

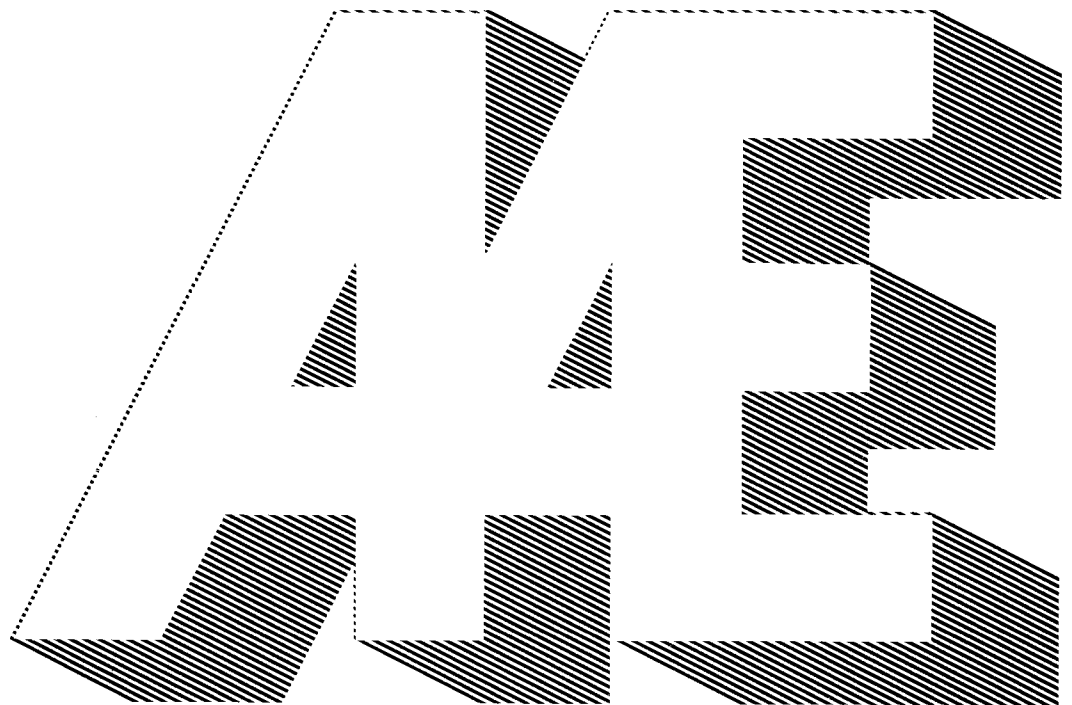
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# Jacksonville: Administering a Housing Allowance Program in a Difficult Environment

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**ADMINISTRATIVE AGENCY EVALUATION  
EXPERIMENTAL HOUSING ALLOWANCE PROGRAM**

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JACKSONVILLE: ADMINISTERING  
A HOUSING ALLOWANCE PROGRAM IN  
A DIFFICULT ENVIRONMENT

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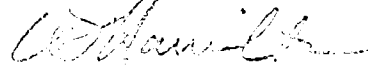


Appendices Authors

(See Table of Contents)

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## EXECUTIVE SUMMARY

### JACKSONVILLE: ADMINISTERING A HOUSING ALLOWANCE PROGRAM IN A DIFFICULT ENVIRONMENT

The U.S. Department of Housing and Urban Development (HUD) is conducting three experiments testing housing allowance programs. Housing allowances are cash payments made directly to eligible low-income families that enable them to live in decent, safe, and sanitary housing of their own choice. The Demand Experiment and the Supply Experiment are designed to measure the effect of a housing allowance program on households and on the housing market. The Administrative Agency Experiment (AAE) is designed to examine methods for administering such a program.

In the AAE, eight public agencies operated housing allowance programs for up to 900 households. Each was to design and administer a program adapted to its locality with a minimum of guidance and regulation from HUD. However, a contractual agreement with HUD required each agency to attempt to obtain a target number of housing allowance recipients by the end of one year.

Seven of the eight agencies achieved at least 90 percent of their target number of recipients. Only the agency in Jacksonville, Florida, fell significantly short of its goal. It obtained fewer than 40 percent of the desired number.

Jacksonville's failure to reach its target number of allowance recipients was the result of an insufficient number of applicants and a failure of enrolled applicants to find adequate housing.<sup>1</sup> The shortage of applications was a more extreme version of the experience of most other AAE agencies. Applications to the Jacksonville program amounted to 63 percent of the projected number, as compared to an average of 70 percent for the other agencies. The success rate for enrolled households, however, was dramatically different in Jacksonville. There, only 33 percent became recipients, compared to 77 percent elsewhere.

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Households that met income and related eligibility criteria were enrolled. Enrollees had to find (or already occupy) housing that could pass an agency inspection before they could become allowance recipients.

To determine the reasons for the problems in Jacksonville and to see if changes in administrative procedures could overcome them, HUD reopened enrollment in Jacksonville and commissioned two special studies of the program there. The first study<sup>1</sup> analyzed the problems that prevented the housing allowance program from running smoothly during the first enrollment period. This report contains analyses of the administrative changes introduced during the second enrollment period and examines the implications of the problems the Jacksonville Agency faced in both enrollment periods.

#### ENROLLEE ATTRITION

In the second enrollment period, the Jacksonville Agency succeeded in obtaining the planned number of recipients, and the proportion of enrollees who became recipients climbed from 33 percent to 50 percent. Closer examination of the figures, however, shows that the enrollee attrition problem was essentially the same in both periods.

In Jacksonville and throughout the AAE, enrollees who planned to move to new units were less successful in becoming recipients than those who planned to stay in the units they already occupied.<sup>2</sup> In Jacksonville, and to a lesser extent elsewhere, black enrollees were less successful than whites. Table 1 shows that when race and moving plans are held constant, the Jacksonville results differ strikingly from those in the rest of the AAE.

Much of the problem in Jacksonville can be attributed to its housing market. By the best measures available to this analysis, Jacksonville had the poorest housing stock and the lowest vacancy rate of any of the AAE sites. The proportion of housing units potentially available to enrollees was therefore probably lower in Jacksonville than elsewhere. Also, many local landlords and rental agents objected to the housing allowance program, particularly to the requirements that units be inspected by code enforcement inspectors and that the agency approve evictions. The suppliers' objections further restricted the number of units to which enrollees had access.

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<sup>1</sup> See W. L. Holshouser, Jr., Report on Selected Aspects of the Jacksonville Housing Allowance Experiment (Cambridge, Mass.: Abt Associates Inc., 1976).

<sup>2</sup> There are no AAE data on whether enrollees who terminated without qualifying for payments searched for new housing units. However, among enrollees who became recipients, stated moving plans corresponded closely to whether they actually moved. Therefore, moving plans are used as a proxy measure for actual attempts to move.

TABLE 1  
 PERCENTAGE OF ENROLLEES  
 BECOMING ALLOWANCE RECIPIENTS

	Jacksonville				Other AAE Sites	
	First Enrollment Period		Second Enrollment Period		%	N
	%	N	%	N		
Enrollees Planning to Move <sup>a</sup>						
Black	20%	590	26%	257	64%	927
White	48	222	47	246	71	2,251
Enrollees Planning to Stay <sup>a</sup>						
Black	42	53	52	151	82	356
White	63	110	64	557	86	2,452
All Enrollees	33	975	50	1,211	77	5,986

Source: AAE Application and Enrollment Forms.

Data Base: Enrollees (First enrollment period in Jacksonville: N = 1,035; 975 were blacks or whites planning to move or stay); (Second enrollment period in Jacksonville: N = 1,276; 1,211 were blacks or whites planning to move or stay); (Other AAE sites: N = 7,060; 5,986 were blacks or whites planning to move or stay).

<sup>a</sup>Excludes enrollees undecided as to their moving plans and those of other racial/ethnic backgrounds.

For black enrollees, the problems were compounded by racial segregation in the housing market. Black enrollees generally occupied worse housing than whites, so they were less frequently able to become recipients by staying in their preprogram units. Black enrollees who searched for new housing tended to concentrate their search in areas with substantial black populations --either in the traditionally black areas, where the housing stock was poor, or in transitional areas where landlords were often resisting the influx of black residents. Although direct racial discrimination was practically never reported in formal complaints to the agency or in response to survey questions, participants, agency staff, and landlords all said in in-depth interviews that racial discrimination was a fact of life in the Jacksonville market.

These market conditions and two features of the program worked together to make the Jacksonville enrollees' task exceptionally difficult. The first aspect of the program that created difficulties was the housing quality standard. Although the standard in Jacksonville was not especially stringent, it was rigorously enforced. Given the poor condition of the local housing stock, this standard greatly reduced the number of units enrollees could consider.

The second program feature limiting enrollees' chances of becoming recipients was the very low level of supportive services (such as information or assistance for the housing search) the agency provided to enrollees. Jacksonville's services were among the most modest in the AAE. Thus, not only did the housing quality standard make the enrollees' task more difficult, but in deciding not to provide more extensive services the agency passed up an opportunity to make it easier.

The agency did try, particularly in the second enrollment period, to reduce supplier resistance to the program. Believing that much of the opposition was founded on misinformation, agency staff contacted housing suppliers personally and in writing to inform them about the program and urge them to participate. The staff considered that supplier attitudes grew more positive in the second period; such a change may have contributed to the small reduction in the attrition rate for black enrollees. However, the general stability of attrition rates during the two periods indicates that the supplier persuasion effort did not have a major effect on program results.

#### APPLICATIONS TO THE PROGRAM

Application patterns in the first enrollment period caused two problems for the Jacksonville agency. First, they did not provide a sufficient number of enrollees to yield the planned number of allowance recipients, especially in light of the high attrition rate. Second, although the agency had attempted to attract applicants who would be a representative cross-section of all Jacksonville households eligible to participate in the program, those in the higher eligible income categories, white households, and male-headed households were substantially underrepresented in the applicant pool. The predominance of households in the lowest income categories meant that allowance

payments were, on the average, higher than the agency anticipated.<sup>1</sup> Because the agency received a predetermined amount of money for each household to cover both allowance payments and administrative expenses,<sup>2</sup> the higher allowance payments left insufficient money to cover administrative costs.

In the second enrollment period, the agency used an outreach strategy that successfully responded to both problems. The number of applications received was more than double the number seen at any other AAE agency. It was more than enough to compensate for the high attrition rate and to produce the planned number of recipients. The applicant profile was quite representative of the eligible population and the numbers were large enough to allow the agency to select for characteristics that would balance the first period's profile and resolve the financial problem.

The key elements in the new outreach strategy were intensive use of the mass media, especially television, and a campaign directed toward those with moderate incomes. Television publicity was the technique that produced the largest number of applicants, and the applicants from all sources were more representative of the eligible population than those in the first enrollment period. Referrals from other social service agencies had accounted for 29 percent of the applicants in the first enrollment period, and those applicants were the least representative of the eligible population. The agency cut back on its contacts with other agencies during the second period, and referrals accounted for only 7 percent of the applicants.

The relation between outreach and applications in the two Jacksonville enrollment periods confirms a conclusion from comparative analysis of the other AAE agencies: by changing the intensity of outreach and the communications channels it uses, an agency can greatly influence the kinds and numbers of applications it receives.

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<sup>1</sup> For households of a given size, a lower income resulted in a higher allowance payment. For households at a given income level, a larger household resulted in a higher payment.

<sup>2</sup> Under the Annual Contributions Contract, the agency received a fixed amount for a household of a given size; the amount was larger for larger households. Because the funds were to cover both allowance payments and administrative expenses, a higher average payment than planned meant that there was less money than expected for administrative purposes. Likewise, fewer recipients than planned meant fewer contributions to the administrative budget.



## POLICY IMPLICATIONS

Generalizing from a single example to a broader program context demands caution. Nonetheless, the Jacksonville situation is not unique; it is only a more extreme instance of developments observed throughout the AAE. Jacksonville deserves consideration as an example of a situation that can--but will not necessarily--occur in an ongoing housing allowance or similar rent-subsidy program.

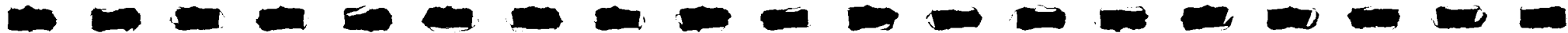
In a tight, segregated housing market, the housing quality objectives of a housing allowance program can compete against its participation objectives. An agency may respond, as Jacksonville did in the second enrollment period, by seeking enough applicants to compensate for a high attrition rate, and by selecting applicants who were likely to succeed in becoming recipients. This strategy can produce a desired total level of participation. But it can also lead to participation inequities. Applicants to such a program may have a smaller chance of becoming allowance recipients than applicants elsewhere; and given a segregated market, black applicants may have a much smaller chance of becoming allowance recipients than whites.

It is not clear whether there are administrative responses to such a housing market that do not reduce the achievement of one objective in order to satisfy another. Four administrative actions, each with some associated cost, might be expected to enhance enrollees' chances of becoming recipients. An agency may lower the housing quality standard, thereby making more housing available to enrollees. But this could reduce the level of housing quality improvement under the program. An agency might raise the subsidy level to allow enrollees to consider a wider price range of units, but this could substantially increase government outlays for payments.

Providing supportive services or seeking the cooperation of housing suppliers might help enrollees to become recipients, at some administrative cost. The Jacksonville experience does not show that seeking supplier cooperation will have much effect. However, the agency's effort was not very intensive, and a stronger effort might have had more results. Jacksonville offers no evidence on the effectiveness of supportive services to enrollees, but because the AAE agencies that offered more supportive services had lower attrition rates, this strategy is worth further consideration.

Even if an agency is willing to bear the associated costs, not all options may be open. In Jacksonville, the option of lowering the housing standard was precluded by an institutional constraint--the agency operating the housing allowance program was also responsible for enforcing the city housing code and would not adopt a different standard for the program. AAE rules and funding constraints limited the agency's ability to change the subsidy. Providing intensive services would have been inconsistent with the approach of the Jacksonville agency, which called for minimizing administrative activities. Thus, the major option open to the agency to improve enrollees' chances of becoming recipients was the campaign to encourage supplier cooperation.

Finally, the Jacksonville experience points up an important limitation of performance measures such as those used in the AAE--the target number of recipients and the contractual funding formula. Like any such measures, these are simplifications of more subtle and numerous program goals. In a difficult environment, where objectives compete, a program may succeed in terms of the visible performance measures, even while less readily measured program intentions go unmet. A difficult housing market thus poses problems for national management systems as well as for the local choice of administrative procedures.



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## I. THE JACKSONVILLE EXPERIENCE

### THE ADMINISTRATIVE AGENCY EXPERIMENT

The Department of Housing and Urban Development (HUD) is conducting a series of experiments on housing allowances. In a housing allowance program, the government would make direct payments to low-income families. Recipients would then spend the money on housing of their own choice. In contrast, many other housing programs limit family choice in housing to certain units. Because these other programs involve financial arrangements between the government and housing suppliers or lending institutions, their assistance to families is indirect.

The Administrative Agency Experiment (AAE) is designed to examine the various ways local agencies might administer a housing allowance program.<sup>1</sup> Other experiments contracted by HUD--the Demand Experiment and the Supply Experiment--assess, respectively, the program's effects on participants and on the housing market.<sup>2</sup>

In the AAE, eight public agencies operated limited-scale housing allowance programs for three years. HUD selected the agencies for their diversity in organization, location, and housing markets. Those characteristics are summarized in Table 1-1. The agencies devoted their first year to planning and to enrolling participants. For the next two years, the agencies made payments and provided other services. After 24 months of payments, participating families were transferred to other housing programs.

In its contractual agreement with HUD, each agency was assigned a target number of recipients; the goal was to be met in the program's first year.

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<sup>1</sup> For general information on the AAE, see Second Annual Report of the Administrative Agency Experiment Evaluation (Cambridge, Mass.: Abt Associates Inc., 1974) and Third Annual Report of the Administrative Agency Experiment Evaluation (Cambridge, Mass.: Abt Associates Inc., 1976).

<sup>2</sup> For more information on those experiments, see Experimental Housing Allowance Program Interim Report: Initial Impressions and Findings (Washington, D.C.: Department of Housing and Urban Development, Office of Policy Development and Research, 1975) and Housing Allowances: The 1976 Report to Congress (Washington, D.C.: Department of Housing and Urban Development, 1976).

TABLE 1-1  
CHARACTERISTICS OF THE EIGHT AAE SITES

Location of Administrative Agency	Contracting Agency	Character of Site			Demographic Characteristics				Housing Market		
		Census Region	Population of Program Area	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	186,658	Metropolitan 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	Metropolitan area (4 cities and 15 surrounding 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	City of Peoria and Fulton County (rural) and Woodford County (rural)	5.9%	6.3%	5,235	10%	30.9%	3.0%	4.5% <sup>c</sup>
San Bernardino, California	San Bernardino County Board of Supervisors	Pacific West	547,258	Valley portion of San Bernardino County (includes 10 incorporated cities and towns and an equal number of unincorporated places)	9.8%	23.0% <sup>a</sup>	19,745	12%	36.4%	.9%	12.0%
Bismarck, North Dakota	Social Services Board of North Dakota	West North Central	104,187	Four rural counties (Burleigh, Morton, Stark and Stutsman) each with one major city	11.8%	.8%	2,176	9%	31.4%	5.9% <sup>b</sup>	8.1% <sup>d</sup>
Jacksonville, Florida	Jacksonville Department of Housing and Urban Development	South Atlantic	545,900	Metropolitan area (includes all of Duval County)	14.0%	22.9%	17,429	11%	32.7%	4.4%	4.0% <sup>c</sup>
Durham, North Carolina	Durham County Department of Social Services	South Atlantic	132,681	Durham County (includes city of Durham as well as rural portion of county)	14.0%	37.6%	5,620	14%	53.0%	2.9%	6.0%
Tulsa, Oklahoma	Tulsa Housing Authority	West South Central	342,000	Metropolitan area	9.0%	12.5%	8,734	7%	33.0%	1.9%	13.6%

Source: Frederick T. Temple et al., Third Annual Report of the Administrative Agency Experiment Evaluation (Cambridge, Mass., 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).

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

<sup>b</sup>More 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 suggest.

<sup>c</sup>Vacancy rates for Peoria and Jacksonville are adjusted for standardness (locally defined).

<sup>d</sup>Vacancy rate for the city of Bismarck is 6.1%; for the full program area, 8.1%.

The Jacksonville agency was the only one to miss its target by a considerable number of recipients. Seven agencies reached 90 percent or more of their goal, but Jacksonville's effort produced less than 40 percent of the desired number. HUD decided to allow Jacksonville a second enrollment period in which to try new administrative procedures to overcome the problems. This report discusses both enrollment periods in Jacksonville.

HUD commissioned two special studies of the Jacksonville experience. The first, described in an earlier report, analyzed the reasons for the problems of Jacksonville's first enrollment period.<sup>1</sup> Analyses of the second enrollment period in the appendices to this report examine whether changed administrative procedures had any effect on those problems.

These two studies suggest that Jacksonville's problems were not unique, though they were more severe than in other AAE locations. Jacksonville represented a convergence of several factors--notably a tight housing market, stringent inspection procedures, and limited supportive services--that have been shown in other analyses to reduce the ability of interested households to become recipients in the program.<sup>2</sup>

The value of the Jacksonville experience is that it illustrates some major policy issues for a housing allowance program. It defines one difficult environment for such a program, and it demonstrates how an agency in that environment might make administrative decisions.

#### DATA SOURCES

Data were collected throughout both enrollment periods in Jacksonville.

This report is based on information from five sources.<sup>3</sup> They are:

<sup>1</sup> See W. L. Holshouser, Jr., Report on Selected Aspects of the Jacksonville Housing Allowance Experiment (Cambridge, Mass.: Abt Associates Inc., 1976). Hereinafter referenced as the Selected Aspects Report.

