Social and Economic Characteristics of Residents of Public Housing

Instructor's Guide
February, 1979
The research forming the basis for this workshop was conducted pursuant to Grant #H-2225G between the U.S. Department of Housing and Urban Development and Temple University. Statements and information contained in this workshop are those of the grantee who assumes sole responsibility for its accuracy and completeness.
This instructor's guide is one of eighteen in a housing-management curriculum developed by HUD in conjunction with Temple University.

The guide reprints all the material in the participant's workbook, but gives more detailed information where necessary and answers the test questions.

Our hope is that with your help, the workshops using this curriculum will advance professionalism in the field of housing management. The lack of professionalism -- that is, the lack of uniform standards which allows people of varying knowledge and abilities to manage HUD-assisted and privately financed housing -- has contributed to some serious problems: high default rates, abandonments, and vandalism. To correct such problems is important. We are glad to have you working with us.

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Assistant Secretary for
Policy Development and Research

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ACKNOWLEDGEMENTS

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PREFACE

Each workbook in this series presents a number of learning objectives targeted to a selected area of management. Successful completion of the learning objectives presented in each workbook provides a series of building blocks to buttress the spectrum of skills required of a housing manager.

In preparing these workbooks, an attempt has been made to incorporate the range of knowledge that housing managers might be required to draw upon. Likewise, an attempt has been made to reflect the present state-of-the-art of housing management. Inevitably, whatever is captured in print reflects a body of knowledge and practice up to the point of publication. Therefore, the students and instructors making use of these workbooks will want to keep alert to new developments that should be integrated into the workbook material. Furthermore, like any attempt to codify knowledge in a particular field, the material presented in these workbooks is open to differences of interpretation and emphasis. We are aware that there may be some techniques and procedures described in these workbooks with which some experts in the field might disagree. The best test of such procedures and techniques will come when they are applied in the field by housing management practitioners. Through this process, the state-of-the-art will continue to be improved. Instructors in the future will undoubtedly want to incorporate such acknowledged improvements into their delivery of the workbook material.

One final point is worth mentioning. An initial impetus for these workbooks was the need to upgrade management skills in HUD-related housing. However, many of the principles presented should be viewed by students and instructors as applicable to multifamily housing management practices in the private sector.
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INTRODUCTION

An important element which determines how well the manager responds to residents and their needs is the manager's sensitivity to the socio-economic factors which impact their lives. This workshop strives to enable managers to be more sensitive to such factors. Accordingly, it has three overall goals:

(1) To acquaint managers with legislation which has affected the residential composition of public housing,
(2) To provide managers with a theoretical background on poverty and its implications, and
(3) To acquaint managers with the social and economic characteristics of the disadvantaged poor.

Each goal has several learning objectives. These learning objectives are, simply, measurable statements about the specific knowledge participants are expected to acquire in the workshop.

Each learning objective, in turn, has what is called an anticipated practice outcome. Anticipated practice outcomes are those practical skills a participant can be expected to implement on the job using the information acquired in the workshop.

In other words, anticipated practice outcomes refer to the ways knowledge acquired in the workshop can be applied to real problems and situations.

The workshop, organized around the learning objectives and anticipated practice outcomes, requires one half-day session.
HOW TO USE THE INSTRUCTOR'S GUIDE

This is the Instructor's Guide to the workshop on Social and Economic Characteristics of Residents of Public Housing. In addition to listing goals, learning objectives, and anticipated practice outcomes, it contains a detailed content section and discusses appropriate methodology and resources. It also provides answers the post-test evaluations and suggests criteria for evaluating results of the attitude assessment.

The Participant's Workbook for the workshop contains the same introduction and description of goals, learning objectives and anticipated practice outcomes. However, the content and methodology are less detailed and only those materials required for participants in the post-test and attitude assessment are included.

The workshop is organized around learning objectives and anticipated practice outcomes. The overall workshop plan is presented in the matrix on pages v through viii.

At the top of each page is a box containing the overall problem. At the far left of each page is one of the overall goals of the workshop. The goals state in broad terms how the workshop will address the problem.

To the right of each goal statement are its learning objectives. These objectives represent specific knowledge a participant is expected to acquire during the workshop.

In the next column to the right, under "Content", is a list of the material to be covered for each goal.

Moving farther right, the next column contains methodology. Outlined in this column are the teaching methods suggested for the workshop.
In this workshop a series of lectures and guided discussions will be used.

The next column, labeled "Resource," contains a description of who will conduct the course. For this workshop, program staff should be used.

