	.26	1736		

Source: AAE Application and Payment Initiation Forms

Data Base: Recipients (N = 5,756)

^aHouseholds reporting zero gross income have been excluded.

Handwritten notes:
 X
 does not
 go into
 direction?
 43
 42
 48
 does not take
 subjects into
 acct

TABLE B-16
GROSS RENT BURDENS AT FIRST PAYMENT FOR ALL RECIPIENTS (RENT AS A
PERCENTAGE OF GROSS INCOME)

	Percentages of Recipients Within Rent Burden Ranges												Missing Cases ^a
	.00- .10	.11- .20	.21- .30	.31- .40	.41- .50	.51- .60	.61- .70	.71- .80	.81& Over	Median	N		
<u>TOTAL</u>	18	29	28	14	6	2	1	0	1	.21	5717	39	
<u>Site</u>												39	
Salem	12	28	35	17	5	2	1	0	0	.23	944		
Springfield	15	31	28	15	6	3	1	0	0	.21	845		
Peoria	32	30	20	10	4	2	1	0	1	.17	931		
San Bernardino	16	28	35	14	5	2	1	0	0	.22	818		
Bismarck	28	33	21	10	5	1	1	0	0	.17	429		
Jacksonville	13	16	22	17	13	7	5	1	6	.30	332		
Durham	15	31	24	17	8	3	1	1	0	.22	514		
Tulsa	12	30	32	15	7	1	1	0	1	.23	904		
<u>Age of Household Head</u>												39	
Under 25	16	28	28	14	7	3	1	0	2	.22	1121		
25-44	21	32	28	12	4	1	1	0	0	.20	2494		
45-61	18	28	25	16	7	3	2	1	0	.22	880		
Over 61	13	24	30	19	8	4	2	1	1	.24	1222		
<u>Race of Household Head</u>												39	
White	16	29	29	15	6	2	1	0	1	.22	4250		
Black	21	27	25	13	7	3	2	0	2	.21	1094		
Spanish American	33	29	28	5	3	1	0	0	0	.16	285		
Other	19	34	27	11	2	3	2	0	0	.20	88		
<u>Sex of Household Head</u>												39	
Male	21	34	28	12	3	1	1	0	0	.19	2023		
Female	16	26	28	16	7	3	2	0	1	.23	3694		
<u>Gross Household Income</u>												39	
\$0-999	23	9	3	11	8	11	5	5	26	.42	65		
\$1000-1999	16	21	20	18	11	7	4	2	2	.26	950		
\$2000-2999	17	23	26	19	9	3	2	0	0	.24	1518		
\$3000-3999	19	29	30	16	5	1	0	0	0	.21	955		
\$4000-4999	21	30	33	14	3	0	0	0	0	.20	868		
\$5000 or more	18	41	33	7	0	0	0	0	0	.18	1361		
<u>Household Size</u>												39	
1	10	23	28	20	10	4	3	1	1	.26	1288		
2	11	24	30	20	8	4	1	0	1	.26	1364		
3-4	18	32	32	12	4	1	1	0	1	.21	1971		
4-5	30	38	23	5	2	0	0	0	0	.16	788		
5+	48	35	14	2	1	0	0	0	0	.11	306		
<u>Age/Welfare Income</u>												45	
Elderly	13	24	30	19	8	4	2	1	1	.24	1222		
Welfare Nonelderly	21	27	25	15	7	3	1	0	1	.21	2752		
Other Nonelderly	17	35	32	11	3	1	1	0	0	.20	1737		

Source: AAE Application, Certification and Payment Initiation Forms

Data Base: Recipients (N = 5,756)

^aHouseholds reporting zero gross income were excluded.