<sup>2</sup> See W. L. Holshouser, Jr., et al., Supportive Services in the Administrative Agency Experiment (Cambridge, Mass.: Abt Associates Inc., 1977), Appendix B.

<sup>3</sup> For a complete discussion of data sources, see Appendix I, "Data Sources and Supplementary Tables," in the Selected Aspects Report and Appendix L, "Discussion of Data Sources," in this report.

Agency operating forms. The agency routinely used application forms, selection logs, enrollment forms, certification forms, payments initiation forms, termination forms, and agency inspection forms.<sup>1</sup> These documents contain household information and trace the experiences of program participants.

Participant surveys. In both enrollment periods, the evaluation contractor interviewed a random sample of participants shortly after their enrollment. A small number of enrollees who left the program was interviewed in depth in the first period and a larger sample was taken of those who left during the second.

The Jacksonville survey. Interviewers surveyed 1,417 potentially eligible households in Jacksonville, asking respondents if they were aware of the local AAE program, if they had applied to it, and other related questions. The survey was administered at the close of the second enrollment period.

Evaluation of agency inspections. "Quality control" inspections were performed by the evaluation contractor on a sample of recipients' housing units in both enrollment periods to determine if the agency was applying its inspection standards consistently.

On-site observers' field notes and written reports. A member of the evaluation contractor's staff observed and reported on agency activities during both enrollment periods.

## BACKGROUND

### Findings from the First Enrollment Period

The Selected Aspects Report found that the low participation rate in Jacksonville during the first enrollment period was related to two factors. First, the agency failed to attract a sufficient number of applicants. Second, households that were enrolled in the program, especially black households, had difficulty meeting program requirements for becoming recipients.<sup>2</sup>

Application outcomes. Jacksonville received fewer applications in the first enrollment period than any site with the same recipient target. This result was largely due to a low-intensity

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<sup>1</sup> Selection logs are available for the second enrollment period only.

<sup>2</sup> In the AAE, households were enrolled after the agency determined that they met household eligibility criteria for income and family size. "Enrollees" were entitled to receive certain (mainly informational) services, but not allowance payments. To become "recipients," households had to find (or already occupy) units that would meet the agency's housing quality standard, and to secure leases on those units.

outreach strategy. Agency efforts to intensify outreach, once the low application rate was apparent, were too limited and late to have much effect. Moreover, the applicants in the first enrollment period were not a representative cross-section of the eligible population, as had been intended. White households and households in the higher eligible income categories were substantially underrepresented, in large part because of the agency's heavy reliance on applicant referral from other social service agencies. It was also believed that the program had a "welfare image"--suggesting, in Jacksonville, a very low-income, black clientele--which may have discouraged application from other groups.

Recipient rate. Of those households found eligible and enrolled in the Jacksonville program, a smaller proportion became recipients than at any other site. The success rate for black enrollees was less than half that for whites: 21 percent compared to 54 percent.

The report identified the overall problem to be a low vacancy rate among inexpensive units that met the agency's housing-quality standard. For black enrollees, there were additional problems. Worse initial housing conditions meant that more blacks than whites wanted or had to move to meet the quality requirement. Segregated housing patterns tended to limit black enrollees' housing searches to areas with relatively poor housing stock; and many landlords in the areas where black searches were concentrated would not cooperate with the program.

#### Findings from the Second Enrollment Period

In the second enrollment period, the Jacksonville Agency succeeded in obtaining the planned number of recipients. The agency's outreach campaign attracted many more applicants, and the applicants were much more representative of the eligible population. The proportion of enrollees who became recipients was greater than in the first enrollment period, though it remained lower than in the other seven AAE sites. Similarly, the disparity between success rates for blacks and whites was reduced but remained greater than elsewhere. Analysis of the second enrollment period focuses on the effect of altered administrative procedures on application and recipient rates.

Administrative changes. Major administrative changes occurred in the outreach and application process and in relations with housing suppliers. The agency spent more on outreach, increasing its use of advertising in the mass media. Those who heard of the program now found the application process easier: they could apply by telephone. To improve relations with suppliers, the agency conducted a small-scale informational campaign urging supplier cooperation.

Application outcomes. The agency's second outreach campaign was designed to avoid encouraging referrals from social service agencies and to rely instead on the media, primarily television, to attract applicants. As a result, Jacksonville received more applications in the second enrollment period than any other AAE agency had received in an equivalent period. Applicants from almost all sources were more representative of the eligible population. Also the agency selected certain groups of eligible applicants more often than others for enrollment in the program. This eligible applicant pool, combined with the agency's selection process, produced a very different enrollee group from that of the first enrollment period. There were more white families, more households headed by males, and more households in the upper eligible income categories.

Recipient rate. Although a higher proportion of enrollees succeeded in becoming recipients in the second enrollment period, the success was mainly the result of the differences in the enrollee population. Second-period enrollees lived in better housing before entering the program and planned to stay in their preprogram units more frequently. These factors were associated with higher success rates in both enrollment periods. Within similarly defined subgroups, such as black enrollees who planned to move, the success rates in the second period were only marginally improved over those of the first. Enrollees encountered the same problems in the second period as they did in the first. The somewhat reduced resistance of landlords to the program did not have a major effect on the recipient rate.

#### THE STRUCTURE OF THIS REPORT

The key issue of the Jacksonville experience is the high attrition rate for enrollees, particularly for black households and households that planned to move. Chapters II and III discuss this issue. Chapter II explores how housing market conditions in Jacksonville combined with the agency's strictly enforced housing standard to limit participation. Chapter III deals with what an administrative agency can do to reduce the problems that households face in such a situation.

A second topic the Jacksonville experience can address is the role of agency outreach in attracting program applicants. Chapter IV examines Jacksonville's outreach campaign during both enrollment periods. The conclusions from this single site confirm those from a cross-site analysis of outreach: agencies can influence the numbers and types of applicants by modifying their outreach activities.<sup>1</sup>

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<sup>1</sup> See Jean MacMillan et al., Outreach: Generating Applications in the Administrative Agency Experiment (Cambridge, Mass.: Abt Associates Inc., 1977).

Chapter V concludes this report with a review of how the Jacksonville Agency adjusted its administrative policies in response to its first-period experiences. In a difficult environment, an administrative agency may choose to satisfy some program goals at the expense of others. The Jacksonville experience provides some insight into the factors influencing such choices.

Throughout this report, the Jacksonville experience is considered as an example of more general policy issues in the administration of a housing allowance or similar program. There is little in the analyses of Jacksonville data to suggest that unique factors were at work there; rather, the patterns in both Jacksonville enrollment periods are simply more extreme versions of those seen in other AAE analyses. Nonetheless, it is important to remember that Jacksonville is but a single case. However useful a single case may be in illustrating what can happen in a broader program context, it cannot be considered predictive of what will happen.





## II. FACTORS INFLUENCING OUTCOMES FOR ENROLLEES

### INTRODUCTION

Housing allowance payments are intended to help households rent housing of specified quality. In the AAE, families were required to occupy housing that met standards set by the operating agencies before any payments were issued.

Although they are not intended to limit participation, agency standards can have that effect and thus can work against the program's objective of serving as many people as possible (within funding constraints). The higher the quality requirements,<sup>1</sup> the fewer the households that may be willing or able to participate in the allowance program. The relation between housing quality standards and program participation, however, is complex and subtle. The program's design, the housing market, and the prospective participants together determine how or whether there will be a conflict.

Program factors include the subsidy level and the housing quality standard, which jointly define the amount of local housing stock eligible for the program subsidy. The standard defines a lower limit in terms of quality. The subsidy level implicitly defines an upper limit in terms of price.<sup>2</sup>

Market factors include the overall condition of the housing stock, the vacancy rate, or "tightness," of the market and the presence of racial discrimination. Other things being equal, a relatively high proportion of poor-quality housing and a low vacancy rate mean that a smaller proportion of lower-cost, standard housing is available for program participants. Discrimination may further reduce the supply of housing available to black participants.

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<sup>1</sup> Housing quality requirements are defined by two factors: a statement of the characteristics that are supposed to be found in acceptable housing, and a set of procedures for enforcing that statement. Both factors are incorporated in the concept of housing quality requirements used in this discussion. The concept is thus one of a de facto standard (defined by the characteristics of units actually accepted for program participation) rather than a de jure standard.

<sup>2</sup> In the formula used in the AAE, the allowance payment makes up the difference between 25 percent of a household's net income and the locally estimated cost of a "modest, standard unit" suitable for a household of that size. Because a household may be willing to spend more than 25 percent of its net income on rent, the upper limit can be higher than the estimate used to fix the subsidy level and can be different for different families.

Participant factors include the participants' willingness to search for housing, their readiness to spend their disposable income on rent, and their efficiency in the search for housing.

In a large-scale program, it is conceivable that the number of households searching for units might exceed the number of eligible units available. This would produce a clear trade-off between the quality standard and participation. In smaller programs, the trade-off would be relative, not absolute. As program and market factors combined to make the number of units available smaller relative to the number of interested households, the task of locating an acceptable unit would become more difficult for each household. Assuming the participants' willingness to search and to spend remained unchanged, a harder task would probably mean that fewer families would succeed.

In none of the AAE programs, including Jacksonville, did the number of enrollees exceed the estimated number of eligible units available. At most sites, the program, market, and participant factors allowed the achievement of both the housing quality and the participation objectives. At least, there were no signs that the one goal was achieved at the expense of the other.

Jacksonville was the exception. There, market and program factors made the participants' task more difficult, although enrollees seemed no less willing to search and to spend than at other sites. Furthermore, Jacksonville's segregated housing market meant that the difficulty was even greater for black enrollees than whites.

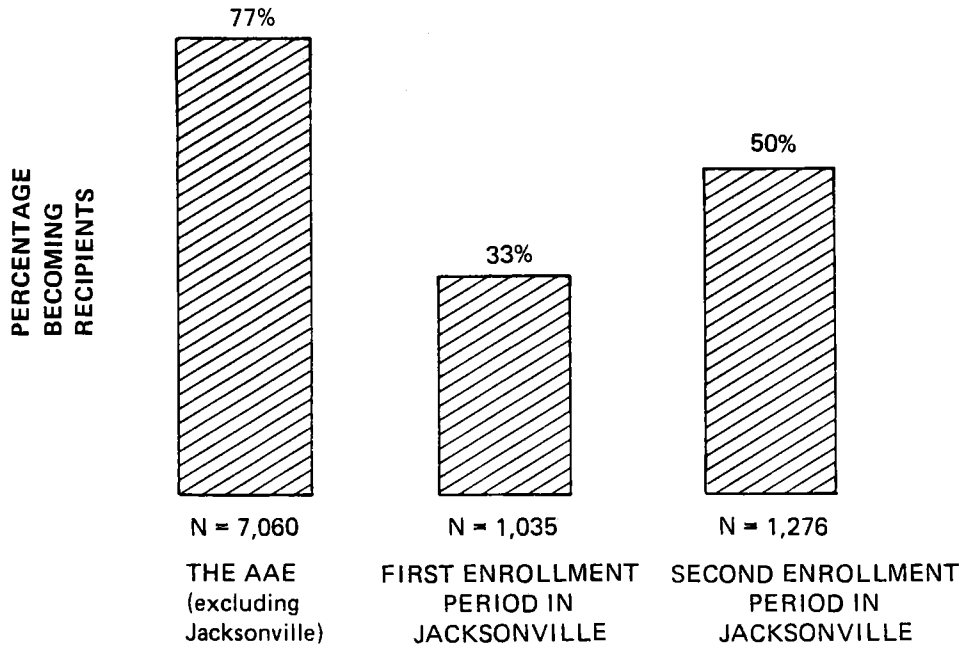
As shown in Figure 2-1, fewer enrollees in Jacksonville succeeded in becoming housing allowance recipients than at any other AAE site. The overall success rate for enrollees in the first Jacksonville enrollment period was 33 percent; it was 50 percent during the second period. The rate for the other seven agencies, by contrast, was 77 percent.<sup>1</sup> White enrollees in the two Jacksonville periods had success rates of 54 and 58 percent, compared to 79 percent elsewhere. But the lower rates were most striking for blacks. Throughout the rest of the AAE, 68 percent of the black enrollees became

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<sup>1</sup> This combines enrollees at all seven agencies. The success rates at individual agencies ranged from 65 percent to 86 percent.

FIGURE 2-1

PERCENTAGE OF ENROLLEES BECOMING RECIPIENTS



SOURCE: AAE Enrollment Forms  
Payments Initiation Forms

recipients; in Jacksonville, 21 percent of black enrollees became recipients in the first enrollment period, and only 34 percent succeeded in the second period.<sup>1</sup>

This chapter explores the market and program factors that made the enrollees' task in Jacksonville so difficult.

MARKET FACTORS

The quality of an area's housing stock and the tightness of the market play

<sup>1</sup> The agencies most similar to Jacksonville in market and population characteristics were Durham and Peoria. In Durham, 71 percent of both black and white enrollees became recipients. In Peoria, the rate was 51 percent for blacks and 69 percent for whites.

a large part in determining how many units are available for enrollees. Both factors, as indicated in Table 2-1, were less favorable in Jacksonville than at any other AAE site. By the measures available, Jacksonville had the highest proportion of housing without plumbing and the lowest vacancy rate of any of the eight AAE locations.

TABLE 2-1  
COMPARISON OF JACKSONVILLE WITH OTHER AAE SITES:  
PERCENT OF OCCUPIED UNITS LACKING PLUMBING  
AND RENTAL VACANCY RATES

Agency	Percent of All Occupied Units Lacking Plumbing	Vacancy Rates <sup>a</sup> in Rental Units
Jacksonville	4.4%	4.0%
Bismarck	3.3	6.1 <sup>b</sup>
Peoria	3.0	4.5
Durham	2.9	6.0
Springfield	2.7	6.2
Tulsa	1.9	13.6
Salem	1.5	7.2
San Bernardino	.9	12.0

Source: See Table 1-1 of Frederick T. Temple *et. al.*, Third Annual Report of the Administrative Agency Experiment Evaluation (Cambridge, Mass.: Abt Associates Inc., 1976), p. 5.

<sup>a</sup>These vacancy rates come from local housing market studies, since census data on vacancy rates are considerably less reliable than data on housing condition. For a discussion of sources see Second Annual Report of the Administrative Agency Experiment Evaluation (Cambridge, Mass.: Abt Associates Inc., 1974), Chapter 2.

<sup>b</sup>City of Bismarck only. Full-area rate was 8.1%.

The poor condition of the housing stock and the low vacancy rate limited the number of units available to program enrollees. The numbers were even further limited--at least in the first enrollment period--by the reluctance of landlords to cooperate with the program. Although other agencies, including those in Peoria and Durham, also encountered such resistance, anecdotal evidence suggests that landlord opposition was stronger and more widespread in Jacksonville than elsewhere.

Some Jacksonville housing suppliers simply objected to involvement with federal programs. But the program's inspection and lease requirements caused considerable concern among many others. The agency chose to have city code-enforcement inspectors carry out program inspections. The initial policy was that program inspections would count as regular city inspections--that is, if a unit failed the inspection, the owner was obligated to repair the deficiencies or have the unit condemned. The agency soon limited the purpose of the inspection to determining whether a participant in the allowance program could live in the unit, but information about the change spread slowly and many suppliers continued to regard the program inspection as a code-enforcement inspection.

A similar problem arose with the lease requirement. Like the other AAE agencies, Jacksonville required a lease with a special provision stating that the agency had to approve all evictions. Some suppliers feared that they would be virtually prohibited from evicting any tenant who was an allowance recipient. In response to supplier concerns, the agency promised that its approval of eviction requests would usually be automatic. But the agency's policy was not widely understood for some time.

It is impossible to assess the effect of supplier opposition with the available data. The agency's staff named supplier opposition among their most important problems in the first enrollment period, and interviews with enrollees who failed to become recipients revealed a number of difficulties that appeared to reflect landlord resistance to the program. In the second enrollment period, the staff believed that supplier opposition was reduced. But interviews with suppliers uncovered continued objections to the program as well as some positive changes of attitude.

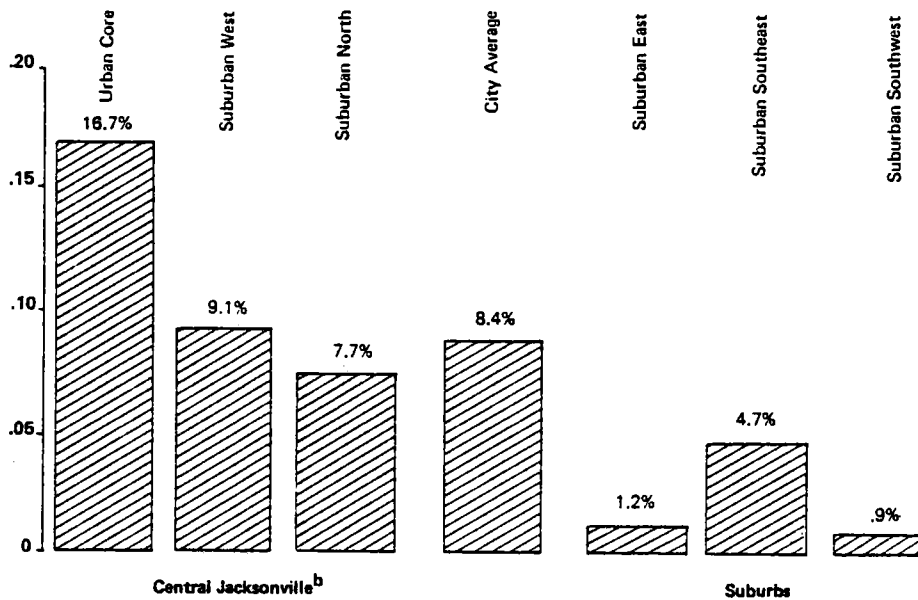
All of these general market conditions--the condition of the housing stock, the vacancy rate, and supplier resistance to the program--made the task for Jacksonville enrollees especially difficult. In addition, the housing market in Jacksonville was racially segregated. In a study of 109 major cities in the United States, Jacksonville was ranked seventh highest in the level of residential segregation.<sup>1</sup> The patterns of segregation in

<sup>1</sup> Annemette Sorenson; Karl E. Taebuber; and Leslie J. Hollingsworth, Jr.; "Indexes of Racial Residential Segregation for 109 Cities in the United States, 1940-1970," Institute for Research on Poverty, University of Wisconsin-Madison, February 1974.

Jacksonville meant that black enrollees tended to occupy units and to search for units where market conditions were at their worst.

Housing quality varied substantially among different neighborhoods in Jacksonville. Figure 2-2 shows that the proportion of units without plumbing ranged from 8 to 17 percent in central Jacksonville, compared to 1 to 5 percent in suburban areas. Vacancy rates differed too, although accurate measures of neighborhood vacancy rates are not available. In general, the vacancy rate for housing that would meet City Code requirements was believed to be very low in central Jacksonville. In the suburban areas, recent construction of apartment complexes made for a much looser rental market.<sup>1</sup>

FIGURE 2-2  
PERCENT OF RENTAL UNITS LACKING PLUMBING<sup>a</sup>



SOURCE: Table 4-3 Selected Aspects Report

<sup>a</sup>These figures differ from those reported in Table 2-1 for Jacksonville since they are based on rental units only.

<sup>b</sup>Although two neighborhoods in Central Jacksonville were designated as suburban by the Jacksonville Area Planning Board, they were essentially inner city in character and so are grouped with the Urban Core.

<sup>1</sup> See Appendix F, "The Jacksonville Housing Market," for a description of the Jacksonville neighborhoods and housing submarkets.

Both black and white second period enrollees concentrated their search for housing in the central city neighborhoods, despite the poor stock and low vacancy rates. Because the majority of enrollees already lived in central Jacksonville, this pattern is not surprising. Higher prices may have further discouraged enrollees from searching in suburban neighborhoods.<sup>1</sup>

The central city also contained most of the neighborhoods that were either traditionally black or into which substantial numbers of black families had moved in recent years. In particular, 70 percent of the households in the urban core neighborhood were black according to the 1970 Census. The suburban areas, except in "pockets," were substantially white.