The next column to the right on each page lists those corresponding post-test items which will measure how well participants met the learning objectives.

This column is followed by the anticipated practice outcomes, which are more practical, job-related skills or attitudes the participant is expected to acquire.

Finally, the last column on each page lists corresponding skill-test items which will measure how well participants met the anticipated practice outcomes.
WORKSHOP MATRIX
Managers need to improve their understanding of the social and economic characteristics of residents of public housing. Such an understanding will enable them to be more sensitive to the problems residents encounter.

<table>
<thead>
<tr>
<th>GOAL</th>
<th>LEARNING OBJECTIVES</th>
<th>CONTENT</th>
<th>METHODOLOGY</th>
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</tr>
</thead>
<tbody>
<tr>
<td>1. To acquaint managers with legislation which has affected the residential composition of public housing.</td>
<td>1. Participants will identify and describe the implications of three (3) relevant pieces of public housing legislation.</td>
<td>1. Housing Act of 1937.</td>
<td>1. Lecture</td>
<td>1. Workshop Staff</td>
<td>1. Completion of post-test item 1.</td>
<td>1. Participants will demonstrate sensitivity to the impact of legislation on housing residents.</td>
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<td></td>
<td>2. Participants will identify ways in which financial policies and real estate legislation negatively impact low-cost housing programs.</td>
<td>1. Tax policies.</td>
<td>1. Lecture</td>
<td>1. Workshop Staff</td>
<td>2. Completion of post-test item 2.</td>
<td>2. Participants will demonstrate sensitivity to the impact of financial policies and real estate legislation on housing residents.</td>
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</tbody>
</table>
Managers need to improve their understanding of the social and economic characteristics of residents of public housing. Such an understanding will enable them to be more sensitive to the problems residents encounter.

**GOAL**

1. Participants will cite three (3) elements of an operational definition of poverty.
2. Participants will cite three (3) relevant theories concerning poverty.
3. Participants will cite five (5) types of families who are commonly poor.

**LEARNING OBJECTIVES**

1. Definition of poverty.
2. Theories concerning poverty.

**CONTENT**

1. Lecture
2. Lecture/Guided Discussion
3. Guided Discussion

1. Workshop Staff
2. Completion of post-test item 4.
3. Completion of post-test item 5.

**EVALUATION OF KNOWLEDGE ACQUIRED**

1. Completion of post-test item 3.
2. Participants will demonstrate a sensitivity to the effects of poverty on residents.
3. Participants will demonstrate a sensitivity to the effects of poverty on residents.

**EVALUATION OF CHANGE IN ATTITUDES**

1. Participants will demonstrate a sensitivity to the effects of poverty on residents.
2. Completion of attitude assessment.
3. Completion of attitude assessment.
4. Completion of attitude assessment.
Managers need to improve their understanding of the social and economic characteristics of residents of public housing. Such an understanding will enable them to be more sensitive to the problems residents encounter.

**GOAL**
3. To acquaint managers with the social and economic characteristics of the disadvantaged poor.

**LEARNING OBJECTIVES**
1. Participants will describe five (5) social and economic characteristics of the disadvantaged poor.

**CONTENT**
1. Labor force participation.
2. Occupational characteristics.
3. Family and Interpersonal Relations
4. Community characteristics.
5. Relationship to Larger Society.

**METHODOLOGY**
1. Lecture
1. Workshop Staff

**RESOURCES**
1. Completion of post-test item 6.

**EVALUATION OF KNOWLEDGE ACQUIRED**
1. Participants will demonstrate a sensitivity to the effects of the social and economic characteristics of the disadvantaged poor.

**ANTICIPATED PRACTICE OUTCOMES**
1. Completion of attitude assessment.
GOAL AREA 1:
TO ACQUAINT MANAGERS WITH LEGISLATION WHICH HAS AFFECTED THE RESIDENTIAL COMPOSITION OF PUBLIC HOUSING
GOAL AREA 1: TO ACQUAINT MANAGERS WITH LEGISLATION WHICH HAS AFFECTED THE RESIDENTIAL COMPOSITION OF PUBLIC HOUSING

LEARNING OBJECTIVES

1. Participants will identify and describe the implications of three (3) relevant pieces of public housing legislation.

2. Participants will identify four (4) ways in which financial policies and real estate legislation negatively impact low-cost housing programs.

ANTICIPATED PRACTICE OUTCOMES

1. Participants will demonstrate a sensitivity to the impact of legislation on housing residents.

2. Participants will demonstrate a sensitivity to the impact of financial policies and real estate legislation on housing residents.