TABLE B-17
PEOPLE PER ROOM AT ENROLLMENT AMONG RECIPIENT MOVERS

	People per Room					Mean	N	Missing Cases
	Percent of Households							
	Under .41	.41- .60	.61- 1.00	1.01- 1.50	Over 1.50			
<u>TOTAL</u>	20	18	44	13	5	.82	2582	3
<u>Site</u>								
Salem	24	18	42	11	5	.80	498	
Springfield	12	19	48	15	6	.87	380	
Peoria	21	15	43	15	6	.85	373	
San Bernardino	16	19	45	14	6	.85	378	
Bismarck	22	16	51	9	2	.72	101	
Jacksonville	19	20	41	12	7	.84	206	
Durham	33	19	35	9	3	.69	240	
Tulsa	17	18	49	12	4	.80	406	
<u>Age of Household Head</u>								3
Under 25	16	24	49	7	4	.78	637	
25-44	7	15	51	19	7	.94	1248	
45-61	33	20	31	10	6	.75	380	
Over 61	62	15	22	1	0	.46	317	
<u>Race of Household Head</u>							2582	3
White	21	18	45	12	4	.79	1735	
Black	19	19	43	12	7	.83	660	
Spanish American	8	15	44	21	13	1.08	144	
Other	12	12	53	14	9	.96	43	
<u>Sex of Household Head</u>								3
Male	12	14	49	19	7	.94	900	
Female	24	20	42	9	4	.75	1682	
<u>Net Household Income</u>								9
\$0-999	23	21	35	11	10	.88	196	
\$1000-1999	34	19	38	5	3	.67	821	
\$2000-2999	18	18	48	11	5	.81	687	
\$3000-3999	11	17	46	19	7	.91	430	
\$4000-4999	6	21	49	18	5	.90	245	
\$5000 or more	1	8	55	29	6	1.06	197	
<u>Household Size</u>								3
1	75	9	16	0	0	.41	409	
2	34	32	29	0	4	.59	573	
3 or 4	1	26	66	5	2	.84	965	
5 or 6	0	0	55	39	6	1.14	455	
7 or more	0	0	13	53	34	1.51	180	
<u>Age/Welfare Income</u>								24
Elderly	62	15	22	1	0	.46	317	
Welfare Nonelderly	16	19	46	13	6	.85	1478	
Other Nonelderly	10	19	49	16	6	.90	766	

Source: AAE Certification and Enrollment Forms

Data Base: Recipient Movers (N = 2,585)

TABLE B-18
PEOPLE PER ROOM AT FIRST PAYMENT AMONG RECIPIENT MOVERS

	People per Room Percent of Households					Mean	N	Missing Cases
	Under .41	.41- .60	.61- 1.00	1.01- 1.50	Over 1.50			
TOTAL	21	25	45	8	1	.70	2584	1
<u>Site</u>								
Salem	29	26	41	4	1	.64	499	
Springfield	14	26	51	8	1	.73	382	
Peoria	21	22	47	9	1	.71	372	
San Bernardino	13	31	44	11	2	.74	378	
Bismarck	17	30	47	7	0	.67	101	
Jacksonville	16	27	48	8	1	.72	206	
Durham	29	22	40	8	1	.64	240	
Tulsa	22	22	46	9	1	.71	406	
<u>Age of Household Head</u>								
Under 25	11	36	51	2	0	.66	639	1
25-44	7	23	55	13	2	.81	1248	
45-61	39	22	31	6	1	.60	380	
Over 61	68	19	11	1	1	.42	317	
<u>Race of Household Head</u>								
White	23	24	46	6	1	.68	1735	1
Black	18	30	41	10	2	.71	662	
Spanish American	3	20	54	21	1	.88	144	
Other	19	19	56	7	0	.73	43	
<u>Sex of Household Head</u>								
Male	14	19	54	11	2	.78	902	1
Female	24	29	40	6	1	.65	1682	
<u>Net Household Income</u>								
\$0-999	21	31	38	9	2	.68	193	3
\$1000-1999	36	29	32	3	1	.58	842	
\$2000-2999	19	26	47	8	1	.69	694	
\$3000-3999	11	21	54	12	2	.79	432	
\$4000-4999	4	25	61	9	1	.80	238	
\$5000 or more	1	12	66	19	3	.93	183	
<u>Household Size</u>								
1	89	8	2	0	0	.32	403	1
2	29	52	18	0	0	.50	569	
3 or 4	1	33	66	0	0	.73	981	
5 or 6	0	0	79	20	1	.98	449	
7 or more	0	0	26	61	13	1.25	182	
<u>Age/Welfare Income</u>								
Elderly	68	19	11	1	1	.42	317	22
Welfare Nonelderly	17	27	46	9	1	.72	1479	
Other Nonelderly	7	25	58	9	1	.77	767	