The segregated market meant that black enrollees were living, on the average, in housing of poorer quality than white enrollees. In the first enrollment period, 66 percent of the black enrollees' preprogram units were ranked in the lowest category of a 3-point quality scale, compared to 39 percent of the white enrollees' units.<sup>2</sup> Comparable measures are not available for the second enrollment period, but rent data--which generally reflect housing quality--suggest the same pattern: after adjustment for family size, black enrollees were paying lower rents than whites. Because initial housing quality was one of the major factors related to enrollees' success in becoming recipients throughout the AAE,<sup>3</sup> the poor quality of black enrollees' units put them at a serious disadvantage.

Black enrollees also concentrated their search for new housing in areas with substantial black populations. Only 21 percent of the blacks in a sample of second-period enrollees reported searching mainly in "white"<sup>4</sup>

<sup>1</sup> In order to establish the subsidy level for the program, a panel of local experts estimated a typical cost for "modest, standard units" of varying sizes in each neighborhood. Estimates for a 2-bedroom unit in the central Jacksonville neighborhoods ranged from \$132 to \$152. Estimates for the suburban areas ranged from \$195 to \$202. (Payment computations for participants used a single number, regardless of neighborhood.)

<sup>2</sup> Holshouser, op. cit., 1976, p. 102.

<sup>3</sup> See Holshouser, et. al., op. cit., 1977, Appendix B, "Factors Related to Enrollees' Success in Becoming Recipients," and Appendix E, "Enrollee Outcomes."

<sup>4</sup> For this analysis, "white" areas are defined as having 0-5 percent black residents in the 1970 Census; "mixed" neighborhoods have 6-40 percent black residents; and largely "black" neighborhoods have more than 40 percent black residents. The figures reported include only those enrollees who said they searched for housing and do not include enrollees who searched but became recipients without moving. See Appendix G, "Search Intensity and Location," for the presentation of this analysis.



areas; 48 percent searched in "mixed" areas and 31 percent searched mainly in "black" areas.<sup>1</sup> This pattern was disadvantageous for black enrollees: only 9 percent of the plurality that searched mainly in mixed areas became recipients. The rates for black searchers in black areas and white areas were 31 and 35 percent, respectively.<sup>2</sup> In most cases, the mixed neighborhoods were transitional areas with rapidly increasing proportions of black residents. The low success rates suggest that landlords were resisting the influx of additional black tenants while welcoming whites.<sup>3</sup> Whether for this or other reasons, black enrollees were least successful in precisely those areas in which they concentrated most of their efforts.

Explicit discrimination was another factor in the segregated housing market. Participants, agency staff, and even landlords who were interviewed considered it a fact of life. Analysis shows that after taking into account other factors related to enrollee success in becoming recipients, black enrollees consistently had a lower probability of becoming recipients than whites. Yet--perhaps because racial discrimination was practiced subtly, or perhaps because it was taken so much for granted--there is no tangible evidence of how often or in what situations it occurred. Very few black enrollees reported racial discrimination against them in formal statements to the agency or in interviews. The importance of discrimination must therefore be inferred from the differences between outcomes for black and white enrollees, not assessed directly.

#### PROGRAM FACTORS

Jacksonville had a tight housing market with considerable poor-quality stock, and patterns of segregation made the situation especially difficult

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<sup>1</sup> White enrollees, in contrast, concentrated in predominantly white areas (69 percent) and mixed areas (28 percent).

<sup>2</sup> Not all of those who searched mainly in one kind of neighborhood became recipients in that kind of neighborhood. Fifteen percent of the blacks who searched mainly in white neighborhoods became recipients in white neighborhoods, another 5 percent became recipients in mixed neighborhoods, 15 percent became recipients in black neighborhoods, and 65 percent terminated.

<sup>3</sup> White enrollees who searched in mixed neighborhoods had a higher success rate than those who searched elsewhere; 50 percent of those searching in mixed neighborhoods became recipients, compared to 37 percent of those who searched in predominantly white neighborhoods.

for black enrollees. Had the agency adopted a more lenient housing quality standard or a higher subsidy level, the market might have had less effect. But the subsidy level was not higher than elsewhere in the AAE, and Jacksonville's quality standards as implemented appear to have been more stringent than those of other agencies.

The Jacksonville agency adopted the city's housing code as its own housing quality standard. Although this code was not any stricter than the standards initially defined at other sites, agency inspectors applied it more consistently. Jacksonville used inspectors from the city code-enforcement division, whereas other AAE agencies relied on agency staff or participants themselves to perform inspections. Jacksonville also followed a strict decision rule: a single deficiency was virtually always enough to fail a unit. Other agencies sometimes made exceptions for families in particularly difficult circumstances, even when units had several deficiencies.<sup>1</sup>

Because housing quality requirements differed and were differently implemented at the eight agencies, it is difficult to assess the relative stringency of the de facto standards. Nonetheless, the available evidence suggests that Jacksonville's was probably the most stringent. Analysis comparing agency inspections with independent inspections of the same units shows that Jacksonville's inspectors caught a higher proportion of the independently identified deficiencies and failed a higher proportion of the units than inspectors at any other site.<sup>2</sup> The same measures were found to be closely related to enrollee success in analyses including all AAE sites: enrollees at agencies with more stringent standards were less successful than enrollees elsewhere.<sup>3</sup>

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<sup>1</sup> See David W. Budding et al., Inspection: Implementing Housing Quality Requirements in the Administrative Agency Experiment (Cambridge, Mass.: Abt Associates Inc., 1977), Appendix A, "Setting and Enforcing Housing Standards in the AAE."

<sup>2</sup> This analysis includes only units reported by the independent inspector to have at least one "major" deficiency or three or more minor ones. See Budding et al., op. cit., 1977, Appendix B, "Effectiveness of Alternative Inspection Methods Present in the AAE."

<sup>3</sup> Holshouser, et al., op. cit., 1977, Appendix B. Households enrolled at agencies that had stringent standards and offered intensive supportive services overcame some of the problems associated with stringent standards. Jacksonville, however, did not offer a high level of services.

Enforcement of the Jacksonville standard thus seems to have set a relatively high "floor" under the quality of housing stock deemed acceptable. The "ceiling," which is largely a result of the subsidy, was at least no higher than elsewhere.

The subsidy level at all AAE sites was set by a procedure that used local experts in the real estate market, who estimated the average cost for housing that would meet the agency's standard. Staff at the Jacksonville agency believed that it would be extremely difficult for families to find standard housing at the levels estimated by local experts. The same feeling was expressed by staff members at several AAE agencies, but it had greater currency in Jacksonville.

The Jacksonville area experienced sharp inflation in utility costs<sup>1</sup> beginning in the latter part of the first enrollment period. The subsidy level was raised in the second enrollment period in response to these rising costs, but there is some evidence to suggest that the subsidy increase did not even keep pace with inflation, much less represent a real increase over the first enrollment period.<sup>2</sup> Thus, there are indications but no concrete evidence that the subsidy level for the Jacksonville program was relatively lower than elsewhere. This could have increased the difficulty for Jacksonville enrollees.

#### PARTICIPANT FACTORS

The efficiency, effort, and money with which enrollees search for standard housing affect their chances of becoming recipients. Data to assess any of these factors are sparse, but no data suggest that Jacksonville enrollees were less efficient, less willing to search, or less prepared to spend money than enrollees elsewhere.

<sup>1</sup> The Inter-City Index Report prepared by the American Chamber of Commerce Researchers Association for the third quarter in 1974 assigned Jacksonville an index value of 214 for the cost of utilities (with 100 as a national average). The cost of utilities in Jacksonville was over twice that paid by consumers in other American cities.

<sup>2</sup> The panel of local experts examined in 1974 the increase for various components of housing cost. The increment for electricity alone was greater than the estimated increase in the subsidy level for all household sizes except one-person households. Although no similarly precise data are available for rent the increase in rent levels was believed less than that for electricity.

In both the first and second enrollment periods, enrollees searched actively for housing. A systematic sample of enrollees in the second period showed a median of 3.6 units visited in 2.3 different neighborhoods. Blacks reported visiting a median of 3.4 units, compared to 3.7 for whites. Similar results came from a smaller sample of enrollees who did not succeed in becoming recipients in the first enrollment period.<sup>1</sup> In those interviews, black enrollees reported visiting an average of 4.6 units, whites an average of 3.1. The enrollees, then, were generally willing to search and at least efficient enough to locate several units to visit.

There is likewise little reason to suspect that Jacksonville enrollees wanted to spend relatively less for rent than enrollees elsewhere, although the evidence is indirect. At enrollment, Jacksonville enrollees did not differ much from those at other sites in the proportion of their income they were spending for rent. The median was 36 percent in the first enrollment period and 41 percent in the second. The medians at other sites ranged between 35 and 41 percent.

Other studies have suggested that where there is price discrimination in housing--where blacks get less value for their money--they allocate a smaller proportion of their income to housing. Some evidence from Jacksonville supports that hypothesis. The proportion of income blacks spent for rent at the time of enrollment was lower than what whites spent in both periods.<sup>2</sup> Thus, the segregated housing market may have led black enrollees to consider a narrower price range of units than whites did, further increasing the difficulty of the black enrollees' search.

#### THE EFFECTS ON PARTICIPATION

The foregoing sections suggest that although participant factors in Jacksonville did not differ markedly from those at the other AAE sites, local market and program factors were likely to limit participation. The segregated market, furthermore, was likely to make participation limits more severe for blacks. Given these conditions, one might expect the following results:

<sup>1</sup> In the second enrollment period, where data were available for both recipients and terminees, no relationship was found between the intensity of search and enrollee success or failure.

<sup>2</sup> The median rent burden (rent as a proportion of gross income) was 0.34 for blacks and 0.40 for whites in the first enrollment period, and 0.33 for blacks and 0.44 for whites in the second period.

Because of the low quality of their preprogram housing, more Jacksonville enrollees would plan to move than enrollees at other sites (assuming they understood the housing quality standard).

Because of the general low quality of housing, enrollees would have more difficulty finding acceptable units than at other sites, and more enrollees would fail to present units for inspection (again assuming understanding of the quality standard).

Because of the overall low quality of available housing and the Jacksonville agency's strict inspection standards, units presented for inspection would fail more often than those at other sites.

Because of the shortage of low-cost standard housing, Jacksonville enrollees who moved from their preprogram units to become recipients would more often have to pay a rental price above the estimate used in setting subsidy levels.

Because of Jacksonville's segregated housing market, all these patterns would be aggravated for black enrollees.

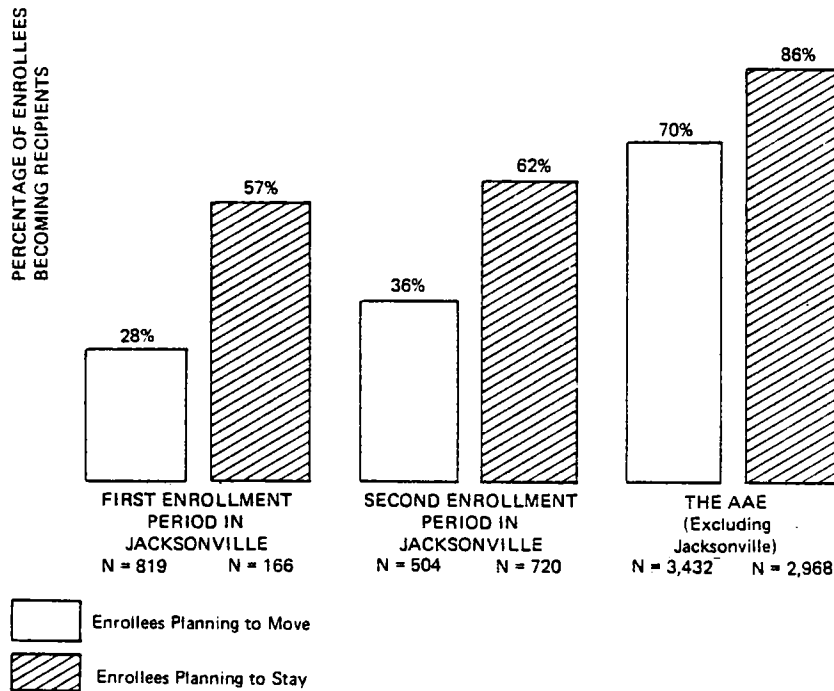
Overall, therefore, fewer enrollees would become recipients in Jacksonville than at other sites. In fact, all of these developments occurred. A substantially higher proportion of Jacksonville's first-period enrollees planned to move than at any other site. Overall, 79 percent planned to move, compared to 56 percent at the next highest site. A higher proportion of blacks than whites planned to move (87 percent compared to 64 percent), but the rate was high for both groups.

Because the agency attempted, in the second enrollment period, to attract applicants who had higher incomes (and who therefore lived in better housing and were less likely to move), the proportion of enrollees planning to move dropped. Overall, 39 percent planned to move; including 60 percent of the blacks and 29 percent of the whites.

Families wishing to move faced difficulties that were not confined to Jacksonville. As Figure 2-3 shows, the proportion of enrollees becoming recipients throughout the AAE was consistently smaller for those planning to move than for those planning to stay in their preprogram units. The poor quality of Jacksonville's low-income housing--which encouraged so many families to plan to move--and the extreme tightness of the housing market--which made new housing difficult to find--accentuated a tendency observed at all eight AAE sites.

FIGURE 2-3

ENROLLEES' MOVING PLANS AND SUCCESS IN BECOMING RECIPIENTS



SOURCE: AAE Enrollment Forms  
Payments Initiation Forms

DATA BASE: Enrollees planning to move or stay. (N=985 in first enrollment period in Jacksonville — excludes 50 undecided enrollees;  
N=1,224 in second enrollment period in Jacksonville — excludes 52 undecided enrollees;  
N= 6,400 in the other AAE Sites — excludes 660 undecided enrollees)

The Jacksonville enrollees' difficulty is also reflected in the large proportion of enrollees in both enrollment periods who did not request an inspection. Only 44 percent of the enrollees in the first enrollment period and 67 percent in the second requested inspections. The higher second-period rate is largely attributable to inspections conducted on units the enrollees were already living in--another result of enrolling more households in relatively better housing who did not plan to move. The inspection records kept at other sites are less precise than Jacksonville's, so the number of enrollees requesting an inspection is known for only a few agencies. However, the proportion of Jacksonville enrollees who did not request an inspection exceeds the total proportion of enrollees who did not

become recipients at any other site, so it is clear that the inspection rate was lower in Jacksonville.

As expected, the inspection rate was even lower for blacks than whites. Thirty-one percent of the black enrollees and 70 percent of the whites requested an inspection in the first enrollment period, compared to 52 percent and 75 percent, respectively, in the second period.

Although the shortage of low-cost standard housing strongly influenced the low inspection-request rate in Jacksonville, there were other influences. Supplier resistance to the program was founded in part on concern about the inspection requirement, and some landlords explicitly refused to allow their units to be inspected. Also, agencies gave participants different amounts of information about the inspection requirement and urged inspections to varying degrees. The information the Jacksonville agency gave was not substantially different from what other sites provided, but Jacksonville staff had very little contact with enrollees beyond responding to their requests. In the second enrollment period, a larger proportion of participants planned to stay in their preprogram units, and the agency urged these participants to request inspections immediately. Also landlord suspicion of the inspection requirement lessened. These factors may have influenced the increase in inspection requests in the second period.

Among the units for which inspections were requested, the failure rates also seem to have been somewhat higher in Jacksonville than at other AAE sites. In the first enrollment period, only 38 percent of enrollees who presented units passed the first inspection. But many of those that failed were able to pass a subsequent inspection, either by obtaining repairs on the first unit or by finding another unit. Ultimately, 69 percent of the enrollees requesting any inspection presented a unit that passed. The pattern was similar in the second period, when 79 percent eventually passed. Again, data from the other AAE sites do not allow an exact comparison of pass rates. The pass rate in Jacksonville was clearly lower than that of four agencies;<sup>1</sup> it was probably similar or somewhat lower than the pass

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<sup>1</sup> In Salem, San Bernardino, Bismarck, and Tulsa, more than 80 percent of the enrollees became recipients.

rates at Peoria, Springfield, and Durham.<sup>1</sup> Thus, the effect of Jacksonville's strict inspection standards appears more clearly in the proportion of enrollees who did not request inspections than in the proportion that failed inspections.

It is interesting, however, to note that the inspection failure rate was similar for black and white enrollees at Jacksonville. Although blacks may have had a more difficult time than whites in finding units--as indicated by the low proportion requesting inspections--they did not have a greater propensity to request inspections on units that could not meet the standard.

Finally, Jacksonville recipients paid, on the average, higher rents relative to the subsidy level than those of other agencies. Among those households that moved, 91 percent of the allowance recipients in the first Jacksonville enrollment period paid rents higher than the cost estimate on which the subsidy was based. In the second enrollment period, 95 percent paid more than that level. Among the other seven agencies, 75 percent was the highest proportion of recipients at any one site who moved and paid more than the cost estimate.

Both black and white allowance recipients who moved paid more than the subsidy estimate. The comparative rates were 88 and 94 percent, respectively, in the first enrollment period, and 94 and 96 percent in the second period. This finding suggests that black households had to spend as much for rent as white households to meet the quality requirements, even though they were paying less for rent than white households at enrollment.

#### SUMMARY AND POLICY IMPLICATIONS

At the beginning of this chapter it was hypothesized that under certain conditions the quality standard in a housing allowance program can combine with housing market factors to reduce participation in the program. In

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<sup>1</sup> The proportion of enrollees becoming recipients was 65 percent in Peoria 70 percent in Springfield, and 70 percent in Durham. If substantial numbers of enrollees in these sites terminated for reasons other than failing the inspection (e.g., for not presenting units for inspection, or becoming ineligible due to changes in household status), the inspection pass rate in those sites would be higher than Jacksonville's. The available data do not allow such analysis, however.



other words, a tension may exist between housing quality and participation objectives, and one goal may sometimes be reached at the expense of the other.

Although it cannot be demonstrated conclusively that such a trade-off occurred in Jacksonville, the evidence is consistent with the hypothesis. In terms of the condition of the housing stock, the tightness and racial segregation of the housing market, and the resistance of housing suppliers to the allowance program, Jacksonville seems to have had the worst market conditions in the AAE. Against these conditions Jacksonville imposed a housing quality standard that apparently was in practice, if not in design, the most stringent in the AAE.

The result was that enrollees in the Jacksonville program were substantially less likely to become recipients than those at any other site, and Jacksonville blacks had much less success than whites in becoming recipients. Although the overall enrollee success rate climbed from 33 percent in the first enrollment period to 50 percent in the second, the improvement was more the result of changed enrollee characteristics than of a reduction in problems. As Table 2-2 demonstrates, the success rates for those planning to stay<sup>1</sup> in their preprogram units and those planning to move changed little between periods; the change was much smaller than the difference between Jacksonville and the other AAE sites. The persistence of the same patterns through two enrollment periods argues strongly that Jacksonville's results were caused by a continuing and powerful environmental influence, not by a one-time confluence of chance factors.

Nevertheless, the peculiar value of the Jacksonville experience lies in that its situation was not unique, but rather a more extreme instance of tendencies observed throughout the AAE. Housing market factors and the stringency of the implemented housing standards were consistently related to enrollees' chance of becoming recipients. This suggests that the factors leading towards competition between housing quality and participation

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<sup>1</sup> There are no AAE data on whether enrollees who terminated without qualifying for payments searched for new housing units. However, among enrollees who became recipients, stated moving plans corresponded closely to whether they actually moved. Therefore, moving plans are used as a proxy measure for actual attempts to move.