Content

Social Legislation Which Has Affected the Nature of Public Housing Residents

The first Federal legislation to establish federally-assisted housing was the Housing Act of 1937. This Act had three main objectives: to alleviate unemployment; to remedy unsafe and unsanitary housing conditions; and to remedy the acute shortage of decent, safe, and sanitary dwellings for families of low income. Since the Housing Act's primary purpose was to re-stimulate the economy from the adverse effects of the depression, it reflected not a commitment to solving social problems but rather an attempt to stimulate business.

During the 1940s emphasis was placed on housing returning war veterans and their families. The Veterans Emergency Housing Act was primarily designed to stimulate private industry to produce new housing units. This new emphasis on housing veterans made it difficult to provide housing for low-income families and thus forced many into overcrowded slum units.

The 1949 Housing Act expanded housing priorities to include the
following mandates: to remedy the serious housing shortage; to eliminate sub-standard and other inadequate housing through the clearance of slums and blighted areas; and to realize as soon as possible the goal of a decent home and suitable living environment for every American family. The main provisions of the Act were Titles I, II, and III. Title I provided for a program of slum clearance and community development. Title II provided for Federal mortgage insurance. Title III provided for public housing.

Title I of the 1949 Act created a new demand for public housing units. The impact of urban renewal had far-reaching consequences for many local housing authorities: housing authorities could be less and less selective in their admission policies because relocation of all families affected by urban renewal was a priority. Due to rising site and construction costs, new public housing units in many cases were located in high-density institutional-looking developments, generally unsuitable to the needs of the low-income problem families who were moving in. Originally, public housing units had been designed and constructed for families who had both social and economic skills and required little in the way of amenities and services. Eventually, public housing became housing for the permanently poor and the problem poor. At the same time, a growing number of minority families were also beginning to reside in public housing.

These changes, brought on by urban renewal, were significant. Public housing was originally intended to serve only as temporary housing, Early occupants were carefully screened. Before the Second World War, residents were often termed "the genteel poor." After the war, veterans displaced many low-income individuals. However, by the mid-1950s
differences were seen in the applicants for public housing: large numbers of families who were unable to secure private housing on their own, families with larger numbers of children, a high percentage of families who were solely dependent on welfare for their income, and increasing numbers of non-white families.

The growth of public housing in this period led to the formation of strong housing and political lobbies dedicated to protecting the private housing industry. These groups, fearful of the public housing movement from its beginning, became the core of opposition to public housing programs at the national and local levels. The groups actually succeeded in reducing the total number of units built by having several states adopt laws requiring that all proposed housing programs be subjected to referendum. The high-density developments also resulted in a negative public image, causing many communities to reject public housing construction altogether.

Financial Policies and Real Estate Legislation Which Negatively Impact Low-Cost Housing Programs

Housing costs are a significant expense for most families. On the average, fifteen percent (15%) of a family's income goes toward housing. For poorer families, this percentage may often exceed twenty-five percent (25%). Still, lower-income families are often relegated to the worst housing stock.

Several factors determine housing costs: tax policies, zoning laws, building codes, and financing procedures. All of these factors tend to discriminate in favor of private housing.

Tax policies - Present tax laws tend to favor owner-occupied, single-family, high-cost housing and give homeowners little tax incentive to
reduce housing expenditures. The government has tried to induce builders and developers to build low-cost housing by providing tax incentives. Section 10(h) of the 1937 Housing Act required that public housing units be exempt from local real estate taxes. Payment in lieu of taxes is paid to the local community in an amount equal to ten percent of shelter rents (gross rent less utilities).

**Zoning** - Zoning typically prescribes how each parcel of land in a community can be used. Zoning regulations normally cover such items as permitted uses, population density, building bulk and size, off-street parking and minimum house size. Zoning is a legitimate exercise of the authority of the state to protect the health, safety, morals, and general welfare of its citizens. However, zoning is sometimes used in an exclusionary fashion, permitting only uses which add more dollars to local property tax revenues to pay for public services. Exclusionary zoning policies include requiring large lots, requiring a minimum house size, or expressly prohibiting multi-family housing. Exclusionary zoning often restricts the building of low-cost, multi-family housing and encourages racial and economic segregation.

**Building Codes** - Building codes are standards and specifications designed to establish minimum safeguards in the erection and construction of buildings. Although generally a positive factor in housing construction, they sometimes cause increased costs and construction delays.