Source: AAE Payment Initiation Forms

Data Base: Recipient Movers (N = 2,585)

TABLE B-19
CHANGE IN NUMBER OF ROOMS FROM ENROLLMENT TO FIRST PAYMENT
FOR RECIPIENT MOVERS

	Percent of Households							N	Missing Cases
	-3 or more	-2	-1	same	+1	+2	+3 or more		
<u>TOTAL</u>	3	6	15	31	25	14	6	2581	4
<u>Site</u>									
Salem	3	5	11	30	26	18	7	498	
Springfield	2	4	18	28	28	11	9	380	
Peoria	4	5	16	31	21	16	6	372	
San Bernardino	2	4	15	33	25	16	4	378	
Bismarck	7	4	13	38	27	10	2	101	
Jacksonville	4	8	19	28	20	11	11	206	
Durham	6	7	20	32	23	9	3	240	
Tulsa	3	9	12	30	28	13	6	406	
<u>Age of Household Head</u>									4
Under 25	5	8	16	27	23	13	7	637	
25-44	2	4	14	30	27	15	7	1247	
45-61	2	4	15	36	23	14	6	380	
Over 61	6	7	17	34	21	12	2	317	
<u>Race of Household Head</u>									4
White	4	6	15	31	25	14	6	1734	
Black	3	6	17	30	24	11	8	660	
Spanish American	2	6	15	27	24	21	5	144	
Other	0	5	7	35	26	19	9	43	
<u>Sex of Household Head</u>									4
Male	3	5	13	27	28	16	8	900	
Female	3	6	16	32	23	13	6	1681	
<u>Net Household Income</u>									6
\$0-999	5	8	18	24	23	12	10	193	
\$1000-1999	4	7	15	31	25	12	5	841	
\$2000-2999	2	4	16	33	25	14	6	693	
\$3000-3999	5	5	15	30	22	17	7	432	
\$4000-4999	3	7	13	29	24	15	8	238	
\$5000 or more	2	3	12	29	33	15	6	182	
<u>Household Size</u>									4
1	6	7	16	33	21	13	4	403	
2	4	8	18	34	22	9	5	569	
3 or 4	3	5	14	30	27	15	6	978	
5 or 6	2	4	14	30	27	17	8	449	
7 or more	3	3	11	17	29	20	17	182	
<u>Age/Welfare Income</u>									25
Elderly	6	7	17	34	21	12	2	317	
Welfare Nonelderly	2	5	16	31	26	14	7	1477	
Other Nonelderly	4	7	13	29	25	15	7	766	

Source: AAE Certification, Enrollment, and Payment Initiation Forms

Data Base: Recipient Movers (N = 2,585)

TABLE B-20

INCIDENCE OF SHARED FACILITIES REPORTED IN THE FIRST AND SECOND PARTICIPANT SURVEYS (MOVERS ONLY)

	Kitchen						Plumbing					
	Enrollees			Recipients			Enrollees			Recipients		
	% sharing	N	Missing Cases	% sharing	N	Missing Cases	% sharing	N	Missing Cases	% sharing	N	Missing Cases
TOTAL	8	334	18	0	342	10	10	336	16	1	347	5
<u>Site</u>												
Salem	3	67		0	67		6	66		1	70	
Springfield	2	51		0	53		4	53		0	53	
Peoria	3	36		0	37		6	35		3	37	
San Bernardino	12	40		0	41		12	41		0	41	
Bismarck	4	25		0	26		4	24		0	26	
Jacksonville	35	34		0	35		37	35		0	34	
Durham	4	46		0	47		6	50		2	53	
Tulsa	6	35		0	36		6	32		0	33	
<u>Age of Household Head</u>			18			10			16			5
Under 25	15	74		0	78		15	78		1	81	
25-44	7	175		0	176		8	170		1	177	
45-61	6	35		0	39		5	39		0	40	
Over 61	2	50		0	49		8	49		0	49	
<u>Race of Household Head</u>			18			10			16			5
White	4	221		0	225		6	219		1	226	
Black	16	91		0	95		17	94		1	98	
Spanish American	6	17		0	17		6	18		0	18	
Other	(20)	5		0	5		(20)	5		0	5	
<u>Sex of Household Head</u>			18			10			16			5
Male	2	124		0	126		5	124		2	131	
Female	11	210		0	216		12	212		0	216	
<u>Net Household Income</u>			19			10			17			5
\$0-999	33	24		0	26		32	25		0	26	
\$1000-1999	6	93		0	99		7	96		2	101	
\$2000-2999	7	100		0	105		11	100		0	108	
\$3000-3999	7	60		0	59		3	60		0	59	
\$4000-4999	0	30		0	29		7	29		3	29	
\$5000 or more	4	26		0	24		8	25		0	24	
<u>Household Size</u>			18			10			16			5
1	2	57		0	60		7	58		0	61	
2	14	78		0	74		14	79		3	76	
3 or 4	7	100		0	108		9	101		0	110	
5 or 6	10	71		0	72		10	71		1	72	
7 or more	0	28		0	28		4	27		0	28	
<u>Age/Welfare Income</u>			21			13			19			8
Elderly	2	50		0	49		8	49		0	49	
Welfare Nonelderly	8	181		0	186		8	184		1	190	
Other Nonelderly	9	100		0	104		12	100		2	105	