TABLE 2-2  
 PERCENTAGE OF ENROLLEES BECOMING RECIPIENTS  
 BY RACE AND MOVING PLANS

	Jacksonville I		Jacksonville II	
	White	Black	White	Black
Plan to Move	48%	20%	47%	26%
	(N = 222)	(N = 590)	(N = 246)	(N = 257)
Plan to Stay	63%	42%	64%	52%
	(N = 110)	(N = 53)	(N = 557)	(N = 151)

Source: AAE Application, Enrollment and Payments Initiation Forms.

Data Base: Enrollees (Jacksonville I: (N = 975); Jacksonville II; (N = 1,211)). Excludes all enrollees who were undecided at enrollment and enrollees of other races (Jacksonville I: (50 enrollees undecided, 10 of other races); Jacksonville II (51 enrollees undecided, 14 of other races)).

objectives are present in a variety of settings, even if their effect is visible only in such difficult environments as Jacksonville's.

Where these goals are in competition, sacrifices might be made in either direction. An agency might either relax the quality standard to achieve the desired levels of participation, or maintain the quality standard at the cost of not serving some families or population groups. The Jacksonville agency sacrificed full participation to maintain the quality standard. The loss in participation is more easily measured than the results of lowering the quality standard would have been. The designers of a national housing allowance or similar program might wish to bear the Jacksonville experience in mind--not only to note that difficult housing markets can create competition among goals, but also to foresee and influence the direction of any trade-off decisions.



### III. ADMINISTRATIVE OPTIONS IN A DIFFICULT HOUSING MARKET

The Jacksonville agency faced an environment in which housing market factors pitted the program's housing quality standards and participation objectives against each other. From the beginning of the program, agency staff had recognized the local market as a serious obstacle. Just how great an obstacle became quite clear by the end of the first enrollment period, when the agency fell substantially short of the target number of recipients.

With the market, program, and participant factors defined in Chapter II in mind, one can imagine four general administrative actions the agency might take to improve a particular enrollee's chances of becoming a recipient.<sup>1</sup> It might:

    redefine the housing quality standard<sup>2</sup> to make a larger proportion of the housing stock eligible for program subsidy;

    increase the subsidy level and so increase the number of units within the enrollees' price range;

    provide supportive services to participants, making their housing search more efficient;

    persuade housing suppliers to cooperate with the program in the hope of reducing the numbers of enrollees turned away from eligible and vacant units.

The Jacksonville agency relied mainly<sup>3</sup> on the last strategy. It mounted a campaign to counteract the resistance of housing suppliers, which agency staff had perceived as a major problem in the first period. Judged in terms of the suppliers' response, the campaign seemed a moderate success; but it proved to have only a marginal effect on enrollees' chances of becoming recipients. This chapter explores all four options to illustrate the administrative devices available to a housing allowance agency in a difficult market environment.

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<sup>1</sup> This chapter focuses on actions that might improve the chances of an enrollee with given characteristics. In addition, the agency could and did attempt to recruit households whose characteristics would make them likely to become recipients, thus improving the probable average success rate but not affecting the rate for subgroups.

<sup>2</sup> As in the previous chapter, the quality standard as discussed includes both the formal statement of standardness criteria and the effect of enforcement procedures.

<sup>3</sup> The subsidy level was also raised. Because of inflation, however, the purchasing power of the subsidy does not appear to have increased. Thus this is not considered as a major change.

## REDEFINITION OF THE HOUSING STANDARD

Perhaps the most straightforward response to a difficult housing market would be to redefine the housing standard. Under the AAE guidelines, there were no national criteria to which the local agencies had to conform; they set their own standards. The Jacksonville agency therefore had the authority to set lenient standards at the beginning of the program, and at least the implicit ability to redefine its standards subsequently.

Some agency staff members thought that the Jacksonville standards were unrealistic, that there were not enough vacant, affordable units that met them to give enrollees a reasonable chance of becoming recipients. Others believed that the inspectors for the Codes Division were too rigid in enforcing the standards; some argued that units with minor deficiencies should be allowed into the program without insisting on the prior completion of repairs.

These pressures were not unique to Jacksonville. Staff expressed similar concerns at several other agencies, most of which initially specified standards more stringent than Jacksonville's. But other agencies did in fact redefine their standards as their programs progressed, usually by formally or informally allowing program participants to occupy units with deficiencies deemed to be minor. In contrast, Jacksonville adhered rigorously throughout both enrollment periods to the standard it first established.

The Jacksonville agency's apparent inflexibility was based on two considerations. First was a feeling that the unfavorable characteristics of the local housing market made it essential that a reasonable standard be strictly enforced. The agency determined that the city housing code represented a realistic minimum of acceptable quality housing, not a "luxury" standard. Knowing that much of the housing where enrollees were likely to search would not meet the code, agency managers concluded that lax enforcement would result in the subsidization of many truly inferior units.

The data tend to support the agency managers' opinion. The majority of units that failed inspection either had multiple deficiencies or one of the serious deficiencies that disqualified units at almost every AAE site. Of the 274 units that failed inspection<sup>1</sup> in the second enrollment period, only 24 had a single deficiency; 21 had just two deficiencies. The most commonly cited

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<sup>1</sup> Excluding units that failed an initial inspection but passed after repairs.

deficiencies in these cases were in the foundation (13 cases). The only common fault that frequently was not considered serious elsewhere was the need for repair or installation of screen doors or windows (7 cases). So although the agency had the authority to lower its standard, it is not clear that doing so could have greatly increased the number of available units without risking the subsidization of many seriously deficient units.

The second factor in the agency's choice was institutional. The housing allowance program was administered by the Jacksonville Department of Housing and Urban Development (JHUD), which also had responsibility for the city's code-enforcement program. This code-enforcement program was relatively new, and it had been controversial. JHUD was therefore reluctant to accept a less stringent standard or enforcement procedure than the one it was using elsewhere in the city. Furthermore, code enforcement was an ongoing responsibility implemented by a comparatively established bureaucratic unit within the agency; the experimental program was to last only three years. Any conflict between experimental objectives and those of code enforcement were bound to be decided in favor of code enforcement. Even though the agency had the authority to choose different standards, it had no choice in fact but to adopt strict enforcement of the city code.

#### ALTERING THE SUBSIDY LEVEL

Increasing the subsidy level would be another means of increasing the number of units that enrollees could consider in seeking housing that met program requirements. Unlike modifying the quality standard, this option would presumably maintain the housing quality objective as well as increase participation.

Agencies could not alter the subsidy at their own discretion. AAE subsidy levels were based on estimates of the normal cost of housing in each program area that would meet a modest quality standard. The estimates were made at the beginning of program operations and the subsidy levels were fixed. To alter the subsidy level required the convening of a panel of experts to formulate new estimates of housing costs, approval of the new subsidy level by national HUD administrators, and modification of the funding agreement. The AAE did not establish routine procedures for such actions.

When the subsidy level was increased in Jacksonville, the modification was treated as an exceptional procedure. The increase did not make much difference for enrollees in the second enrollment period because it did not even match the estimated increase in electricity costs for most household sizes. But it would have been very difficult for the agency to obtain yet another increase when the levels at the other AAE agencies were remaining constant. Even if the administrative mechanism for altering the subsidy had existed, the cost of the adjustment would have been very high. For example, if payments to recipients during Jacksonville's first enrollment period had been based on the higher subsidy amounts used during the second period, the average payment would have increased 16 percent or \$178 per household per year,<sup>1</sup> a total of \$60,342 for the 339 households that became recipients. Unless it were clear that the existing subsidy was inequitably low, such an expenditure would doubtless be considered very cautiously on both the local and the national levels.

#### SERVICES TO ENROLLEES

The agency's third option would have been to provide enrollees increased supportive services to help them become recipients. In contrast with the housing standard or the subsidy level options, there were no institutional impediments to increasing the level of services. Nonetheless, the agency chose not to use this strategy.

From the beginning of the program, Jacksonville's was among the less intensive service packages offered in the AAE. In the first enrollment period, the agency required applicants to attend an information session mandatory for all AAE agencies. It also conducted voluntary workshops about searching for housing and the agency's housing standard. The intensity of services, as measured by the number of staff hours available per enrollee, was slightly below the median of the eight AAE sites.<sup>2</sup>

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<sup>1</sup> Based on the maximum payments to which participants were entitled at the time the agency certified their income. Actual payments could not exceed the participant's rent, so they were sometimes less than the maximum entitlement.

<sup>2</sup> The number of staff hours spent on services per enrollee was 3.2 during the first enrollment period in Jacksonville. It ranged between 0.8 and 7.2 at the other agencies; the median was 3.6.

In the second enrollment period, the Jacksonville agency actually reduced the provision of services. It offered only one mandatory information session; it abandoned the voluntary workshops; and its total expenditures for support services dropped by 59 percent.

The decision to reduce services apparently derived from the agency's conception of the housing allowance program's appropriate mission. One general interpretation of the housing allowance concept is that it is an efficient transfer mechanism--that is, that most of the money goes directly to the beneficiary families, with little spent on program administration. From such a point of view, it is the responsibility of the enrollee to find housing, and the administering agency simply makes payments and enforces the program rules. Although there is no direct evidence that this was the Jacksonville agency's philosophy, several of its administrative decisions are consistent with this general concept.

The agency's experience in the first enrollment period was that few participants attended voluntary information sessions, and the staff may also have been skeptical of the power of services to improve enrollees' chances of becoming recipients substantially. Although some previous studies have indicated that counseling and housing information can assist families in the housing market,<sup>1</sup> the point has been debated in the context of housing allowance policy. Analysis of the AAE experience suggests, in fact, that services can help enrollees become recipients, especially in tight housing markets. Table 3-1 compares the four AAE agencies that operated in "tight" markets --those with vacancy rates of less than 6 percent.<sup>2</sup> Among those enrollees

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<sup>1</sup> See May Hipsham, "The Housing of Welfare Recipients," Chapter 7 in Analysis of Selected Census and Welfare Program Data to Determine Relation of Household Characteristics; the Hipsham article cites several studies that discuss the issue of housing services. Some of these studies indicate that services may be helpful, while others show little effect. Housing Market Characteristics and Administrative Welfare Policies to a Direct Housing Assistance Program (Draft-Final Report, July 31, 1974, Joint Center for Urban Studies, Arthur P. Solomon, Principal Investigator); and Harris Chaiklin, Community Organizations and Services to Improve Family Living (University of Maryland, School of Social Work and Community Planning Research Center, September 1970).

<sup>2</sup> The estimated vacancy rates in the "tight market" sites range from 4.0 to 6.2 percent. Because these rates were derived from a variety of sources and cover a rather narrow range, further subdivision with respect to vacancy rates is not warranted.



TABLE 3-1  
 RECIPIENT RATES AMONG ENROLLEES  
 WHO PLANNED TO MOVE IN TIGHT HOUSING MARKETS:  
 SPRINGFIELD, PEORIA, JACKSONVILLE, AND DURHAM

	Percentage of Enrollees Becoming Recipients			
	Black		White	
	%	N	%	N
<u>High Level of Agency Services</u>				
Springfield	67%	153	63%	431
Durham	65	291	65	99
Total	65%	144	63%	530
<u>Low Level of Agency Services</u>				
Peoria	43%	237	56%	502
Jacksonville I	20	590	48	222
Jacksonville II	26	257	47	246
Total	26%	1,084	52%	970

Source: AAE Enrollment and Payments Initiation Forms

Data Base: Enrollees who planned to move in Springfield, Durham, Peoria, and Jacksonville (both enrollment periods).

who had planned to move, substantially more became recipients at the two agencies that provided relatively intense services. It is impossible to know what effect more intensive services would have had in Jacksonville, but the available evidence suggests they would have significantly improved enrollees' chances of becoming recipients.

Table 3-1 suggests that more intense services were especially useful to black enrollees in other program areas. By foregoing the use of services, which can be directed toward particular groups of enrollees, the Jacksonville agency evidently also passed up an opportunity to compensate for the additional difficulties that black enrollees faced in the local housing market. Again, this agency decision is consistent with the efficient transfer concept of the housing allowance: money is spent directly for payments rather than for indirect assistance such as the provision of services for special groups. For the same reason, perhaps, the Jacksonville agency provided the

legal assistance for equal opportunity cases required of all AAE agencies but did not actively seek out and prosecute cases of possible discrimination.<sup>1</sup> The agency thus limited enrollee services to those it was required to provide.

#### ENCOURAGING SUPPLIER COOPERATION

The main administrative procedure that the agency undertook specifically to improve enrollees' chances of becoming recipients was a campaign to encourage housing suppliers to cooperate with the program. Supplier resistance loomed as a problem almost from the inception of the program, and the agency made some efforts in the first enrollment period to counteract it. Agency representatives met with the Property Managers Association, an organization of housing suppliers, to discover their objections to the program and what the agency could do to improve the situation. As a result of these meetings, the agency modified its inspection policy so that program inspections would not have the force of regular code-enforcement inspections. Agency representatives also assured suppliers that their eviction requests would be approved automatically if they showed good cause.

Nevertheless, opposition persisted during the first enrollment period, so the agency undertook additional efforts in the second period. Staff members concluded that misinformation was a principal factor in suppliers' decisions not to cooperate with the program. Two staff members were therefore hired to speak with suppliers, inform them about the program, and try to persuade them to cooperate. The agency also sent out letters and brochures to suppliers urging them to consider the program favorably.

The agency stressed that suppliers could benefit from the program. It would, for instance, allow them to keep their good tenants who might be having temporary financial difficulties. Agency literature described the program's clientele in terms that suggested a middle-income group, not a poor one. The agency also tried to avoid the appearance of zealous pursuit of open housing and equal opportunity issues. Only if suppliers asked directly whether cooperation with the program entailed renting to black households would the staff respond that it did; when possible, the question was avoided. Generally, the

<sup>1</sup> No equal opportunity suits were filed in either enrollment period. Most other AAE sites also had few or no cases. Only Springfield, which made specific efforts to instruct and encourage enrollees in the use of legal recourse, had a substantial number of such cases.

staff believed that a highly visible equal opportunity effort would close more doors to enrollees than it would open.

In a further effort to remove possible supplier objections to the program in the second enrollment period, the agency adopted an optional policy of issuing two-party checks. If the landlord desired and the participant agreed, the monthly allowance checks would be made out to the landlord and participant jointly. The procedure was intended to give some suppliers the extra assurance they felt they needed to go along with the program.

The efforts seem to have had some success. The agency's staff believed that supplier resistance in the second enrollment period was significantly diminished, and it was clear that more suppliers participated. A high proportion of the suppliers contacted directly by the agency decided to participate in the program, but there were only 156 of these contacts. Compared to the total number of suppliers who signed leases during the second enrollment period, or to the number of potential housing suppliers for program participants, this group of 156 was small.<sup>1</sup> The two-party check was used for only 4 percent of all recipients, although it may have had some persuasive power in those cases.

Factors other than the agency campaign also reduced supplier opposition. Experience with the program over time dispelled some of the fears and misinformation that caused difficulty in the first enrollment period. In addition, the enrollees of the second period had higher average incomes than those of the first period, and they included a higher proportion of white families and a lower proportion of households receiving welfare. These characteristics tended to ameliorate landlord concerns about undesirable tenants. Finally, more second-period enrollees searched in suburban areas, where there was a higher vacancy rate. The relative influence of these factors and agency actions on suppliers cannot be assessed with the data available, but both contributed to improving the situation.

Despite the apparent reduction in landlord hostility, enrollees in the second enrollment period fared only marginally better than those in the first. When the figures for those planning to move and those planning to stay in their preprogram units are examined separately, white enrollees had about the same

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<sup>1</sup> At least 385 suppliers signed leases in the second period; 41 of them had been contacted by the agency and had not signed leases in the first enrollment period. See Appendix H.

success rate in the second period as the first, although the rate for black enrollees improved somewhat.<sup>1</sup> The improvement in supplier attitudes toward the program may have made some difference, but obviously the difference was not large. Perhaps the agency campaign was not intensive enough to cause a major change in so large and segmented a group as the city's housing suppliers.<sup>2</sup> On the other hand, supplier attitudes--positive or negative--may simply have less effect on enrollees' chances than the condition of the housing market or the services provided by agencies.

#### SUMMARY AND POLICY IMPLICATIONS

Faced with housing market conditions that were causing enrollees substantial difficulties in meeting the quality standard, the Jacksonville agency had four possible options: to modify the housing standard or its application, to increase the subsidy level, to provide additional services to enrollees, and to seek the cooperation of housing suppliers. The agency rejected the first option because of institutional obstacles and the desire not to trade housing quality for participation. Program rules limited the agency's ability to use the second option. The third was open but not chosen, apparently for philosophical reasons. The fourth tactic was implemented, but without major effect on enrollees' success.

Perhaps the most interesting feature of Jacksonville's problem is that the two most potentially effective options were least available to the agency. Lowering the housing quality standard or raising the subsidy would have necessarily expanded the number of housing units available to enrollees. But changing the subsidy level was difficult under the program rules; even though the subsidy increase was seen to have been counterbalanced by inflation, it would have been difficult to alter it again quickly enough to make a difference. Changing the subsidy level would probably be as difficult in an

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<sup>1</sup> See Table 2-2.

<sup>2</sup> Even though the effort to influence suppliers in the second enrollment period was a substantial increase over the first, it was still modest. Total direct expenditures for this purpose in the first enrollment period were \$2,284, compared to \$4,806 in the second period. This represented about 3 percent of expenditures for all direct administrative functions --excluding indirect cost activities such as management and record-keeping --in the first period, and 6 percent in the second.

operating program as it was in the AAE. If local agencies were able to adjust subsidy levels substantially, seriously inequitable treatment of participants in different areas could result. However, the power of the option, and its lack of trade-off against the housing quality goal, suggests that agencies in pressure situations might request a review and adjustment of the subsidy level.

An alteration of the housing quality standard was technically open to the Jacksonville agency under AAE program rules, but such changes might be less possible in an operating program. If the program were designed with a housing quality requirement similar to that of the AAE, agencies might not be allowed unilaterally to alter their standard to achieve other objectives.<sup>1</sup> This observation suggests that the problem observed in Jacksonville might be more common in an operating program than it was in the AAE. Several AAE agencies did, after all, modify their standards during the course of the program, so it is possible that without those modifications some of these agencies would have suffered reduced participation.

If lowering the housing standard and increasing subsidies are options of limited availability, an agency in a difficult market can still provide services to enrollees or seek the cooperation of housing suppliers. The Jacksonville experience can shed light only on the second of these options, and the evidence suggests that it is not a very powerful policy, at least at Jacksonville's level of effort and with the many other difficulties faced by that agency.

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<sup>1</sup> Standards might well be altered to make them more precise or to correct errors made in the initial specification, particularly in a new program not using an established operational standard such as Jacksonville's. Most AAE agencies did make such adjustments. See Budding et al., op. cit., 1977.

#### IV. OUTREACH AND APPLICATIONS

The high attrition rate for Jacksonville enrollees was a major contributing factor in the agency's failure to reach its planned number of recipients in the first enrollment period. But attrition was not the only factor. Even if Jacksonville's attrition rate had been equal to the average for the other seven agencies, there would not have been enough enrollees to attain the recipient goal.<sup>1</sup> The number of households applying to the program in the first enrollment period was substantially smaller than the agency planners had expected.<sup>2</sup>

A second problem involved application patterns. Jacksonville, like the other AAE agencies, was instructed to attempt to enroll a representative cross-section of all potentially eligible households in the area. The applicant profile differed from that of the eligible population in all AAE agencies, but the differences in Jacksonville were greater than in most. In particular, households in the higher eligible income categories, white households, and male-headed households were substantially underrepresented among Jacksonville applicants, compared to their proportions in the eligible population.

Outreach--publicizing the program to those eligible to take part--is the administrative device an agency can use to influence application patterns. Analysis of the AAE as a whole has indicated that agencies can influence both the number and the demographic composition of applicants with their outreach activities.<sup>3</sup> More intensive publicity efforts generally led quickly to more applications. Outreach relying on formal communications media, like television and newspapers, produced applicants more representative of the eligible population than contacts with community groups and referrals from other social service agencies.