**Financing Procedures** - After the 1929 Depression, Congress and the President were faced with two major problems - the collapse of mortgage credit and the need to generate jobs. To alleviate these problems, several pieces of legislation were enacted.
(1) The Federal Home Loan Bank Act - Established in 1932, this act created the Federal Home Loan Bank Board. The Board was authorized to extend loans to its member savings and loan institutions through regional Federal Home Loan Banks.

(2) Mortgage Insurance (Housing Act of 1934) - The Federal Housing Administration (FHA) was established by the Housing Act of 1934. One of the act's provisions was for an insurance program designed to reduce financial risk for mortgage lenders in order to induce them to make credit available on more liberal terms. In return for a premium paid by the borrower, the FHA insures the lender against the risk that the borrower may default. FHA financing has placed home ownership within the reach of millions of U.S. families.

(3) Federal National Mortgage Association - This Association was created in 1938 with an initial capitalization of $10 million to buy insured mortgages for the creation of secondary market facilities on which government-insured mortgages could be bought and sold.

There are several sources of mortgage funds. Savings and loan associations were specifically designed to channel savings into housing and are the largest source of funds for private housing. Mutual savings banks, the second largest source of funds for housing, hold about one-fourth the total of FHA-insured mortgages. Commercial banks are generally the major purchasers of local housing authority bonds which finance the cost of public housing. Life insurance companies and retirement funds are
also sources of funds for housing.

Mortgage lenders have been instrumental in the rapid growth of suburban communities; in fact, mortgage lending aided and encouraged suburban development. At the same time, investment in older, deteriorating neighborhoods has been declining. Red-lining policies have aggravated this decline. (The term "red-lining" describes the supposition that mortgage lenders draw a line on a map around neighborhoods they consider to be a bad risk and as a matter of policy refuse to mortgage properties within such neighborhoods.) Such policies naturally tend to discourage people from buying into older neighborhoods.

Methodology

1. The material on housing legislation should be presented in an informal lecture.

2. The material on financing procedures and real estate legislation should be presented in an informal lecture.

Resources

1. Workshop Staff should conduct the informal lectures.
GOAL AREA 2:

TO PROVIDE MANAGERS WITH A THEORETICAL BACKGROUND
ON POVERTY AND ITS IMPLICATIONS
GOAL AREA 2: TO PROVIDE MANAGERS WITH A THEORETICAL BACKGROUND ON POVERTY AND ITS IMPLICATIONS

LEARNING OBJECTIVES

1. Participants will cite three (3) elements of an operational definition of poverty.

2. Participants will cite three (3) relevant theories concerning poverty.

3. Participants will cite five (5) types of families who are commonly poor.

Content

Definition of Poverty

The effect of public housing legislation has been to concentrate the chronically poor and the problem poor in environments which often increase their social and economic problems. Such problems include a high percentage of female-headed households, excessive unemployment, limited access to formal education, dependence on welfare, weakened neighborhood stability, high incidence of criminal activity with concomitant fear of criminal victimization, and racial segregation. All of these problems are closely related to poverty.

Poverty is difficult to operationally define. Recognizing this, the Bureau of Census developed poverty threshold levels for specific individuals and family types in relation to place of residence. In 1970, the poverty threshold level for an average non-farm family of four headed by a male was $3,743.

Theories Concerning Poverty

Theories concerning poverty range along a continuum from placing
total responsibility on those who are poor to placing total responsibility on those who are rich and powerful. Both extremes bear an element of truth. There are some persons who are so physically, mentally, and emotionally handicapped that they cannot compete effectively in modern society. At the same time, an increasingly complex economic system makes it even more difficult for the poor to break out of the cycle of poverty.

As with most dichotomies, the more plausible theories lie nearer to the midpoint of both extremes. Poverty can result from imbalances in supply and demand based on the nature and location of the labor force or from a strong personal sense of powerlessness in the face of a complex labor market.

The interrelationship of these factors is seen in the following diagram.

**THE POVERTY CYCLE**

- Poverty
- Limited income
- Cultural and environmental obstacles to motivation
- Poor health, inadequate education, low mobility
Most poor workers are unskilled workers. A highly technical society draws from skilled labor pools rather than from excess labor pools of unskilled workers. Poverty may occur due to changes in the methods of production, the demand for production, or the cost of production. Whenever these changes occur, especially in rural, mining, or industrial centers, chronic unemployment can be the result. Only those families who are able to afford to resettle and who are psychologically prepared to resettle can participate in new job markets. Moreover, poor people lack the power to change the nature of the job market for their advantage. They are less unionized and less politically organized.