Source: First and Second Participant Surveys

Data Base: Recipient Movers in Joint Sample (N = 352)

TABLE B-21

CHANGES IN NEIGHBORHOOD QUALITY FROM ENROLLMENT TO FIRST PAYMENT FOR RECIPIENTS WHO MOVED

	Moved to Tract with Higher SEI	No Change	Moved to Tract with Lower SEI	N	Missing Cases
TOTAL	62%	1%	37%	1,695	0
<u>Site^a</u>					
Salem	59%	0	41%	358	
Springfield	64	1	35	251	
Peoria	71	0	29	217	
San Bernardino	55	2	44	247	
Jacksonville	54	4	42	137	
Durham	60	0	40	172	
Tulsa	70	1	29	313	
<u>Age of Household Head</u>					
Under 25	64	1	36	433	
25-44	63	1	36	830	
45-61	60	1	39	237	
Over 61	59	1	39	195	
<u>Race of Household Head</u>					
White	62	1	38	1,100	
Black	66	1	33	478	
Spanish-American	49	2	49	88	
Other	62	0	38	29	
<u>Sex of Household Head</u>					
Male	63	1	36	597	
Female	62	1	37	1,098	
<u>Net Household Income</u>					
\$0-999	64	2	33	121	
\$1000-1999	62	1	37	550	
\$2000-2999	64	1	35	453	
\$3000-3999	59	0	41	276	
\$4000-4999	63	1	37	163	
\$5000 or more	59	0	41	128	
<u>Household Size</u>					
1	60	1	39	244	
2-3	59	2	39	372	
3-4	64	0	36	636	
5-6	65	1	34	318	
7+	61	0	39	125	
<u>Age/Welfare Income</u>					
Elderly	59	1	39	195	
Welfare Nonelderly	62	1	37	497	
Other Nonelderly	63	1	36	991	

Source: SEI derived from 1970 U.S. Census (see Appendix B for derivation), AAE Application, Enrollment, and Payment Initiation Forms

Data Base: All households which moved from one census tract to another, whose tracts could be identified

^aBismarck could not be included because its program is not tracked by the census.

APPENDIX C

MATERIALS RELATING TO CHAPTER 4, "RECIPIENT EXPERIENCES"

1. VARIABLES

Change in Payment from Initial Payment to Annual Recertification

Initial Payment is defined in Appendix B. Payment after annual recertification is taken from a Payment Initiation Form matching the annual Recertification Form (both dates and income figures are taken into account). The differences are simply the figure at first payment subtracted from the figure after annual recertification.

Interim Recertification

Agencies indicated the purpose for which each recertification took place. Interim recertifications, as used in this report, are those which took place between original certification and annual recertification (Recertification Form Q5).

Postpayment Moves in First Participant Year

Payment Initiation Forms (Q5) indicate changes of address. Those forms, which were so coded and were dated within one year after the date the initial Payment Form was completed, were counted as moves.