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<sup>1</sup> Jacksonville enrolled 1,035 households in the first period. The overall AAE attrition rate for enrollees, excluding Jacksonville, was 23 percent. This attrition rate would have led to 797 recipients in Jacksonville, a shortfall of 11 percent.

<sup>2</sup> In a plan formulated before beginning operations, the agency projected that 3,617 total applications (including some ineligible applicants) would be received. About half that number actually applied.

<sup>3</sup> Jean MacMillan and W. L. Hamilton, Outreach: Generating Applications in a Housing Allowance Program (Cambridge, Mass.: Abt Associates Inc., 1976).

These findings were drawn from comparisons among the AAE agencies. Jacksonville illustrates the same principles in a single setting. In the second enrollment period, the agency responded to the problem of insufficient and unrepresentative applications by changing its outreach strategy. The new outreach campaign was successful in solving both problems. This chapter first reviews the effect of attrition rates on the outreach task and then examines how the outreach campaign produced large numbers of applicants who were generally representative of the eligible population.

#### ATTRITION AND THE OUTREACH TASK

As in the other AAE sites, many applicants selected for possible participation in Jacksonville did not become recipients. Previous chapters have focused on the high attrition rate for enrollees. Although this was the major difference between Jacksonville and the other AAE sites, there were other reasons for attrition: the agency could not reach some applicants to notify them that they had been selected; some did not respond to the invitation to attend an enrollment conference; and some attended but decided not to enroll in the program.<sup>1</sup> Thus, to meet their target numbers of allowance recipients, AAE agencies had to attract enough applicants to compensate for all these sources of attrition between application and recipient status.

Jacksonville's high termination rate for enrollees gave it the highest overall attrition rate. Therefore, the agency would have needed the greatest number of applicants per recipient to meet its goals. Table 4-1 illustrates this point by comparing the actual number of selected applicants per recipient at each AAE site. In both enrollment periods, the Jacksonville agency needed a larger number of applicants per recipient than any other site.

In planning for the first enrollment period, the agency did not anticipate the high attrition rate. Its plan called for only 2,713 eligible applicants, compared to the 4,230 that would have been needed to compensate for the actual attrition rate. The attrition rate made the agency's outreach task substantially more difficult than it had estimated.

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<sup>1</sup> The overall attrition rate between selection and enrollment in Jacksonville was 35 percent in the first enrollment period and 37 percent in the second, compared to 23 percent for the other seven AAE sites. For further discussion, see Appendix D, "Factors Influencing the Decision to Enroll."

TABLE 4-1  
 APPLICANTS NEEDED TO MEET RECIPIENT TARGETS

	Selected Applicants per Recipient (Observed Ratio)	Target Number of Recipients	Total Number of Applications Needed to Meet Target Number of Recipients <sup>a</sup>
Jacksonville I	4.7	900	4,230
Jacksonville II	3.1	575 <sup>b</sup>	1,782
Durham	2.2	500	1,100
Peoria	1.9	900	1,710
Salem	1.8	900	1,620
San Bernardino	1.6	900	1,440
Springfield	1.6	900	1,440
Tulsa	1.5	900	1,350
Bismarck	1.3	400	520

Source: AAE Application and Payments Initiation Forms

<sup>a</sup>Calculations based on final ratio of selected applicants to recipients at each agency, not agency planning figures. This assumes that all applicants screened eligible would have been selected.

<sup>b</sup>The agency goal was a total of 775 recipients, including those remaining from Jacksonville I. The initial plan was that 575 of these would need to come from Jacksonville II. This number was later increased to reflect the actual number of Jacksonville I recipients remaining at the close of the second enrollment period.

In planning for the second enrollment period, the agency still did not assume a high attrition rate. In fact, it planned on the same number of selected applicants per recipient as in the first plan. It was not until HUD intervened<sup>1</sup> midway through the second enrollment period that the agency revised its estimates and planned for a larger number of selected applicants per

<sup>1</sup> HUD had been monitoring the progress of the second enrollment effort closely to determine whether the agency was in fact overcoming the problems of the first period. After a relatively low volume of applications in the first two months, HUD representatives met with agency managers to request a revised plan and budget for outreach activities.



recipient. This revised ratio was more realistic; it proved equal to the actual ratio of selected applicants to recipients in the second enrollment period.<sup>1</sup>

All AAE agencies except Jacksonville in the first enrollment period attracted more applicants than they needed.<sup>2</sup> Jacksonville required 4,230 applications and actually received less than half the needed number, only 1,696.<sup>3</sup> In the second enrollment period, in contrast, the Jacksonville agency was overwhelmingly successful. Given the actual attrition rate, only 1,782 applications were necessary. But the agency received 3,950 applications,<sup>4</sup> more than twice the number needed and substantially more than the number of applications at any other AAE agency.

#### INTENSITY OF OUTREACH AND THE VOLUME OF APPLICATIONS

The Jacksonville agency realized near the end of the first enrollment period that it was falling far short of its participation goals. The agency intensified its outreach activities during the last month of enrollment and did receive more applications, but the effort was too little too late.

At the beginning of the second enrollment period, the agency conducted outreach activities at about the same level as at the end of the first period. By the end of the second month, the agency reduced its outreach efforts, believing that enough households were applying. However, by the beginning of the fourth month, the agency and HUD realized that this level of outreach activity was again too low to yield enough applications to meet recipient goals. HUD asked the agency to revise its approach, and outreach was substantially increased during the fourth month of operations. The agency increased the use of television, radio, and newspapers; and advertising by direct mail, billboards, and bus cards was begun.<sup>5</sup> This intense campaign was sustained for three months, until more applications had been received than

<sup>1</sup> The planned ratio in the first enrollment period was 2.1 selected applicants per recipient (compared to the actual ratio of 4.7). The ratio in the second period began at 2.1 and was increased to 3.1 selected applicants per recipient.

<sup>2</sup> The AAE agencies attracted enough applicants to meet overall recipient targets only. They did not succeed in attracting enough applicants to meet participation targets for special groups.

<sup>3</sup> Based on applicants screened eligible. In total, 1,806 applications were received.

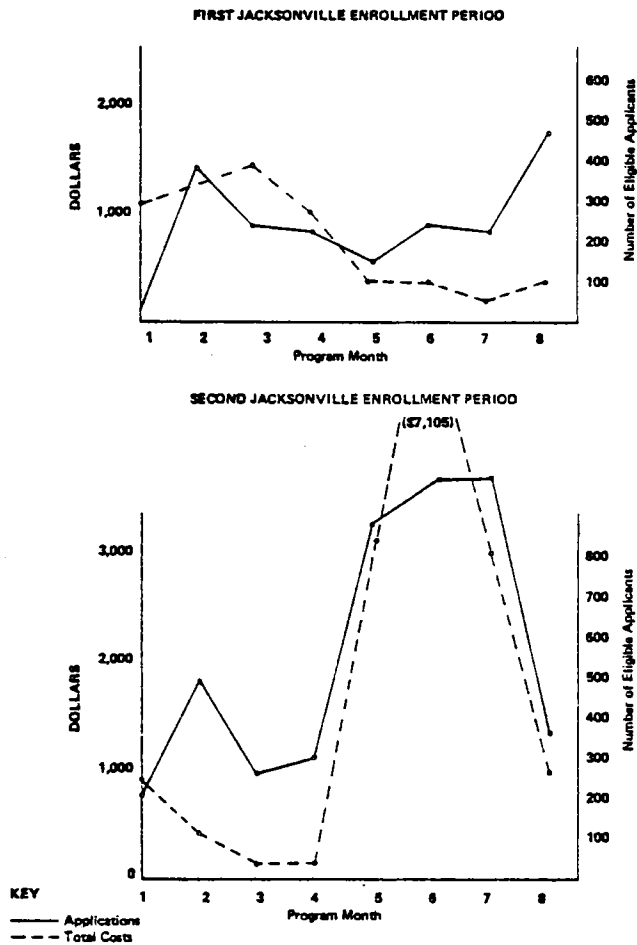
<sup>4</sup> Applicants screened eligible.

<sup>5</sup> For further discussion of the outreach effort, see Appendix B, "Attracting Applicants Through Outreach."

were needed. During each month of the intense outreach period, the agency received many more applications than it had received during any month of the outreach campaign in the first enrollment period.

The volume of applications responded directly and immediately to the intensity of outreach, as shown in Figure 4-1. Intensified outreach efforts during the eight month of the first enrollment period<sup>1</sup> produced more applications during the eighth month, but fewer than the number received during any month of intense outreach in the second enrollment period. During the fifth, sixth, and seventh months of the second period, the agency spend considerably more money on outreach and received many more applications than at any other time in either period.

FIGURE 4-1  
OUTREACH: TOTAL DIRECT COSTS AND APPLICATIONS BY MONTH



<sup>1</sup> Although outreach expenditures did not go up much during the eighth month, the agency did increase its outreach activities considerably. Many of these activities were not very costly; they included public service announcements, distribution of leaflets, and newspaper articles.

Television accounts for much of the agency's success in increasing the volume of applications. After word-of-mouth applications,<sup>1</sup> television was the most important source of applications<sup>2</sup> during the intensive outreach period. The agency used free time donated by television stations for public service announcements and interview shows. It also purchased 30 minutes of prime television time and aired a documentary, called "Better Times," produced for this purpose.<sup>3</sup>

The campaign also involved radio, newspapers, brochures, billboards, bus advertising, and presentations to community groups. Of these techniques, the brochure was the only one to attract identifiably large numbers of applicants during the intense outreach period. Also of help in attracting more applications in the second enrollment period, apparently, was a procedure that allowed interested households to apply to the program by telephone. Nearly 90 percent of all applicants chose to apply by telephone instead of coming to the office to apply in person. Applicants in the first enrollment period did not have this option.<sup>4</sup> Although there are no data to isolate the effect of this procedure, agency staff believed that it had made a positive difference.

#### EFFECTIVENESS OF OUTREACH IN ATTRACTING SPECIAL GROUPS

The second purpose of outreach was to attract a representative cross-section of the population eligible to participate in the program. The Jacksonville agency did not succeed in attracting a representative group during the first enrollment period, and this failure contributed to the agency's inability to

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<sup>1</sup> Analysis has shown that word-of-mouth applicants (those hearing from friends, relatives, or neighbors) are an indirect result of referral, media outreach, and the people who had previously applied to the program. Word-of-mouth applications during this period reflected the media outreach campaign more than any other source.

<sup>2</sup> Based on a question on the application form: "Where did you first hear of the program?"

<sup>3</sup> The agency received almost the same number of applications from television both before and after the documentary. Free television outreach in the form of public service announcements and television talk shows seemed about as effective as the paid television publicity.

<sup>4</sup> Nor did applicants at most other AAE sites. Bismarck used a mail-in procedure, and Salem used a phone-in procedure for a few weeks; but application in person was standard.

meet its recipient goals. For example, white households were substantially underrepresented in the applicant pool; because white enrollees had a much lower attrition rate than blacks, their underrepresentation inflated the overall attrition rate. Although the differential attrition rates had a counterbalancing effect on the final recipient profile--that is, the recipient profile was more representative of the eligible population than the enrollee profile had been--the combination of application and attrition patterns made it difficult for the agency to obtain the planned number of recipients.

When the second enrollment period began, the agency wanted to balance the recipient profile from the first period so that the two enrollment periods together would produce a group representative of the eligible population.<sup>1</sup> One of the primary concerns, therefore, was to attract those groups that were underrepresented in the first period: white, nonwelfare, and male-headed households, and households in the higher eligible income categories. The agency succeeded in doing this by downplaying referrals, increasing television outreach, and apparently changing the image of the program.

#### Avoidance of Referrals

A substantial proportion of applicants to the AAE were referred from other agencies or institutions. During the first enrollment period in Jacksonville, referrals were the largest source of applications after word of mouth. Many came from welfare agencies, which served a primarily black clientele. Consequently, 76 percent of the applicants who were referred to the program were welfare recipients, and 69 percent were black.

In the second enrollment period, the agency generally did not reopen contacts with the agencies that had been major referral sources in the first period. This strategy was successful. Only 8 percent of the applicants in the second enrollment period were referred to the program, compared to 29 percent in the first period; and the proportion of households in the lowest income categories, of black households, and of welfare recipients among applicants declined considerably.

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<sup>1</sup> The agency intended that the composition of participating households would satisfy two compatible goals. The first goal was to balance the recipient profile from the first enrollment period, as discussed here. The second goal was financial feasibility and is discussed in the following chapter. See Appendix C for further discussion of this issue.

### Increased Television Outreach

Television had been effective in generating applications from nonwelfare households both in Jacksonville's first enrollment period and in the other AAE sites. In the second enrollment period, television succeeded in attracting an even more representative group of applicants than it had in the first period. And because television was the outreach method that attracted the largest number of applicants in the second enrollment period, it had a major effect on the overall profile of applicants.

### Changed Program Image

During the first enrollment period, the housing allowance program in Jacksonville was believed to have a "black, welfare image." Although the outreach campaign had been intended to present the program to the full spectrum of the eligible population, some of the early publicity did not do so. For example, a feature newspaper article described the program as an alternative to public housing. Since public housing serves primarily black families in Jacksonville, the statement could be taken to mean that the program was intended for blacks. Furthermore, the mayor was quoted as saying that the program would help get rid of the ghettos in Jacksonville. The agency worked to change this image during the second enrollment period. Outreach stressed that the program was for families that needed help to keep up with inflation and the increased cost of rent and utilities, suggesting a moderate-income clientele. This effort apparently succeeded. A survey of eligible households conducted after the conclusion of the second outreach campaign revealed that the public did not think of the housing allowance program as serving mainly blacks or welfare recipients. Instead, survey respondents said that the program served "people who needed help in paying their bills."<sup>1</sup> This change in program image and the 1974-75 inflation helped the agency attract a more representative group of applicants.

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<sup>1</sup> No comparable survey was conducted at the end of the first enrollment period. Instead, interviews with housing suppliers and community leaders provided information on the program image. It is possible, therefore, that the "black welfare" image of the program was overdrawn in the Selected Aspects Report. However, the types of households that applied provide evidence that the outreach programs conveyed different images of the program. The first enrollment period did, in fact, attract many more black households and welfare recipients. In contrast, more "working poor" and white households applied in the second period.

In fact, applicants from every outreach source, including word of mouth and referral, were more representative of the eligible population.

#### SUMMARY AND POLICY IMPLICATIONS

The Jacksonville experience illustrates in a single location some of the general findings on outreach available from the cross-site analysis in the AAE. Agencies can control the volume of applications by adjusting the intensity and types of their outreach activities. To a somewhat lesser degree, agencies can also direct outreach successfully to selected groups within the population.

Jacksonville was the only agency that made a concerted effort to change the image of the program, although some other AAE agencies were concerned that a "welfare" image in planning outreach might prevent white households and households in the higher eligible income categories from applying. Since the "welfare stigma" has been hypothesized to be a major reason for relatively lower participation rates among groups such as the elderly and "working poor" in other social service programs, Jacksonville's demonstration that agencies can, to some degree, counteract that image is important.

Finally, the Jacksonville experience illustrates one of the problems in defining and achieving "equitable" participation in such a program as a housing allowance. To obtain an applicant group that was reasonably reflective of the characteristics of the eligible population, the Jacksonville agency had to direct outreach inequitably--that is, to direct it heavily toward white households and households in the higher eligible income categories. But the attrition rates also differed markedly for the population groups. So, for example, the agency would have needed an even number of black and white applicants--which would not reflect their proportions in the eligible population--to obtain a group of allowance recipients that was representative. In other words, equity of participation is subject to alternative definitions and alternative outreach strategies, depending on the objective.



## V. INSTITUTIONAL RESPONSES IN A PROBLEM ENVIRONMENT

In federally funded social service programs, goals are generally set at the national level and expressed in legislation and regulations. Achievement of the goals usually depends on the local agencies that deliver the services. The national agency--HUD, in the case of a housing allowance program--designs a management system of regulations, incentives, and monitoring devices. A local agency's responses to this system are influenced by its institutional setting and the perspectives of its key decision makers as well as national management.

Jacksonville offers unique insights into this relationship because of two unusual aspects of its experience. First, the agency had unusual difficulty operating the program in Jacksonville; and when an agency cannot meet all its objectives, it is instructive to see what objectives are sacrificed, and why. Second, only Jacksonville had an opportunity to reformulate its administrative strategies and implement them in a second enrollment period.

The Jacksonville agency's response to its problems illustrates a common difficulty in the management of multiobjective social service programs. If an agency cannot achieve all its goals, it must choose among them. The choice is influenced by a variety of factors, among them the importance of each objective, the visibility of the agency's achievement or nonachievement, and institutional and philosophical considerations. Sometimes this need to concentrate on reaching fewer objectives leads to decisions that diverge from the program's original intent.

Unable to reach all its goals, Jacksonville made four key strategic decisions. They were: to use high-intensity outreach to enroll many more applicants than the planned number of recipients; to select among applicants for desired characteristics; to work to persuade housing suppliers to cooperate with the program; and not to increase services to enrollees. This chapter focuses on these strategies, how they were chosen, and their implications for a housing allowance program.



## OUTREACH AND ENROLLMENT

Jacksonville fell short of its first recipient target because its applicant and enrollee pools were smaller than those at other sites with equivalent targets, and because the attrition rate for enrollees was much higher there than at any other site. To improve its performance in the second period, the agency could have sought an applicant pool large enough to compensate for the high attrition rate, reduced that rate, or combined both strategies.

The agency emphasized the strategy of increasing the applicant pool. High-intensity outreach brought in nearly twice the number of applications received at any other AAE site. By selecting and enrolling a large number of applicants, Jacksonville produced the highest ratio of enrollees to planned recipients in the AAE.

The high enrollment strategy was not without cost. Easiest to measure was the administrative cost of dealing with applicants who never became allowance recipients. Direct expenditures for outreach were nearly triple those of the first period though still low compared to the highest AAE agency expenditures; the cost of screening and selection was 25 percent higher. These increases cannot be attributed to the enrollment strategy alone. But it is clear that if the agency had achieved a greater reduction in the attrition rate and enrolled only enough families to meet the recipient target, there would have been far fewer families to process.

An additional, unmeasured cost was borne by the participants. Some people applied, were selected and enrolled, and searched for housing, but failed to become recipients. At the very least, their experience was one of wasted effort. Some of them probably paid a psychological cost of having raised expectations not fulfilled; and others incurred financial expenses for travel and other purposes.

The agency did not begin the second enrollment period with a strategy of simply increasing the enrollee pool. Its formal plan called for a lower ratio of selected applicants to recipients than in the first period, the implication being that it hoped for a lower attrition rate. And although the outreach campaign for the new enrollment period's first month was more intense than during most of the first period, it was not as active as it became later.

The impetus for a change in strategy came from HUD. The HUD staff had been monitoring the results of the second enrollment period closely. After the first three months, when it looked as though the agency would again fall short of its recipient target, HUD intervened directly. At a meeting in Washington, Jacksonville staff members were asked to submit a new plan for outreach activities, and HUD offered increased funding for those efforts. HUD's regional representative subsequently met each week with Jacksonville staff members to offer technical assistance and report back to Washington.

The high-enrollment strategy thus resulted in large part from HUD's attempt to get the agency to meet its participation goals. The interaction between the two institutions focused attention on a simple, easily communicated objective: the target number of recipients.

Progress toward the target number of recipients was easy to follow. The agency could produce numbers daily, if need be, to show how many families had become recipients. Neither HUD nor the Jacksonville agency had enough data to know exactly why there were so few recipients; it was clear that the attrition rate was still high, but not clear whether there was any administrative remedy. But the outreach campaign was attracting more applicants than in the first enrollment period, and it was reasonable to expect that an intensified campaign would attract still more. These conditions apparently persuaded HUD and the local agency to concentrate their efforts on increasing the applicant pool. It seemed the most likely way to achieve the program's highest-priority objective.