Characteristically Poor Families

Most families either temporarily or permanently in poverty fall into one or more of the following categories:

1. Families whose heads have been disabled by accident or disease. (These are heads of families who are usually of working age and who at one time were members of the working force, but who are totally disabled for an indefinite period).

2. Families whose heads are female (because of widowhood, desertion, separation, or divorce).

3. Families whose heads are 65 years or older.

4. Families whose heads are 25 years or younger.

5. Families whose heads have less than an eighth grade education.

6. Families with six or more children whose heads have less than a twelfth grade education.

7. Families in which there is no wage earner.

8. Families of racial and ethnic minorities who are highly visible in the population at large, due to skin color, language, or religion.

9. Families located in specific residential areas: central cities, rural areas, and isolated areas such as Appalachia.
Methodology

1. The material on defining poverty should be presented in an informal lecture.

2. The material on theories of poverty should first be presented in an informal lecture, followed by a group discussion of the various theories.

3. The material on characteristics of poor families should be presented in an informal discussion. Participants should be asked to name such characteristics. After they have finished responding, the discussion leader should complete any gaps that might remain.

Resources

1. Workshop Staff should conduct the lecture presentations.
GOAL AREA 3:

TO ACQUAINT MANAGERS WITH THE SOCIAL CHARACTERISTICS OF RESIDENTS OF PUBLIC HOUSING
GOAL AREA 3: TO ACQUAINT MANAGERS WITH THE SOCIAL & ECONOMIC CHARACTERISTICS OF RESIDENTS OF PUBLIC HOUSING

LEARNING OBJECTIVES

1. Participants will describe five (5) social and economic characteristics of the disadvantaged poor.

Content

Socio-Economic Characteristics of the Poor

Public housing developments contain a high concentration of the very poor. Poor people suffer a higher incidence of social problems than the population at large. Common problems include a high percentage of female-headed households, lack of formal education, dependence on welfare, weakened neighborhood stability, high incidence of criminal activity with concomitant fear of criminal victimization, and racial segregation. Below are listed some socio-economic characteristics of the poor:

1. **Labor Force Participation** - Long periods of unemployment and/or intermittent employment.

2. **Occupational Participation** - When employed, hold jobs at the lowest levels of skill.

3. **Family and Interpersonal Relations** - High rates of marital instability (desertion, divorce, separation), high incidence of female-headed households, high rates of illegitimacy, unstable interpersonal relationships characterized by considerable suspicion of persons outside the immediate household.

4. **Community Characteristics** - Residential areas with very poorly developed voluntary associations, and low levels of participation in such local voluntary associations as exist.
5. **Relationship to Larger Society** - Little interest in, or knowledge of, the larger society and its events; some degree of alienation from the larger society.

6. **Value orientations** - A sense of helplessness and low sense of personal efficacy; dogmatism and authoritarianism in political ideology; fundamentalist religious views, with some strong inclinations toward belief in magical practices. Low "need achievement" and low levels of self-aspiration.

Moynihan (1969) found that the alleged "special" characteristics of the poor are characteristics they share generally with the "working-class" or "blue-collar" component of the labor force. The poor are different, but the difference is mainly a matter of degree rather than of kind.

Moynihan surveyed the available literature and found that the lower the socio-economic level:

(1) The higher the incidence of family disorganization: divorce, desertion, unhappiness in the marital relationship, illenitimacy, and so forth.

(2) The greater the sense of alienation from the larger society; the poorer the knowledge concerning matters of public interest; the less participation in voting, parapolitical organizations, and associations in general.

(3) The higher the incidence of symptoms of mental disorder, and the higher degree of maladjustment as evidenced on personality tests.

(4) The less competence with standard English, the more likely to score poorly in tests of verbal and scholastic ability, and the more likely to drop out of school before completion.

(5) The higher the rate of mortality and the incidence of physical disorders.

(6) The lower the "need for achievement" and the less likely to defer gratification.
(7) The less likely are parents to socialize their children through the use of explanation for obedience to rules and the more likely to assert such rules without presenting reasons.

(8) The higher the crime and delinquency rates.

(9) The more likely to be liberal on economic issues and the less likely to be liberal regarding civil liberties or political deviants.

Methodology

1. The material on social characteristics can be presented in an informal lecture.

Resources

1. Workshop Staff should conduct the informal lecture.
POST-TEST
POST-TEST: WHAT DID YOU LEARN?

1. Match the following pieces of legislation with their implications:

   ____ Housing Act of 1937

   A. Primarily designed to stimulate private industry to produce new housing units. Forced many low-income families into overcrowded slum units.