2. TABLES

TABLE C-1
MEAN PAYMENTS AND PAYMENT CHANGES AFTER ANNUAL RECERTIFICATION (IN DOLLARS PER MONTH)

	Mean Payment	Change from Mean at First Payment ^a	N	Missing Cases
<u>TOTAL</u>	\$77	-\$6	4185	94
<u>Site</u>				
Salem	73	-10	677	
Springfield	85	-6	692	
Peoria	79	-6	612	
San Bernardino	78	-4	659	
Bismarck	68	-8	291	
Jacksonville	94	-1	226	
Durham	73	-2	425	
Tulsa	67	-7	603	
<u>Age of Household Head</u>				94
Under 25	79	-7	673	
25-44	89	-7	1754	
45-61	74	-6	728	
Over 62	55	-4	1030	
<u>Race of Household Head</u>				94
White	73	-6	3070	
Black	88	-4	836	
Spanish American	91	-8	223	
Other	71	-14	56	
<u>Sex of Household Head</u>				94
Male	75	-7	1353	
Female	77	-5	2832	
<u>Net Household Income</u>				94
\$0-999	119	+20	147	
\$1000-1999	83	+3	1035	
\$2000-2999	83	-3	1395	
\$3000-3999	76	-9	659	
\$4000-4999	60	-16	456	
\$5000 or more	49	-28	493	
<u>Household Size</u>				94
1	54	-4	1108	
2	65	-7	921	
3-4	82	-7	1360	
5-6	106	-7	569	
7+	130	-4	227	
<u>Age/Welfare Income</u>				112
Elderly	55	-4	1030	
Welfare Nonelderly	90	-7	2118	
Other Nonelderly	70	-6	1019	

Source: AAE Recertification and Payment Initiation Forms

Data Base: Recipients remaining after annual recertification for whom payment forms were available (N = 4,185)

^a This table contains only households remaining in the program after annual recertification. The mean payments at payment initiation implied in this column will not necessarily agree with the payments shown for 5,756 original recipients. This is because some households terminated before or because of annual recertification, and their initial payments do not enter into calculations for this table.

TABLE C-2
MOVES IN THE FIRST YEAR AFTER FIRST PAYMENT

	Movers as % of All Households	# of All Households Moving	Number of Moves Per Household (Percent of All Households)				N	Missing Cases
			0	1	2	3		
<u>TOTAL</u>	17	995	83	15	2	0	5756	0
<u>Site</u>								
Salem	26	250	74	21	4	1	948	
Springfield	17	142	83	15	2	0	851	
Peoria	11	101	89	10	1	0	935	
San Bernardino	18	150	82	16	2	0	822	
Bismarck	20	88	80	18	2	0	430	
Jacksonville	14	48	86	13	1	0	339	
Durham	15	75	86	12	2	0	516	
Tulsa	15	141	85	14	2	0	915	
<u>Age of Household Head</u>								0
Under 25	26	295	74	22	4	1	1128	
25-44	19	471	81	17	2	0	2510	
45-61	14	123	86	12	2	0	889	
61+	9	106	91	7	1	0	1229	
<u>Race of Household Head</u>								0
White	18	769	82	15	2	0	4279	
Black	14	156	86	13	1	0	1101	
Spanish American	20	56	80	18	1	0	287	
Other	16	14	84	14	2	0	89	
<u>Sex of Household Head</u>								0
Male	17	349	83	14	3	0	2037	
Female	17	646	83	15	2	0	3719	
<u>Net Household Income</u>								0
\$0-999	17	17	83	13	3	1	100	
\$1000-1999	16	149	84	13	2	1	950	
\$2000-2999	19	290	81	16	3	0	1520	
\$3000-3999	19	178	81	16	2	0	956	
\$4000-4999	15	134	85	12	3	0	869	
\$5000+	17	227	83	15	1	0	1361	
<u>Household Size</u>								0
1	11	148	89	10	2	0	1298	
2	19	266	81	16	2	0	1389	
3-4	20	388	80	17	2	0	1964	
5-6	17	137	83	15	2	0	801	
7+	18	56	82	17	2	0	304	
<u>Age/Welfare Income</u>								36
Elderly	9	106	91	7	1	0	1229	
Welfare Nonelderly	21	581	79	18	3	0	2754	
Other Nonelderly	18	305	82	15	2	0	1737	

Source: AAE Payment Initiation Forms

Data Base: Recipients (N = 5,756)