#### PERSUASION OF SUPPLIERS AND SERVICES TO ENROLLEES

The high attrition rate for enrollees in the first Jacksonville enrollment period caused the agency to fall short of its participation objectives. It also meant that eligible and interested families had a much smaller chance of being served by the program in Jacksonville than elsewhere in the AAE. Enrolled whites had a one-in-two chance of becoming recipients; the chance for blacks was less than one in four.

The high-enrollment strategy responded to the recipient target, but did not affect an enrollee's chances of finding acceptable housing and becoming

a recipient. The agency's options to improve enrollees' chances<sup>1</sup> were to increase landlord cooperation with the program so that enrollees were not turned away from acceptable housing, and to increase the supportive services that helped enrollees find and rent units.<sup>2</sup>

Believing that landlord resistance had been one of the major obstacles in the first enrollment period, the agency used meetings and mailings to convey information about the program to suppliers. The agency also made optional two-party checks available to reassure landlords that they would receive their rent. The effort was apparently successful, but it was limited in scope. The landlords contacted by the agency were only 16 percent of the landlords renting to enrollees in the second enrollment period, and they were a much smaller fraction of the possible suppliers in Jacksonville. The agency spent \$4,806 for the campaign--an increase of \$2,522 over the first enrollment period but far less than the \$15,412 spent on outreach, which was up \$10,163 from the first enrollment period.

Services to enrollees, however, were actually reduced during the second enrollment period. In the first period, Jacksonville's enrollee services had been among the less intense in the AAE. In one mandatory session, the agency gave enrollees some information about the program, and it sponsored voluntary workshops about finding and securing adequate housing. The agency again offered one session in the second enrollment period and eliminated the workshops, which had been poorly attended. Total expenditures on services in the second enrollment period declined 59 percent from the first period.<sup>3</sup>

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<sup>1</sup> This discussion concerns means of reducing the probability of attrition for enrollees with any given set of characteristics (e.g., blacks who planned to move). Reducing the overall attrition rate by changing the characteristics of the enrollee pool is discussed in connection with the agency's selection procedures.

<sup>2</sup> As discussed in Chapter III, there were two additional options, at least in theory. The payment standard could have been increased, or the housing quality standard relaxed. In practice, the agency had limited flexibility on these points, so the options are excluded from discussion here.

<sup>3</sup> The agency spent \$13.27 on services per enrollee in the first enrollment period and \$4.32 per enrollee in the second enrollment period.

Improving enrollees' chances of becoming recipients was consistent with reaching the participation target. Had the agency been able to substantially reduce the attrition rate, it almost certainly would have improved its chances of meeting the target because it would have needed fewer applicants. But Jacksonville's efforts to enhance supplier cooperation and provide services were limited, compared to the effort allocated to the high-enrollment strategy. The ease of monitoring application rates has already been mentioned as a factor that helped focus attention on the high-enrollment strategy. In contrast, determining attrition rates for particular groups of enrollees would have required data that were not readily available on a day-to-day basis. Although retrospective analysis of the first enrollment period had shown that the attrition problem was especially severe for black enrollees who planned to move, neither HUD nor the agency could easily monitor progress on this problem early in the second period.<sup>1</sup> This low visibility may have reduced the perceived importance of improving the odds for particular kinds of enrollees.

The rejection of intensive efforts to help enrollees seems also to have been influenced by philosophical considerations. The various AAE agencies took three general approaches to services. Some educated enrollees to make them effective in the housing market. Others, by helping enrollees to find units or negotiate with landlords, provided more direct assistance. A third group, including the Jacksonville agency, had a laissez-faire attitude and left enrollees to their own devices and those of the housing market. Thus, maximizing enrollees' chances of becoming recipients did not have high priority among Jacksonville's goals. So it is not surprising that the agency minimized enrollee services in its second enrollment period and only moderately emphasized efforts to contact suppliers.

#### SELECTION

Most AAE agencies received more applications than they needed for their planned number of recipients. They had, therefore, to select households from their applicant pool for enrollment. Agencies generally gave priority

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<sup>1</sup> Enrollees had up to 90 days in which to meet the housing quality requirement. This caused a substantial time lapse before the attrition rate for any cohort of enrollees could be known.

to the groups that were underrepresented in the applicant pool. Elderly households and male-headed households, for example, were selected more often than other groups.

The large number of second-period applications gave the Jacksonville agency much more control over the composition of its enrollee pool than other agencies had. The agency used the opportunity to ensure "financial feasibility" and to select enrollees who were likely to become recipients.

Financial feasibility was a major concern. It had to be achieved in the context of the Annual Contributions Contract (ACC), the contractual funding mechanism that provided funds for administrative expenses and allowance payments. Under the ACC, the agency received a fixed sum for each recipient household.<sup>1</sup> Part of the money was for the household's allowance payments, and whatever was left after payments was available for administrative expenditures. Therefore, the more the household was entitled to, the less that remained for administrative costs.

Jacksonville's first enrollment period led to financial infeasibility: ACC money left for administrative expenses did not cover the agency's costs. Two problems explain this result. First, recipient families were disproportionately in the lowest income categories and were entitled to relatively large payments. The average recipient family in Jacksonville therefore contributed less to the agency's administrative budget than at other sites. The second problem was that the agency had hired staff to serve the 900 recipients it expected, but in fact it obtained just over a third of that number. Both factors made the amount available for administrative costs in Jacksonville less than the amount available for other agencies of the same size.

Pressed to solve this problem in the second enrollment period, the agency adopted selection criteria that would assure a low average payment. For the first two months of the period, for example, the agency selected applicants entitled to allowance payments of \$50 per month or less.<sup>2</sup> Although it changed several times, some payment criterion was in use throughout the period.

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<sup>1</sup> The amount varied with the size of the household.

<sup>2</sup> During most of the enrollment period, there was a maximum payment level for each household size. Exceptions were made for elderly or handicapped persons and households living in units condemned by code enforcement.

The maximum payment criterion was intended to limit the number of participants in the lowest income categories, and thus to counterbalance the profile of the first enrollment period. The policy succeeded in that intent. A less well recognized effect was to establish a minimum income limit for participants in the second enrollment period. A family of four, for example, had to have a net annual income over \$3,000 to participate in the housing allowance program in the second enrollment period.<sup>1</sup> Thus the funding mechanism and the problems of the first period led to a policy that changed the program eligibility requirements for a substantial number of applicants.<sup>2</sup>

Another selection criterion, in force for only part of the second enrollment period, favored applicants who intended to stay in their preprogram housing units. The agency had observed in the first period that attrition was highest among enrollees who planned to move. By selecting applicants who did not plan to move, it hoped to reduce the overall attrition rate. The staff abandoned this selection criterion early in the enrollment period, however, because they concluded that applicants' statements did not reliably predict their actual behavior.<sup>3</sup>

Like the payment criterion, the nonmoving criterion was a response to first-period problems and a strategy intended to help obtain the desired number of recipients. But like the payment criterion it added an eligibility criterion to those set by HUD in the AAE. Had the criterion continued in force, it would have inhibited one of the intended outcomes of a housing allowance program--that families could improve their housing conditions by moving to units of their choice--in order to achieve the participation objectives.

#### SUMMARY AND POLICY IMPLICATIONS

The Jacksonville experience illustrates the difficulty that any national program agency has in formulating operating objectives for the local

<sup>1</sup> The maximum payment was adjusted several times through the period, but the lowest effective minimum income requirement was \$3,120 for a family of four.

<sup>2</sup> AAE eligibility criteria included only a maximum income limit, not a minimum.

<sup>3</sup> The data show that moving plans of 85 percent of all households at enrollment were the same as they had been at the time of application, suggesting that the staff underestimated the information's utility.

administrative organizations. Two performance measures were particularly important in Jacksonville: the total number of recipients, and financial feasibility under the Annual Contributions Contract formula. Both were important management mechanisms intended to further the goals of the program: the former to assure that the program would serve as many people as possible, and the latter to maintain a reasonable level of administrative costs.

The agency's original plans for the second enrollment period and the strategies it adopted after HUD's expression of concern early in the period addressed both objectives directly. Jacksonville chose a high-intensity outreach campaign to attract enough applicants to counteract the high attrition rate.<sup>1</sup> Its policy of selecting households that planned to stay in their preprogram units was intended to reduce the overall attrition rate, and thus to help meet the recipient target. The maximum-payment criterion for selection was adopted to make the agency financially feasible, as well as to counterbalance the profile of participant characteristics in the first enrollment period.

Another agency might have chosen different strategies. The Jacksonville agency's choices reflected, at least partially, its own characteristics as well as the situation it confronted. Its parent agency, JHUD, was a metropolitan housing department responsible for code enforcement and other programs. Its decision makers tended to have backgrounds in housing rather than in social services. An agency more oriented toward the delivery of personal social services might have chosen a strategy that involved providing more help to enrollees, but might have been less rigorous in enforcing the quality standard.

In terms of the key performance measures, Jacksonville's strategies worked. The agency reached its recipient target and achieved financial feasibility. But if an agency in an ongoing program were to respond similarly to those two performance measures over an extended period, it would be altering some of the purposes of a housing allowance program. By selecting only those households that intended to stay in their preprogram units, an agency would severely limit the improvement in housing quality that participants could

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<sup>1</sup> Although the initial campaign was not as intense as the later one, it was still more intense than the outreach campaign during most of the first enrollment period.

achieve. If an agency selected only those eligible for particular payment levels, it could systematically exclude important segments of the eligible population, such as those with low incomes or large families.

Further, in concentrating on those two performance measures an agency might ignore the issue of particular enrollees' chances of becoming recipients. If some groups have especially low chances of success, like the black enrollees in Jacksonville, a policy objective of providing benefits to that group may be frustrated. Yet an agency could succeed in meeting the central performance measures, as the Jacksonville agency did, even while such differential attrition rates continued.

In a situation like Jacksonville's, these management problems can be at least partially solved by administrative counteraction. Agencies could be required to serve minimum numbers or proportions of certain population groups,<sup>1</sup> with periodic review to determine whether an attempt to redress past imbalances might be causing present ones. The funding formula in the Annual Contributions Contract could be modified, or exception procedures developed, for those situations where it was forcing undesirable agency behavior. Attrition of specified groups could be monitored, and agencies with high rates could be given additional help.

But the general problem is not so easily handled. Numerical performance measures are necessarily simplistic translations of the more subtle and numerous goals of any social service program. Narrow and literal concentration on any one of them may mean ignoring general program goals. In some environments, all major objectives can be met satisfactorily and minor deficiencies may go unnoticed. In difficult environments--for a housing allowance program, a tight, segregated housing market--all goals are not readily met. The operating agency has to make sacrifices, and it may choose to expend its energies on the most clearly measured objectives. This problem is not only inherent in the management of a housing allowance program, but in any multiobjective social program.

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<sup>1</sup> Recall, however, that specifying "equity" at one point--such as in the proportion of recipients--requires "inequitable" action at other points, like selection.





## INTRODUCTION TO APPENDICES

The appendices present analyses that support the discussion in the report. Each of the appendices discusses a separate aspect of the Jacksonville housing allowance program during the second enrollment period.

Analysis of the second enrollment period builds on work done in a prior report on the first enrollment period in Jacksonville: Selected Aspects of the Jacksonville Housing Allowance Experiment.<sup>1</sup> This earlier work, referred to throughout the volume as the Selected Aspects Report, identified two major problems during the first enrollment period in Jacksonville. First, applications were limited and were not representative of the eligible population. Second, a significant number of black households failed to participate successfully in the program. The report discussed the factors which contributed to these problems, including the agency's strategies, the housing market in Jacksonville, the response of housing suppliers to the program and the search patterns of enrollees.

The appendices that follow begin with the relevant findings from the first enrollment period, referred to as Jacksonville I. Results during the second enrollment period, Jacksonville II, are then analyzed. Differences in outcomes during the two periods are related to the changes in the agency's administrative procedures that led to these differences. Changes in agency strategy which were intended to change outcomes but had little effect are also discussed.

Appendix A, "Participation in the Housing Allowance Program," introduces the volume by describing the stages that eligible households had to pass through to receive program benefits, defines terms used elsewhere in the appendices and provides a chronology of program events. Appendix B, "Attracting Applicants Through Outreach," discusses how the agency successfully changed its outreach strategy to avoid the problems experienced during the first enrollment period. Appendix C, "The Selection Process," and Appendix D, "Factors Influencing the Decision to Enroll," examine the process by which applicants were enrolled in the program and the factors which made some households more likely to enroll than others.

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<sup>1</sup> W. L. Holshouser, Report on Selected Aspects of the Jacksonville Housing Allowance Experiment (Cambridge, Mass.: Abt Associates Inc., 1976).

Appendix E, "Enrollee Outcomes," analyzes the success of enrollees in becoming recipients. The discussion includes differences in the success rates of different demographic groups as well as the effect of whether or not an enrollee attempted to search for new housing on success in becoming a recipient.

Appendices F, G, H, I, and J discuss in more detail the factors which affected enrollee success. The analysis concentrates on the problems experienced by enrollees who searched for new housing because this group was much less successful in becoming recipients than enrollees who did not try to move. Appendix F, "The Jacksonville Housing Market," describes the condition and availability of rental housing in Jacksonville. Appendix G, "Search Location and Intensity," analyzes how extensively and where enrollees searched and the effect of these patterns on their success in moving to new units and becoming recipients. Attitudes of Jacksonville landlords toward the program and the effect of agency efforts to encourage their cooperation are discussed in Appendix H, "The Response of Housing Suppliers." Discrimination in the Jacksonville housing market was found to be a major factor in the failure of black enrollees to become recipients during the first enrollment period. Appendix I, "Evidence of Discrimination," discusses the presence of discrimination during the second enrollment period. Finally, Appendix J, "Inspection Activity," analyzes the effect of the agency's housing standard and inspection procedures on whether enrollees were able to receive payments.

Appendix K presents a series of case studies of participants during the second enrollment period. Appendix L discusses the data sources used in the report. These include operating forms filled out by the agency for all participating households, a survey of enrollees, information from an on-site observer and interviews with program staff and participants.

Appendix M briefly reviews cost data describing the unit costs of the intake functions for both enrollment periods.

APPENDIX A  
PARTICIPATION IN THE HOUSING ALLOWANCE PROGRAM



## PARTICIPATION IN THE HOUSING ALLOWANCE PROGRAM<sup>1</sup>

This appendix introduces the housing allowance program. It defines terms used elsewhere in the report and provides an overview of what participation in the housing allowance program entailed.

The Jacksonville agency experimented with several procedures during both enrollment periods. This appendix discusses briefly the flow of participants through the Jacksonville II program and notes where procedures differed from those practiced in Jacksonville I. Many of the agency practices mentioned here will be discussed at greater length in subsequent appendices.

### PARTICIPATION STAGES IN THE HOUSING ALLOWANCE PROGRAM

Figure A-1 presents the participation stages in the housing allowance program and indicates the numbers of households that passed through each stage. It should be used as a reference for the following section.

#### Application and Selection

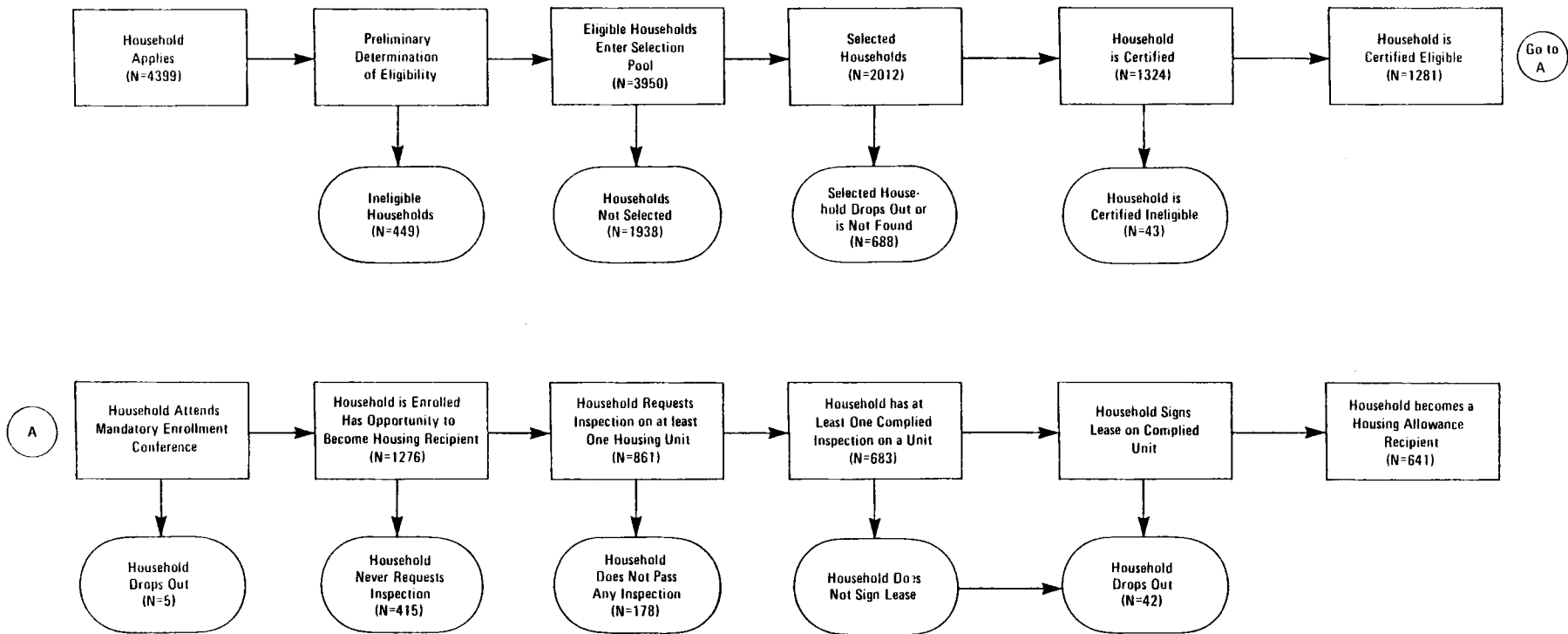
The first step in participation was the application process. The agency accepted both "phone-in" and "walk-in" applications in Jacksonville II, a departure from the Jacksonville I application procedure in which applicants could only apply in person. The option of phoning in their applications saved most participants the inconvenience of making a separate trip to the agency.

After the application was filled out, the application-takers made a preliminary determination of eligibility. If the applicant household was eligible, it was put into the selection pool. Ninety percent of all applicants were eligible for selection.

The agency made daily selections and selected approximately half of all the eligible applicants. Most participants were notified of their selection and scheduled for an enrollment conference shortly after applying to the program. In Jacksonville I, selections were made every two weeks, and the time between application and notification of selection was longer.

<sup>1</sup> Data sources for this appendix are: the on-site observer's field notes and written reports about agency procedures in Jacksonville I and Jacksonville II and agency operating forms. For a more detailed discussion of data sources see Appendix L, "Discussion of Data Sources."

**FIGURE A-1**  
**PARTICIPATION STAGES IN THE JACKSONVILLE HOUSING**  
**ALLOWANCE PROGRAM (SECOND ENROLLMENT PERIOD)**



## Certification and Enrollment

Enrollment and certification were handled by the agency's services staff. With only one exception, the services representatives hired for Jacksonville II had worked with the agency during Jacksonville I.

Certification was the process by which the agency determined household income and household size prior to enrollment. Participants were told to bring documentation that attested to their income and household size to the enrollment conference. If applicants forgot to do this, they had to return on another occasion with the documentation to be enrolled. In Jacksonville I, the agency was less rigid and would accept a signed statement in lieu of such documentation. Sixty-six percent of all selected applicants were certified, and 97 percent were certified as eligible.