   ____ Veterans' Emergency Housing Act

   B. Had three main objectives: to alleviate unemployment; to remedy unsafe and unsanitary housing conditions; and to remedy the acute shortage of decent, safe, and sanitary dwellings for families of low income.

   ____ Housing Act of 1949

   C. Provided for slum clearance and community development, Federal mortgage insurance, and public housing.
2. Match the following pieces of legislation or financial policies with their impact on low cost housing programs.

   ____ Tax policies
   ____ Zoning laws
   ____ Building Codes
   ____ Financing procedures

A. Generally a positive factor in housing construction; sometimes cause increased costs and construction delays.

B. Aim to increase mortgage credit and generate jobs. Have been instrumental in the rapid growth of suburbs; discourage investments in declining neighborhoods.

C. Favor owner-occupied, single-family, high-cost housing.

D. When used in an exclusionary manner, restrict the building of low-cost, multi-family housing.
3. Which of the following elements should be considered when determining if a family is poor? Circle the correct answers.

A. Net income.
B. Number of members.
C. Assets (bank accounts, bonds).
D. Extraordinary expenses, such as medical care or educational costs.
E. Ability to meet basic needs for food, shelter, and security.
F. Child care costs due to employment.
G. Inheritances, insurance payments, sporadic gifts.

4. Which of the following are causes of poverty? Circle the correct answers.

A. The inability of some individuals to compete effectively in a technological labor market.
B. The complexity of the economic system which makes it difficult for individuals to break the cycle of poverty.
C. Changes in the method of production.
D. Changes in the cost of production.
E. Lack of unionization and political organization of the poor themselves.
5. Cite five types of families who are characteristically poor:
A ___________________________________________________________
B ___________________________________________________________
C ___________________________________________________________
D ___________________________________________________________
E ___________________________________________________________

6. Cite five social and economic characteristics of the disadvantaged poor:
A ___________________________________________________________
B ___________________________________________________________
C ___________________________________________________________
D ___________________________________________________________
E ___________________________________________________________
ANSWERS TO POST-TEST
ANSWERS TO POST-TEST

1. B
   A
   C

2. C
   D
   A
   B

3. A
   B
   C
   D
   E
   F

4. A
   B
   C
   D
   E

5. - Families whose heads have been disabled.
    - Families whose heads are female.
    - Families whose heads are over 65 years of age.
    - Families whose heads are under 25 years of age.
    - Families whose heads have less than an eighth grade education.
    - Families with six or more children whose heads have less than a twelfth grade education.
    - Families without a wage earner.
    - Families of highly visible racial and ethnic minorities.
    - Families living in central cities, rural areas, and geographically isolated areas.

6. - Larger than average families.
    - Higher percentage of female-headed households.
    - Higher percentage of blacks and other minorities.
    - Lower than average educational attainment.
    - Lower life expectancy and higher rates of infant mortality.
    - Lower per capita income.
    - Lower average income per family.
    - Higher rates of unemployment.
    - Higher dependence on welfare and public assistance.
    - Employment in unskilled and semi-skilled positions.
ATTITUDE ASSESSMENT
ATTITUDE ASSESSMENT: WHAT DO YOU THINK ABOUT PUBLIC HOUSING RESIDENTS?

Indicate the Degree to Which You Agree or Disagree with the Following Statements:

Example:

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Mildly Disagree</th>
<th>Uncertain</th>
<th>Mildly Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>The broken family, so frequent among the poor, is by definition a sick family.</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
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<tbody>
<tr>
<td>1.</td>
<td></td>
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<tr>
<td>The poor do not accept the values of the middle class, but live by a set of their own</td>
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According to Social Security Administration guidelines, approximately 10-15% of the American population is poor.

8. Poor people are poor because they lack sufficient education or job training.

9. Poor people are thriftless and manage money badly.

10. Forces in our social and economic structure, such as lack of job opportunities, inequalities in the system, inflation, taxation, low wages, and discrimination cause poverty.

11. Poor people generally lack ability and talent.

12. Poor people drink more than middle-class people.

13. Poor people are less well educated than the population at large.

14. Poor people generally make little effort to improve their condition.

15. Many people are poor because they suffer chronic illness or physical handicap.
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ANSWERS TO ATTITUDE ASSESSMENT
ANSWERS TO ATTITUDE ASSESSMENT

(For more information about answers see: Feagin (1971) or Herzog (1967).