TABLE C-3
PERCENTAGE OF RECIPIENTS TERMINATING DURING THEIR FIRST YEAR IN
THE PROGRAM AND REASONS FOR TERMINATION

	Percentage of Recipients Terminating	Percent of Recipient Terminees					N	Missing Cases
		Housing Ineligible or Substandard	Ineligible due to Income or Household Size	Failed Other Program Requirements	Moved From Area	Voluntary and Other Terminations		
TOTAL	22	23	13	11	43	10	1,239	0
<u>Site</u>								0
Salem	23	14	8	10	62	6	221	
Springfield	16	30	24	21	21	4	136	
Peoria	27	22	16	16	34	12	251	
San Bernardino	17	21	21	4	41	14	139	
Bismarck	23	23	19	0	44	13	98	
Jacksonville	29	43	5	6	38	8	100	
Durham	15	38	14	12	28	8	78	
Tulsa	24	13	4	14	56	13	216	
<u>Age of Household Head</u>								0
Under 24	33	18	12	16	47	8	372	
25-44	24	21	15	12	44	9	594	
45-61	13	24	18	9	38	11	117	
Over 61	13	40	6	2	33	19	156	
<u>Race of Household Head</u>								0
White	22	22	14	9	44	11	959	
Black	19	24	10	22	36	9	211	
Spanish American	16	29	20	4	42	4	45	
Other	27	17	8	12	58	4	24	
<u>Sex of Household Head</u>								0
Male	27	22	16	11	43	7	542	
Female	19	23	11	11	42	12	697	
<u>Net Household Income</u>								1
\$0-999	20	22	8	22	45	3	60	
\$1000-1999	18	25	6	12	46	11	299	
\$2000-2999	17	22	8	12	44	14	272	
\$3000-3999	23	22	15	8	48	8	225	
\$4000-4999	28	20	16	12	44	8	186	
\$5000 or more	39	23	28	10	31	9	196	
<u>Household Size</u>								0
1	14	34	6	5	33	21	183	
2	24	26	14	10	44	6	324	
3-4	26	17	15	13	45	10	507	
5-6	22	20	15	15	45	6	175	
7+	16	26	12	12	42	8	50	
<u>Age/Welfare Income</u>								10
Elderly	13	40	6	2	33	19	156	
Welfare Nonelderly	19	20	10	14	46	9	517	
Other Nonelderly	32	20	18	11	43	8	556	

Source: AAE Termination Forms

Data Base: Recipients (N = 5,756), First-year Terminees (N = 1,239)

APPENDIX D

MATERIALS RELATING TO CHAPTER 5,
"PARTICIPANT PERSPECTIVES ON THE AAE"

1. SURVEY QUESTIONS REGARDING PARTICIPANT PERCEPTIONS OF AGENCY ATTITUDE AND HELPFULNESS

Participants selected for sample surveys in the AAE were asked a variety of questions about the program and agency staff members. The First Participant Survey (FPS) was administered to 1,199 enrollees during the week following their enrollment. Approximately 6 months later households in the First Participant sample who had become recipients were given the Second Participant Survey (SPS); the sample for this wave consists of 878 households. Approximately 16 months after enrollment the same households were given the Third Participant Survey (TPS), if they were still in the program. The sample size is 589. The Former Participant Survey was administered to a sample of 161 enrollee terminees.

Questions from the First, Second, Third, and Former Participant Surveys
(Responses shown as percentages)

The following questions¹ were asked of households who indicated that they had visited the office(s) of their housing allowance agency. Responses are given in percentage of total answers falling in each category.²

Q. 1: How do you feel about your visits to the agency? Do you...

	<u>FPS</u>	<u>SPS</u>	<u>ET</u>	<u>RT</u>	<u>TPS</u>
Like to go	30%	30%	32%	26%	19%
Don't mind going	67	68	65	69	78
Don't like to go	2	3	3	5	3
No opinion	1	0	0	0	0

¹ Where the change in wording of a question between surveys is only for grammar correction, the change will not be indicated.

² The responses to the Former Participant Survey will be noted as RT for recipient terminee and ET for enrollee terminee.