Only one enrollment conference was held in Jacksonville II, whereas in Jacksonville I most participants were required to attend two enrollment conferences. Enrollment in Jacksonville II had two components.<sup>1</sup> The first was an audiovisual slide-tape presentation of program requirements and benefits presented to participants in groups. The second component was an individual meeting with a household's services representative following the audiovisual presentation. During the individual conferences, participants discussed whether they planned to move or arranged for inspections of their current housing. If they planned to move, services representatives would make suggestions about how to look for a place. All enrollees received a booklet titled "House Hunting Hints."

One of the main differences in procedures between Jacksonville I and Jacksonville II was in the amount of information offered by the agency. In Jacksonville I the agency provided basic program information at the mandatory enrollment session but did not furnish housing information. However, it provided optional workshops for interested enrollees that covered in detail topics such as the housing market, housing discrimination, and agency housing standards. In Jacksonville II, more information about the housing standards and housing market was provided at enrollment, but no workshops were held. The basic information package was greater in Jackson-

<sup>1</sup> The agency modified enrollment procedures several times to make enrollment more efficient. These procedures enrolled the greatest number of households.



ville II, but the optional workshops in Jacksonville I made more information available to those who attended.

### Search

After enrollment, participants chose to search for another unit or remain where they were. Figure A-2 illustrates the steps that a household took in either case. If a household wished to stay but found the unit would not pass inspection and the landlord would not make repairs, it would have to search for another unit or drop out of the program. Households that had to move or chose to search for new units were responsible for locating vacancies themselves. The agency, however, assisted them by posting lists of vacant units. Although the agency had provided some transportation for housing search and childcare in Jacksonville I, participants had to arrange these matters for themselves in Jacksonville II.

### Inspection and Lease Provisions

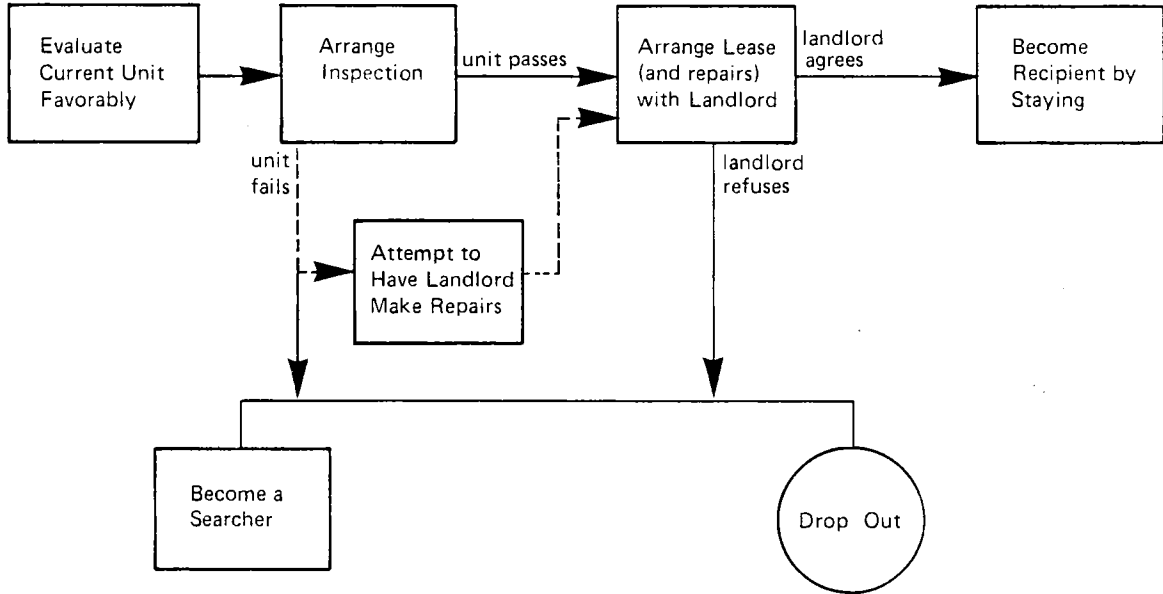
Although services representatives were available for advice, participants had the primary responsibility for assuring that the units they desired to rent were inspected and that the prospective housing supplier would agree to the special provisions of a lease agreement provided by the agency. These procedures were quite similar during both enrollment periods.

Once a household had located a unit or had decided to remain where it was, the next step was to contact a services representative and arrange for an inspection by the city Codes Division. Inspection requests were sent to the Codes Division almost daily. Inspections were usually completed within a day or two of the request. Inspection results were returned to the agency, and the participant was notified. If the unit had failed inspection, the participant had the option of looking for another unit or negotiating with the supplier for repairs. If the unit passed inspection, the participant was asked to return to the agency with a signed lease agreement in order to initiate payments. Sixty-seven percent of all enrollees in Jacksonville II requested one or more inspections, and of these, 79 percent eventually passed.

### GLOSSARY OF TERMS

Table A-1 introduces the terms that are used throughout the appendices to describe both participants and administrative processes. It should be used as a reference.

**FIGURE A-2**  
**STEPS FROM ENROLLEE TO RECIPIENT FOR NONSEARCHERS**



**STEPS FROM ENROLLEE TO RECIPIENT FOR SEARCHERS**

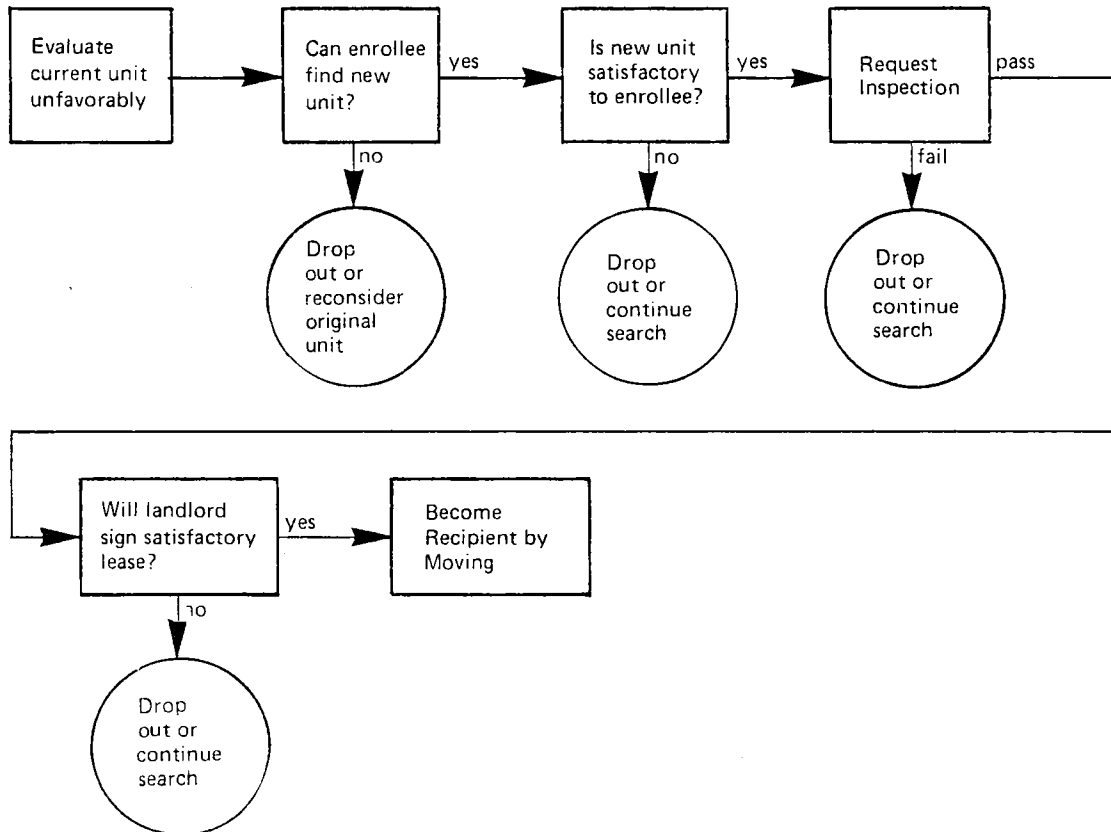


TABLE A-1  
GLOSSARY

1. Terms Used to Describe Participants<sup>1</sup>

<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>Terminees</u>	Enrolled households that did not receive any housing allowance payments.

2. Terms Used to Describe Administrative Processes

<u>Outreach</u>	Informing the public of the program.
<u>Application</u>	Taking applications, initially determining eligibility.
<u>Selection</u>	Selecting applicants and inviting them to enroll.

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<sup>1</sup> Participant refers to a household in any of these program stages.

TABLE A-1 (con't.)

<u>Certification</u>	Eliciting and verifying the information necessary to determine eligibility and set initial payment levels.
<u>Enrollment</u>	Informing participants of their rights and obligations under the program and entering into a formal enrollment agreement with a household.
<u>Relations with Suppliers</u>	Informing housing suppliers about the program or mediating between participants and suppliers.
<u>Services</u>	Providing help to enrolled households seeking adequate housing.
<u>Housing Inspection</u>	Setting and implementing housing quality requirements, including examining units selected by enrollees.
3. <u>Miscellaneous Terms</u>	
<u>First Enrollment Period, also referred to as Jacksonville I</u>	The first period the Jacksonville agency took applications, enrolled, and initiated payments to housing allowance recipients, March 1973-February 1974.
<u>Second Enrollment Period, also referred to as Jacksonville II</u>	The second period the Jacksonville agency took applications, enrolled, and initiated payments to housing allowance participants, September 1974-July 1975.
<u>JHUD</u>	Contracting agency of the Jacksonville Housing Allowance Program.
<u>Codes Division</u>	Codes Enforcement and Rehabilitation Division of JHUD. Performed all agency inspections of enrollees' housing units during both enrollment periods.
<u>Services Representative</u>	Agency staff member responsible for providing counseling services and housing information to participants after they enrolled.
<u>Housing Supplier</u>	Individuals or organizations who handled units in the private rental market.

TABLE A-1 (con't.)

Eligible Population

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.

CHRONOLOGY OF PROGRAM EVENTS

The on-site observer at Jacksonville during the second enrollment period compiled a record of all program events. Table A-2 presents a detailed record of major events during the second enrollment period. It provides a chronological setting for events discussed in the remaining appendices.

TABLE A-2

CHRONOLOGY OF PROGRAM EVENTS - SECOND ENROLLMENT PERIOD

6/20/74 Director attends conference in Washington, D.C., where the possibility of reopening enrollment in the Jacksonville Housing Allowance program is discussed.

7/1/74 JHUD Director proposes to HUD that enrollment be reopened in Jacksonville.

8/19/74 JHUD proposal is accepted.

8/27/74 Revised Final Plan is completed.

9/9/74 The total number of Annual Contributions Contract units for Jacksonville I and Jacksonville II combined is reduced from 900 to 775.

9/23/74 Staff training begins.

9/24/74 First publicity is released about the second program.

9/25/74 Agency begins accepting applications; 61 are taken.

9/27/74 Services staff moves to new offices.

10/1/74 First selection is made, with a \$50 monthly payment limit.

10/7/74 First enrollment conference.

11/74 Recipient rate is low; it becomes evident that agency will not meet goal at present rate.

12/4/74 HUD officials visit Jacksonville to monitor progress.

12/16/74 JHUD Director and EHAP Director are asked to meet with HUD officials in Washington, D.C.; they are offered more funds for outreach and additional staff.

12/16/74 Annual Contributions Contract is signed by the Jacksonville mayor.

12/30/74 Audiovisual enrollment conferences begin.

12/31/74 EHAP Director appears on television, beginning a more intensified outreach campaign.

Early 1/75 The application rate sharply increases; it becomes necessary to add staff and reorganize the agency to handle the increased number of participants.

TABLE A-2 (con't.)

1/7/75	Agency reaches 100 Jacksonville II recipients.*
1/10/75	Outreach proposal is submitted to HUD.
1/17/75	HUD officials visit Jacksonville. Jacksonville I participants will continue to receive direct allowance payments, instead of being transferred to the Leased Housing Program.
1/27/75	Office space and staff reorganized; applications separated from services section.
1/27/75	Director begins weekly meetings with HUD representative.
1/28/75	Enrollment conferences are expanded from one to three evenings per week to handle the increased number of applicants.
2/4/75	Airing of television documentary, "Better Times."
2/14/75	Application-takers start giving standardized program information to potential applicants.
2/17/75	Agency reaches 200 Jacksonville II recipients.*
2/18/75	Eligibility and payments are now calculated on a programmable calculator at application.
2/18/75	Agency begins "preenrollment" conference.
2/24/75	Overenrollment will be a problem; agency prepares an addendum to the certificate of eligibility informing enrollees that a limited number of spaces are left in the program.
3/12/75	Agency reaches 300 Jacksonville II recipients.*
3/18/75	Addendum to the certificate of eligibility is now used.
3/24/75	Staff starts working overtime to process all applications.
3/27/75	Agency reaches 400 Jacksonville II recipients.*
4/3/75	Agency sends letter to active enrollees who enrolled prior to March 18 informing them of the overenrollment situation.
4/11/75	Last application is accepted.
4/14/75	Agency reaches 500 Jacksonville II recipients.*

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\* Source: Agency Monitoring Reports.



TABLE A-2 (con't.)

4/25/75	Agency reaches 581 Jacksonville II recipients* bringing the total number of Jacksonville I and Jacksonville II recipients over the target goal of 775. Waiting list goes into effect.
4/28/75	Last enrollment conference.
4/28/75	Agency establishes waiting list.
5/21/75	Recipients drop below 775;* services representatives contact enrollees to see if they are still interested in the program.
7/25/75	The housing search period ends.

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\* Source: Agency Monitoring Reports.

APPENDIX B  
ATTRACTING APPLICANTS THROUGH OUTREACH



## ATTRACTING APPLICANTS THROUGH OUTREACH<sup>1</sup>

### INTRODUCTION

Outreach activities publicizing the program to attract applicants were of particular concern in Jacksonville II because of the problems associated with the Jacksonville I outreach effort. The earlier outreach campaign failed to attract enough applicants to allow the agency to reach its targeted number of recipients. The number of eligible applications received was 1,696, lower than at any other agency planning to serve 900 recipients. Almost all these households were offered a chance to enroll but only 339 actually received payments. This low success rate, combined with the relatively low number of applications received, caused the agency to fall far short of its recipient goal.

Also, eligible applicants differed in important respects from the recipient demographic profiles the agency had planned to meet and from the eligible population living in the area. The racial distribution of eligible applicants (33 percent white, 66 percent black) was almost the reverse of the eligible population (61 percent white, 39 percent black), and the proportion of households receiving grant income was over six times that found in the eligible population.

A basic concern in the decision to reopen enrollment in the Jacksonville II housing allowance program was whether changes in outreach activities might help the agency attract an applicant group more representative of the eligible population. The Selected Aspects Report<sup>2</sup> attributes the failure of the Jacksonville I outreach campaign to such factors as an outreach program that was too low key to attract sufficient numbers of eligible households and a public image of the program as mainly serving a black, "welfare" clientele. Furthermore, by relying heavily on other social service agencies to refer their clients to the housing allowance program, the agency attracted a high proportion of welfare recipients.

<sup>1</sup> Data sources for this appendix include: the Jacksonville Survey, agency application forms, on-site observer's field notes and written reports about agency outreach procedures, and site background information. For a detailed discussion of data sources see Appendix L, "Discussion of Data Sources."

<sup>2</sup> See W. L. Holshouser, Report on Selected Aspects of the Jacksonville Housing Allowance Experiment (Cambridge, Mass.: Abt Associates Inc., 1976).

Obtaining enough applicants to meet recipient goals and generating applications from a more representative group of households were emphasized in planning and implementing the second outreach program. The goal was to obtain applications from groups that had not applied to Jacksonville I in order to balance out the cumulative demographic profile of program beneficiaries. The underrepresented groups were the elderly, households in the upper eligible income categories, and male-headed households. The agency anticipated that attracting applicants from these groups would also result in a larger number of white applicants, which would help to balance the cumulative demographic profile for both programs.

Outreach in Jacksonville II was designed to succeed where Jacksonville I had failed. The agency achieved this goal. It obtained a large group of applicants who were much more representative of the eligible population than those attracted by the Jacksonville I effort. This success and the factors that may have caused it are discussed in this appendix.

The analysis first describes the outreach strategy and activities undertaken in Jacksonville II and how the agency changed its effort over time. Next, the success of this effort in attracting the desired number of applicants is discussed and the methods used to achieve this goal are compared to the methods used in Jacksonville I. The success of outreach in attracting a representative group of applicants is then analyzed as well as its success in attracting applicants from particularly desired subgroups. The importance of the methods used in Jacksonville II, compared to those used in Jacksonville I, in explaining the agency's success in attracting particular groups is also discussed. The last section discusses the possible role of such external factors as inflation and unemployment in the success of the second outreach effort.

## AGENCY OUTREACH STRATEGY AND ACTIVITIES

### Initial Planning

In the months between the decision to reopen enrollment and the day that the agency actually opened its doors, the administrative agency staff, with assistance from the contracting agency, designed an outreach strategy that they hoped would be more effective than the one followed in the first enrollment period. The agency had several main objectives:

Finding a mix of applicants so that when the recipients from the first and second enrollment periods would be combined, the demographic characteristics of the resultant population would be representative of those of the entire eligible population.

Generating a sufficient number of applications.

Controlling outreach and application processing costs.

To ensure that the recipients would be representative of the eligible population, the agency attempted to change the public image of the program. Many believed that the program in Jacksonville I had a "black welfare" image that had deterred white working families from applying to the program. In addition, this image may have inhibited some suppliers from leasing housing to participants. To counteract these effects, the agency decided that outreach should be directed to moderate-income families. The agency also planned a campaign to assure suppliers that program participants could be good tenants.<sup>1</sup>

The agency planned several approaches to attract moderate-income families. Its publicity would emphasize the effect inflation was having on the ability of many families to purchase such necessities as food, housing, and utilities.<sup>2</sup> In the words of the program director, "It's not that you (moderate-income families) are poor; you just aren't as rich as you were before." Second, social service agencies, particularly welfare and welfare-related agencies, were not officially informed of the opening of enrollment. Because over 78 percent of the applicants receiving welfare in Jacksonville I had first heard of the program through referral, the agency hoped to reduce the overall number of welfare applicants by reducing referrals. Third, outreach efforts in Jacksonville II would not include leafletting of public housing projects, as had been done during Jacksonville I.

Another focus of the outreach campaign was to attract potential participants who could stay in their current housing.<sup>3</sup> Many enrollees in Jacksonville I had failed to locate and move to standard housing. If households that could

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<sup>1</sup> The general campaign to persuade suppliers to cooperate with the program is described in Appendix H, "The Response of Housing Suppliers."

<sup>2</sup> The agency also felt that designating the program as an experiment was not good for its image. Therefore, it changed its name from the Experimental Housing Allowance Program to the Housing Allowance Program.

<sup>3</sup> See Appendix J, "Inspection Activity" for a discussion of the process of meeting the housing quality requirements.

remain in their current units could be attracted to the program, they would have a greater probability of becoming recipients.

The outreach strategy was to "find a common point where targeted individuals can be reached." The original plan for reaching potential applicants included contacts with private organizations that might serve moderate-income families (such as consumer credit counseling services, credit unions, loan companies and banks, labor unions, department store credit counselors, and organizations for the elderly), television and radio public service announcements and interviews, and billboard and bus advertising. The intensity of any of these efforts would depend both on the amount of services donated to the agency and the applicant response to the efforts. If the response rate appeared low or not representative of the eligible population, the agency intended to modify its activities.

Although the outreach program was to be more intensive than in the first enrollment period, major adjustments would have to be relatively inexpensive because of the limited budget available for outreach. Although no outreach budget was outlined in the final Jacksonville II plan submitted to HUD, the project director did announce a few days before the agency began to take applications that \$5,000 was available for outreach.