Note: The instructor should discuss the answers with the group. Discussion of correct responses is a valuable learning device.

1. The poor do not accept the values of the middle class, but live by a set of their own.
   Disagree. Most current theorists hold that the poor are different, but that such differences are mainly a matter of degree rather than of kind.

2. The poor are impulsive, living for the moment, incapable of deferring gratification, and incapable of planning.
   Disagree. Poor people can defer gratification. (See Herzog, pp. 3-8.)

3. Among the poor, illegitimacy bears little stigma.
   Disagree. Although a complex issue, illegitimacy does bear a stigma. (See Herzog, pp. 9-12.)

4. Among the poor, women are dominant, both economically and psychologically.
   Disagree. (See Herzog, pp. 12-13.)

5. The family and sex patterns of poor blacks are a direct reflection of their heritage of slavery.
   Disagree. Most characteristics of black poor placed under the "slavery-legacy" label are characteristically found among low-income whites.

6. Poverty is due to the varying abilities and ambitions of men.
   Disagree. This notion reflects the individualistic theories concerning poverty that predominated through the nineteenth century.

7. According to Social Security Administration guidelines, approximately 10-15% of the American population is poor.
   Agree.

8. Poor people are poor because they lack sufficient education or job training.
   Mildly Agree. Although this is a causal factor, it is only a part of the complexity of problems that causes poverty. Many well educated or trained individuals are unable to find jobs.
9. Poor people are thriftless and manage money badly.

Mildly Disagree. Although some poor people manage money badly, most do not.

10. Forces in our social and economic structure, such as lack of job opportunities, inequalities in the system, inflation, taxation, low wages, and discrimination cause poverty.

Agree. Most current theories concerning the causes of poverty emphasize such a structural approach.

11. Poor people generally lack ability and talent.

Disagree. (See Herzog.)

12. Poor people drink more than middle-class people.

Disagree. Poor people are generally less able to hide the effects of their drinking.

13. Poor people are less well educated than the population at large.

Agree.

14. Poor people generally make little effort to improve their condition.

Disagree. A California study showed that 72% of AFDC mothers were motivated to become self-supporting. Twenty-eight percent (28%) of AFDC mothers actively seek employment.

15. Many people are poor because they suffer chronic illness or physical handicap.

Agree. Statistics show that approximately eight percent (8%) of welfare recipients are ill or handicapped.

16. Schools for the poor are generally of sub-standard quality.

Agree. (See Herzog.)

17. Poor people are taken advantage of by the system.

Mildly agree/Mildly disagree. (See Feagin's discussion of structuralist vs. individualist theories of poverty.)

18. Poor people suffer more from inflation.

Agree. (See Herzog.)
19. There are too many people receiving welfare money who should be working.

Disagree. Available data indicate that relatively few welfare recipients can realistically be considered employable in the current American economy. In 1969, the distribution of welfare recipients was as follows: AFDC children (48%); elderly (19%); parents of AFDC children (17%); general relief (18%); permanently disabled (7%); blind (1%).

20. Many people getting welfare are not honest about their need.

Disagree. Federal statistics show that fewer than four percent (4%) of people receiving welfare are ineligible because of misrepresentation.

21. Many women getting welfare money have illegitimate babies to increase the money they get.

Disagree. Some statistics: In 1971 eighty percent (80%) of children born out of wedlock do not receive public assistance. Seventy percent (70%) of children receiving AFDC aid are legitimate. A study done in Utah showed that of the thirteen percent (13%) of welfare children born illegitimate, 9 in 10 were born before the family applied for assistance. Moreover, supplemental allowance for additional children is minimal.

22. Generally speaking, we are spending too little money on welfare programs in this country.

Agree. A survey of AFDC recipients found that large proportions were unable to afford adequate medical or dental care; one-third had to put off paying rent in order to buy food; one-half said their children went without milk for lack of money. Half said that if they had more money, they would put it towards buying food.

23. Most people on welfare who can work try to find jobs so they can support themselves.

Agree. Studies have demonstrated that lack of employment shows little relationship to the attitudes of welfare recipients. Lack of skills, poor health, and absence of child-care facilities are more closely related to unemployment among welfare recipients.

24. One of the main troubles with welfare is that it doesn't give people enough money to get along on.

Agree. Only five states pay families assistance at a level equal to or greater than the federal poverty line for a non-farm family of four.
25. A lot of people move to different states to get more welfare money.