Q. 2: How interested in your housing problems do the people at the agency seem? Are they...

	<u>FPS</u>	<u>SPS</u>	<u>ET</u>	<u>RT</u>	<u>TPS</u>
Very interested	92%	95%	83%	83%	91%
Somewhat interested	8	5	15	9	8
Not interested at all	0	0	2	2	1

Q. 3: How often do they try to help you with these problems?

	<u>FPS</u>	<u>SPS</u>	<u>ET</u>	<u>RT</u>	<u>TPS</u>
All the time	89%	90%	67%	80%	87%
Most of the time	10	9	21	10	8
About half the time	1	1	3	2	0
Seldom	0	0	5	4	0
Never	0	0	4	4	4

Q. 4: In general, how satisfied are you with the help the agency gives you? Would you say you are...

	<u>FPS</u>	<u>SPS</u>	<u>ET</u>	<u>RT</u>	<u>TPS</u>
Very satisfied	(not asked)	92%	(not asked)	(not asked)	92
Somewhat satisfied		6			7
Neither satisfied nor dissatisfied		1			1
Somewhat dissatisfied		1			1
Very dissatisfied		0			0

Q. 5: How would you describe the kind of people you talked to at the agency? Did you feel they were...

	<u>FPS</u>	<u>SPS</u>	<u>ET</u>	<u>RT</u>	<u>TPS</u>
Concerned about you or	98%	98%	97%	96%	97%
Indifferent to you	2	2	3	4	3

	<u>FPS</u>	<u>SPS</u>	<u>ET</u>	<u>RT</u>	<u>TPS</u>
Helpful or	99%	99%	95%	96%	97%
Not helpful	1	1	5	4	3

Friendly or	100%	100%	100%	100%	99%
Unfriendly	0	0	0	0	1

Polite and courteous	(not asked)	100%	(not asked)	(not asked)	100
Not polite and courteous		0			0

Q. 6: Once you get to see someone at the agency, do you feel that they spend as much time with you talking about the allowance program or your housing problems as you need?

	<u>FPS</u>	<u>SPS</u>	<u>ET</u>	<u>RT</u>	<u>TPS</u>
Yes	93%	94%	88%	98%	97%
No	6	6	10	2	3
Don't Know	1	0	2	0	0

Q. 7: The following four questions were asked of the FPS and SPS samples only: How do you feel about the amount of checking up the agency does on participants in this program? Do you feel it is...

	<u>FPS</u>	<u>SPS</u>
Too much checking	1%	1%
About right	97	90
Not enough checking	1	3
Agency does not check	1	6

Respondents who reported having contacted the agency on the telephone were asked:

Q. 8: How often have your questions been satisfactorily answered over the phone? Would you say...

	<u>FPS</u>	<u>SPS</u>
All the time	91%	90%
Most of the time	7	8
About half the time	1	1
Seldom	1	0
Never	1	1

Q. 9: In general, do you think that the agency gives people about as much help as they need, not enough help, or too much help?

	<u>FPS</u>	<u>SPS</u>
Too much help	2%	1%
As much help as they need	94	94
Not enough help	3	5

Q. 10: Do you think that everyone gets the same amount of help?

[FPS respondents were asked whether everyone got the amount of help they indicated as the norm in the preceding question.]

	<u>FPS</u>	<u>SPS</u>
Yes	77%	71%
No	3	8
Don't know/not sure	20	21

Q. 11: The following question was asked of the SPS samples only:

Do you or anyone in your household feel you have been discriminated against by the people at the agency because of your or anyone in your household's...

responses-age, sex, marital status, race, nationality, source of income, children

	<u>SPS</u>
No to all responses	99%
Yes to one or more	1

The following questions about the role of housing allowance payments and services in improving participants' housing conditions were asked of respondents in the indicated samples:

Q. 12: Do you think that getting housing allowance payments has made it possible for you to live in better housing than you could if you were not receiving these payments?

	<u>FPS</u>	<u>SPS</u>
Yes	92%	92%
No	5	8
Don't Know	3	0

Q. 13: In general, do you feel that the people who ran the counseling sessions were very interested, somewhat interested, or not interested at all in your housing problems?

	<u>FPS</u>	<u>SPS</u>
Very interested	(not asked)	94%
Somewhat interested		6
Not interested at all		0

Q. 14: Compared with what you knew before, do you think you would be able to make a better choice of house or apartment because of what you learned in the counseling sessions?

	<u>FPS</u>	<u>SPS</u>
Yes	(not asked)	76%
No		17
Don't Know		7

Q. 15: In general, do you feel that the agency was fair or unfair in the way it handled your termination from the program?

	ET	RT
Fair	85%	90%
No Opinion	9	1
Unfair	6	9

Q. 16: Would you ever apply again for a housing allowance?

	ET	RT
Yes	84%	91%
No	16	9

Q. 17: Do you think you learned anything about housing as a result of being enrolled in this program?

	ET	RT
Yes	63%	66%
No	37	34

2. SURVEY QUESTIONS REGARDING PARTICIPANT SATISFACTION

Q. 18: Overall, how satisfied are you with the house/apartment you now live in? Would you say you are...

	<u>FPS</u>	<u>SPS</u>
Very satisfied	36%	61%
Somewhat satisfied	21	24
Neither satisfied nor dissatisfied	4	3
Somewhat dissatisfied	16	8
Very dissatisfied	23	4

Q. 19: Overall, how satisfied are you with the neighborhood you now live in? What one phrase describes your feelings about your neighborhood? Would you say you are...

	<u>FPS</u>	<u>SPS</u>
Very satisfied	50%	68%
Somewhat satisfied	21	19
Neither satisfied nor dissatisfied	5	5
Somewhat dissatisfied	9	4
Very dissatisfied	16	4

APPENDIX E
GLOSSARY OF TERMS USED IN THE REPORT

1. Terms Used to Describe Participants

<u>Eligible Population</u>	Persons living within the program areas covered by the experimental sites who would meet program eligibility requirements. The eligible population is described in estimates made by the agencies and by the evaluation contractor from 1970 census data.
<u>Applicants</u>	Persons who formally applied to the agency for an opportunity to participate in the experiment.
<u>Eligible Applicants</u>	Those applicants who were presumed to be eligible for participation after an initial screening of applications.
<u>Selected Applicants</u>	Eligible applicants who were selected by the agencies for further participation. The limited size of the experiment resulted in some eligible applicants being excluded.
<u>Applicants Certified Eligible</u>	Selected applicants who went through a formal process of certification and were found to be eligible.
<u>Enrollees</u>	Certified eligible households that signed formal enrollment agreements with the agencies. Only households formally enrolled in the program were actually given an opportunity to receive AAE housing allowances.
<u>Recipients</u>	Enrolled households that completed program requirements and received at least one housing allowance payment from an agency. Recipients were eligible to receive experimental housing allowance payments for two years.
<u>Prepayment Terminees</u>	Enrolled households that did not receive a housing allowance payment.
<u>Postpayment Terminees</u>	Recipients who left the program before receiving 24 months of payments.

2. Terms Used to Describe Stages of Participant Experience

Stage 1:
Participation as an
Applicant

The time during which a household goes from being a member of the eligible population to being formally enrolled.

Stage 2:
Participation as an
Enrollee

The time during which an enrolled household meets the requirements to become a recipient of housing allowances. By the end of Stage 2 enrolled households had either become recipients or prepayment terminees.

Stage 3:
Participation as a
Recipient

The time during which a household received a housing allowance payment. Each recipient household received 24 months of experimental housing allowance payments or became a postpayment terminnee.

3. Terms Used to Describe Administrative Processes

Outreach Function

Informing the public of the program.

Selection and Screening
Function

Taking applications, initially determining eligibility, and selecting applicants.

Certification Function

Eliciting and verifying the information necessary to determine eligibility and set initial payment levels.

Enrollment Function

Informing participants of their rights and obligations under the program and entering into a formal enrollment agreement with a household.

Enrollee Services
Function

Providing help to enrolled households seeking adequate housing.

Enrollment Housing
Inspection Function

Setting and implementing housing quality requirements, including examining units selected by enrollees.

Payment Operations
Function

Conducting administrative processes necessary to make payments to participants, including a disbursement system to prepare and distribute checks and a procedure to ensure that the payments are used for housing.

Recipient Services
Function

Agency services to families receiving a housing allowance.

Recertification
Function

Examining income, household size, and other information related to eligibility or payment levels, carried out as changes are reported by participants or routinely after 12 months.

Reinspection Function

Examining units occupied by recipients after 12 months or examining new units into which recipients desire to move.