Disagree. A nationwide survey has shown that most welfare mothers were born in the current state in which they resided or had lived there for at least five years. In New York City, 75% of welfare mothers were born there or lived there at least ten years.
BIBLIOGRAPHY


Feagin, Joe R., *American Attitudes Toward Poverty and Anti-Poverty Programs*, University of Texas, Austin, 1971.


OPTIONAL GROUP EXERCISES
DISCRIMINATION: SIMULATION ACTIVITIES

Each of the following experiences is designed to explore interpersonal stereotyping and discrimination.

1. By any arbitrary procedure, a "minority" group is selected and is required to wear black masks during a group meeting. Masked members are instructed to follow rather than to lead, to address others as "sir" and "ma'am," and to "think Black." Nonmasked members may address them as "boy," "girl," and "you people." Members later explore the effects of the masks and the ways racial discrimination is experienced and reinforced.

2. A group that consists of less than half of the participants is selected and asked to wear bead necklaces for the duration of the event. This group is instructed to sit together at meals. Toward the end of the event, a meeting is held to process the experience of designating a minority as "different."

3. Participants count off "black, white, black, white, black, white," etc. "Blacks" are asked to leave the room. "Whites" stay, take off their shoes, and pile them in the center of the floor. "Blacks" are asked to return, match shoes, find the owner of a pair, and put them on the owner's feet - all without speaking. The two groups meet separately to share their observations and feeling reactions. There is then a general discussion.

NOTES ON THE USE OF "DISCRIMINATION":

Reprinted from
A Handbook of Structured Experiences for Human Relations Training, Volume III
J. William Pfeiffer and John E. Jones, Editors
(Used with permission)
THE IN-GROUP: DYNAMICS OF EXCLUSION

Goals

I. To allow participants to experience consciously excluding and being excluded.

II. To confront feelings which exclusion generates.

III. To examine processes by which social identity is conferred by the excluding group and accepted by the excluded member.

Group Size

Unlimited number of small groups of five or six participants each.

Time Required

Approximately one-and-a-half hours.

Materials

Refreshments, such as cold drinks and snacks.

Physical Setting

Room large enough so that groups can work without disturbing each other.

Process

I. The facilitator forms small groups of five or six participants each and asks the groups to be seated on the floor, leaving some distance between groups.

II. The facilitator directs each group to exclude some member based upon criteria consensually devised by the group. He tells the groups that they have twenty minutes to perform this task. When each excluded member has been selected, he is sent to a predetermined place in the room.

III. After each group has excluded a member and the excluded participants are seated in the special place provided for them, the facilitator tells everyone except those who were excluded to take a fifteen-minute refreshment break. He instructs those taking a break not to communicate with or include, in any way, the members of the excluded group during this time.
VI. Following the refreshment break, the facilitator asks the groups to reassemble and quickly choose a spokesman. Excluded members may not rejoin their groups at this time. He then asks the excluded group to locate in the center of the room and the non-excluded groups to form around this group in clusters so that each group remains intact.

V. The facilitator asks each member of the excluded group to tell why he was excluded from the group, whether he feels that the exclusion was justified, how he feels about the group that excluded him, and how he feels about the other excluded members.

VI. After each excluded participant has spoken, the facilitator asks the spokesman from each excluding group to tell what their criteria were for excluding and why they felt that the excluded member met the criteria.

VII. When each spokesman has finished, the original groups are reassembled, including excluded members. Their task is to react to the content of the previous phases.

VIII. The facilitator then asks the participants to form one large group. He discusses the dynamics of exclusion, emphasizing aspects of social identity, characteristics of interactions between "stigmatized" persons and "normals," and characteristics of interactions among "stigmatized" persons. Following the discussion, the total group is engaged in processing the experience in terms of the theory input.

Variations

I. A process observer may be assigned to the excluded group to make notes on the extent to which they develop cohesion. He might be sensitized to the cliche, "Misery loves company."

II. Excluded members can be designated by some object, such as hats, arm bands, special name tags. They may be asked to retain this designation throughout the continuing process of group life to ascertain if the excluding dynamics persist beyond the original experience.

III. Activities other than a refreshment break can be planned, such as playing energetic games or watching a movie in a different room.

IV. In step IV of the process, the spokesmen may assemble in the center rather than members of the excluded group. The excluded members could be told to wait on the side until the spokesmen complete their discussion.
V. After step IV the small groups may be reassembled, with excluded members outside their circles. The excluded members are to break into these circles to re-include themselves. As soon as each excluded member has penetrated the circle, his group processes the exercise.

NOTES ON THE USE OF "THE IN-GROUP":

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