#### Initial Outreach Activities (September-December 1974)

The agency began outreach in late September with an active campaign.<sup>1</sup> In the first three days, outreach activities resulted in two newspaper articles, ten public service announcements on a local radio station, and two television news interviews with the agency director.

After the first week, the agency reduced its media coverage and emphasized meetings with small groups and distribution of outreach pamphlets. By mid-October, the outreach activity had slowed down.

Outreach activity during the first three days generated many applications, but the agency was not equipped to handle the volume it received. The agency had never used a phone-in application system, and the staff had not been adequately trained to handle application taking. Handling phone-in

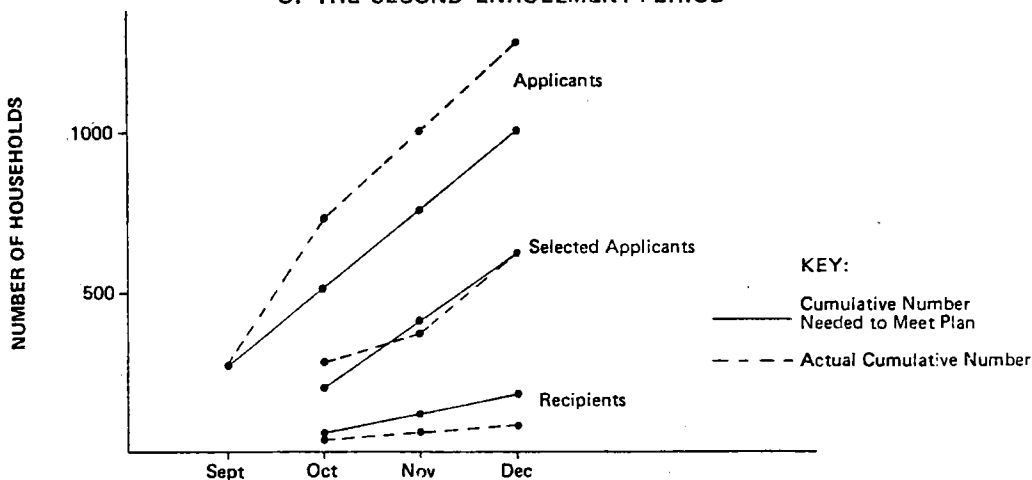
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<sup>1</sup> For a complete listing of agency activities, see the Chronology of Outreach in this appendix, Attachment III.

applications continued to be a problem for agency staff whenever there was a large-scale outreach activity such as direct mail advertising or televised interviews.

When agency staff prepared the Final Plan for Jacksonville II they estimated the total number of households they expected to apply, the number to be selected for enrollment, and the number of recipients, including those households remaining from Jacksonville I, to be served by the program during its second phase. These numbers implied a month-by-month goal for applicants, selected households, and recipients if the agency was to meet its total goals in the specified time. Figure B-1 shows the cumulative number needed for each group through December to meet the total goals by the end of the enrollment period, in comparison to the actual cumulative number in each group in the first months of application and enrollment. By December the agency was exceeding the cumulative number of applicants needed to meet its planned total, was exactly meeting its planned number of households selected for enrollment, but was falling short of the needed number of recipients. Although households accepted the enrollment offer, they were becoming recipients at a lower rate than planned. The low number of recipients achieved by December caused some concern that the agency would not be able to meet its planned total number of recipients and led to further planning and an increase in outreach activities.

FIGURE B-1  
 THE CUMULATIVE NUMBER OF PLANNED AND ACTUAL APPLICANTS,  
 SELECTED APPLICANTS AND RECIPIENTS DURING THE FIRST MONTHS  
 OF THE SECOND ENROLLMENT PERIOD



Sources: Revised Final Plan of the Housing Allowance Program, Jacksonville  
 AAE Application Forms, Selection Forms, Payments Initiation Forms



## Revisions in Planning

In December, the agency and the U.S. Department of Housing and Urban Development (HUD) became concerned that the second enrollment effort might not achieve its goal of 775 recipients by July 1975. After a series of meetings, the agency and HUD decided that outreach activities should be expanded to increase the application rate. The estimated number of applicants the agency would need to meet its recipient goal was increased from the 1,993 originally planned to 3,496. HUD provided additional funds for outreach, and the agency prepared a second outreach proposal and submitted it to HUD. This second plan was similar to its predecessor in many respects but was more extensive because of the availability of additional funds and the introduction of some new ideas. The agency implemented all outreach activities contained in this second plan.

Several outreach activities proposed in the second plan had already been tried at the beginning of the outreach campaign in September--interviews on television talk shows, public service announcements, and large-scale mailings of pamphlets. However, bus and billboard advertising had been dropped because it was more expensive than anticipated. The additional outreach funds made such advertising possible.

The agency also introduced several new ideas for outreach that were costlier than its previous activities. Its most ambitious proposal was hiring a professional public relations firm to prepare a 30-minute television documentary for prime-time viewing.<sup>1</sup> As part of this effort, the agency planned to have the same firm develop an outreach filmstrip to be shown to small groups during the last months of the enrollment period. A special brochure was to be sent in the paychecks of all city employees. Brochures were also planned to be mailed to moderate-income families. Finally, the agency planned to extend its coverage with paid advertising that would appear in several different sections of local newspapers.

Perhaps the greatest change after December 1974 was the increased interaction among the agency, JHUD, and HUD. The agency director began meeting weekly

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<sup>1</sup> This was the single largest outreach expense, but still not extremely costly: about \$5,000 for the broadcast time and a subcontractor who prepared the documentary. This amount is small enough to suggest that the development effort may have been partially donated, but there are no available data on the nature of the arrangement.

with the government technical representative (GTR) to review agency progress and plan changes in the program. As part of this effort, members of the Washington staff visited the Jacksonville office in January, February, and March. Agency staff met with HUD staff in Washington in February. These meetings allowed HUD to provide technical assistance to the agency and to monitor agency outreach activities and application rates resulting from these activities.

#### Increased Outreach Activities (January-April 1975)

Agency staff began the intensive outreach program as soon as funds were available. Television outreach was an important part of this program, including a series of television appearances by the program director and public service announcements on four stations. The largest single outreach expenditure was for a television documentary prepared by a professional public relations firm and aired on February 4. The program, entitled "Better Times," was advertised for two days in the Florida Times-Union and the Jacksonville Journal and featured interviews with the program director, three moderate-income recipients, and two housing suppliers.

Other media were also used. Public service announcements were released to eight radio stations and were aired from January to the end of March. The program director made five presentations on local radio stations. The agency chose country and popular music stations for these interviews because they were considered more likely to reach moderate-income white households. Newspaper outreach consisted of paid advertising in the Florida Times-Union and the Jacksonville Journal from January through April. This was a departure from the practice in Jacksonville I and earlier in Jacksonville II of relying on feature articles. The outreach campaign also began its billboard and bus advertising campaigns in mid-January. In just one day, 15 billboards went up in moderate-income neighborhoods and 150 buses began carrying signs asking "Need money for rent?" and giving the agency's telephone number. The buses carried this advertising until the end of March.

The agency also printed and distributed pamphlets, commissioned a filmstrip, and made presentations to community groups. The most expensive method, printing and distributing outreach brochures, was carried out in several phases. Although the agency during Jacksonville I distributed a large proportion of its pamphlets to residents of public housing, in Jacksonville II

it concentrated efforts on sending pamphlets to individual suppliers of private housing,<sup>1</sup> to residents of rental housing which was judged to be standard by agency staff,<sup>2</sup> and to residents of neighborhoods in which a large proportion of the housing was standard. The brochure used is shown in Figure B-2. Although the agency had already begun these mailings in December, the infusion of additional outreach funds allowed it to increase these activities with a mass mailing of 5,000 brochures to specially targeted areas of the city.

In another attempt to locate moderate-income working families, a special brochure was prepared for distribution with the paychecks of 16,000 Jacksonville city and school system employees. The pamphlet to city employees included a special note from the mayor asking his co-workers to spread the word about the program. During January and February, agency staff distributed brochures to the staffs of organizations that might be able to refer their clients to the housing allowance program. Once the outreach filmstrip was completed in mid-March, the agency used it to make presentations to groups of potential applicants, particularly the elderly, since the agency had not yet reached its target number of elderly participants. In a two-week period, agency staff met with 550 members of nine elderly groups.

#### AGENCY SUCCESS IN ATTRACTING APPLICANTS

The increased agency outreach efforts in the early months of 1975 were quite effective in attracting more applicants. The cumulative application curve in Figure B-3 shows a sharp increase beginning in January, with application continuing at a high rate until the close of the application period in early April. A total of 4,399 applications were received (including 449 ineligible applicants). The agency exceeded by a wide margin the 3,496 applicants it had estimated in December as being necessary to meet its recipient goal. Figure B-3 shows that this applicant group was large enough to allow the agency to serve the planned number of households. By the end of July, the number of active recipients, including the remaining Jacksonville I households, totaled 759, quite close to the target of 775.

<sup>1</sup> Discussed in Appendix H, "The Response of Housing Suppliers."

<sup>2</sup> Agency staff assessed whether units were standard by looking at the outside of apartment buildings. These units would not necessarily have passed the agency's housing standard.

**FIGURE B-2  
OUTREACH BROCHURE**

**WHAT IS A  
HOUSING ALLOWANCE PROGRAM?**

This is a specifically designed program to help lighten the load of rising rent and utilities costs for the residents of Jacksonville. Both moderate and lower income families are eligible to apply, and it normally takes only one week to find out whether a person is eligible. The program is funded by the Federal Government . . . truly tax dollars at work helping people needing some assistance!

The Housing Allowance Program eligibility is based on adjusted income and number of people in household. The adjustments include factors such as number of dependents, cost of child care, unusual medical expenses and occupational expenses.

**WHO QUALIFIES?**

Here are 3 examples of families who are eligible:

**Example I**

Ernest Jackson and his wife have 3 children:  
If the wife does not work:

Annual Income . . . . .	\$8,000
Deductions	
Exemption - 5% . . . . .	400
3 dependents . . . . .	900
Possible Monthly Payment . . . . .	40*

\*If the family has unusual medical expenses the payment would increase.

**Example II**

Al Kimber, retired salesman with only social security income:

Annual . . . . .	\$1,740
Deductions	
Exemption - 10% . . . . .	174
Possible Monthly Payment . . . . .	82

**Example III**

Beverly Kelly, a secretary with 2 children:

Annual Income . . . . .	\$6,000
Deductions	
Exemption - 5% . . . . .	300
2 dependents . . . . .	600
Medical Expenses . . . . .	600
Possible Monthly Payment . . . . .	56

As you can see from these examples a number of factors affect eligibility. Don't delay, time is of the essence to you. . . don't disqualify yourself without even calling.

**WHO DOES NOT QUALIFY?**

- Home Owners
- Full time college students
- Full time Military personnel
- Single individuals who are **not** handicapped, disabled or elderly.

**BENEFITS**

A check can be mailed directly to you each month to help pay the rent. You have a choice of living where you are now or moving to another apartment, mobile home or house.

**HOW AND WHERE TO APPLY**

By Phone: Call the Housing Allowance Program and a skilled counselor will take your application over the phone in confidence.

**Call 358-2700**

Deadline for applications is April 11, 1975

Monday-Friday . . . . . 8:00 a.m. - 8:00 p.m.

Bulk Rate  
U. S. Postage  
PAID  
Jacksonville, Fla.  
Permit No. 25

*High Rent and Utilities  
Pinching your Budget!*

83

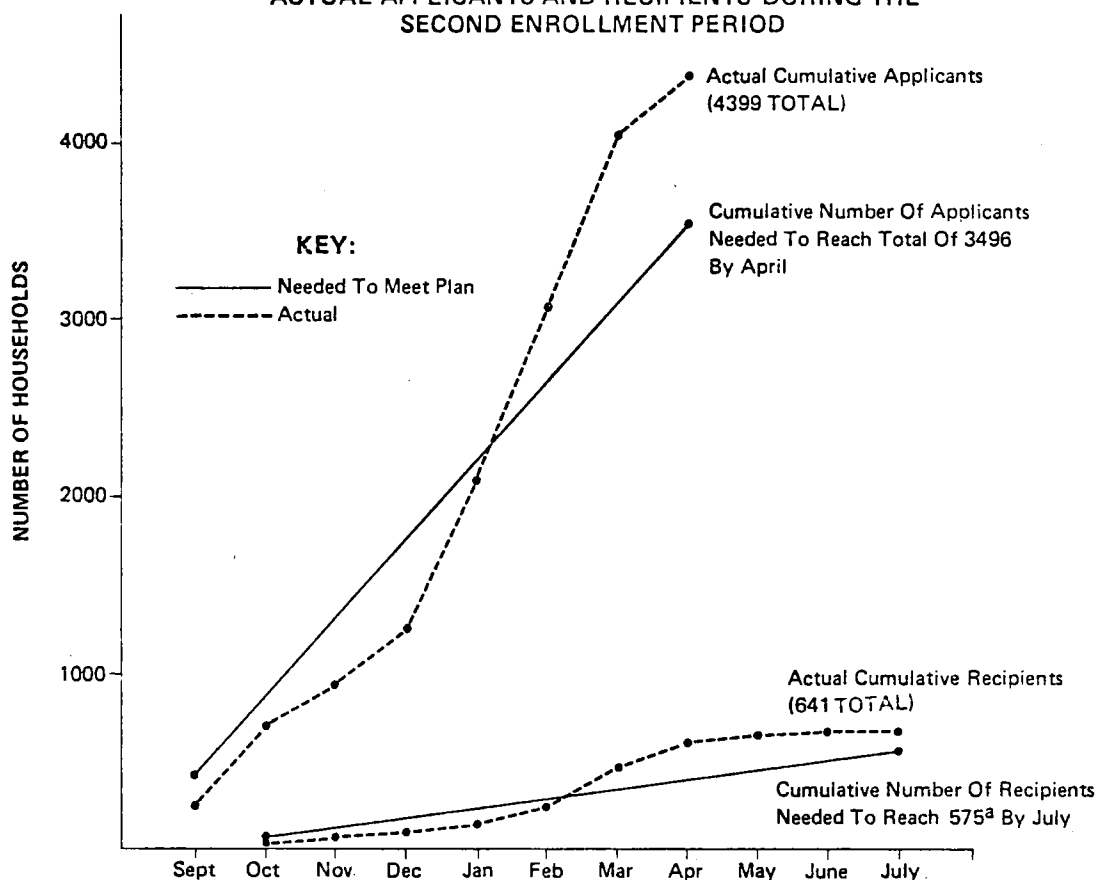


*I Got Help, Charlie, and  
YOU MAY QUALIFY  
FOR HELP FROM THE  
Housing Allowance  
Program!*



*Housing Allowance Program  
802 Laura St.  
Jacksonville Fla. 32202*

**FIGURE B-3**  
**THE CUMULATIVE NUMBER OF PLANNED (REVISED) AND**  
**ACTUAL APPLICANTS AND RECIPIENTS DURING THE**  
**SECOND ENROLLMENT PERIOD**



<sup>a</sup>The agency goal was a total of 775 recipients, including those remaining from Jacksonville I. Approximately 575 would need to come from Jacksonville II.

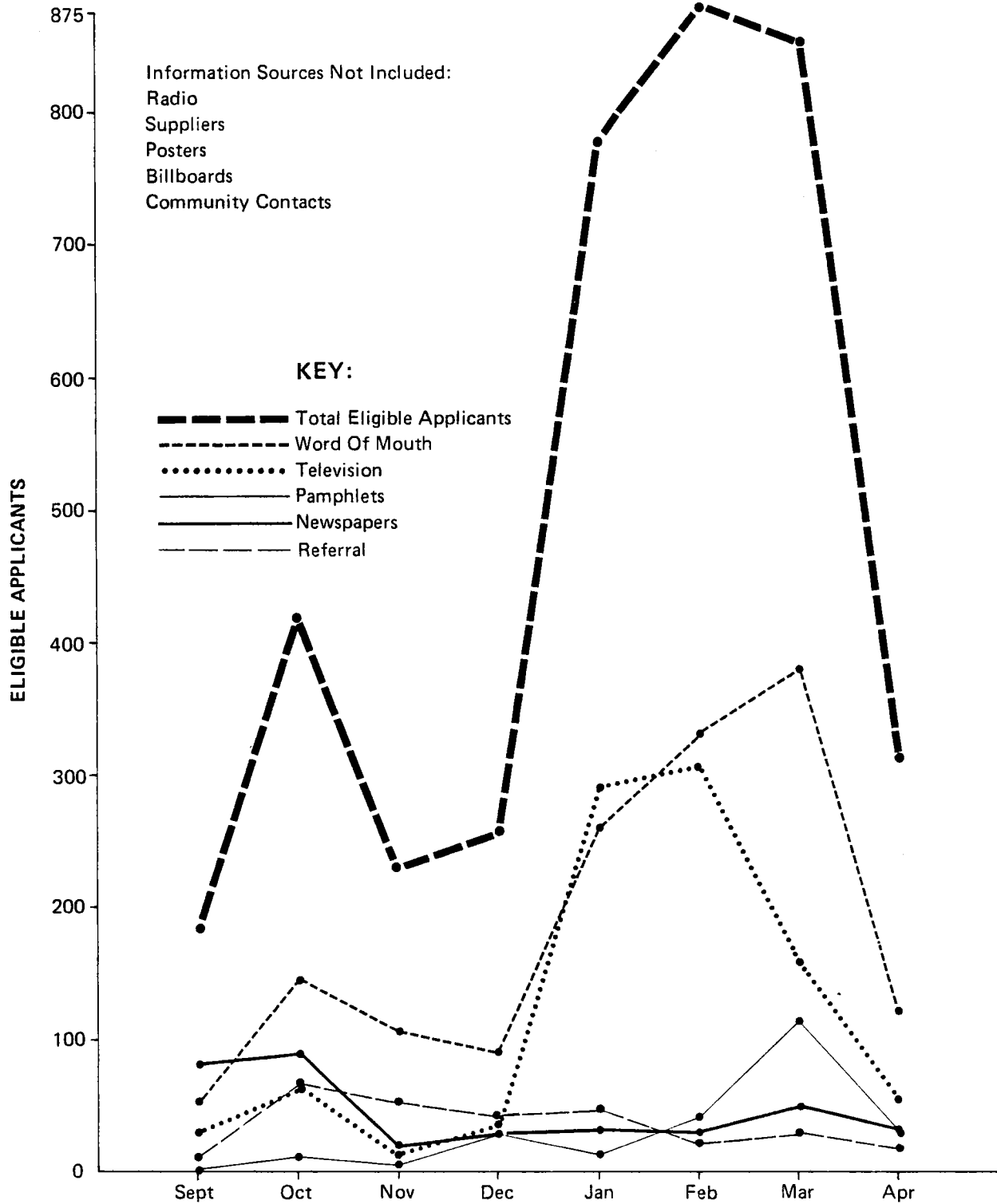
Sources: Jacksonville Outreach Proposal, AAE Application Forms, Payments Initiation Forms  
 Data Base: All Applicants (N=4399)

The agency was successful in increasing application during the second phase of outreach. Figure B-4 shows this increase, presenting the number of applicants attracted by each outreach method during each month of application.<sup>1</sup>

<sup>1</sup> Linking outreach methods to applicant response is not totally straightforward. The analysis is based on a question on the application form that asked applicants where they had first heard of the program. Space for only one source was given. The response to this question does not explain whether the source itself convinced the household to apply. For this analysis, however, an applicant who first heard about the program from a particular source will be considered to have been attracted by that source.

FIGURE B-4

ELIGIBLE APPLICANTS BY THE INFORMATION SOURCE FROM WHICH THEY HEARD OF THE PROGRAM BY MONTH



Source: AAE Application Forms  
 Data Base: Eligible Applicants (N=3948, missing cases=2)

Only those information sources that accounted for more than 5 percent of all applicants are included. Figure B-4 shows that applications increased sharply in January, reflecting increased outreach effort. Applicants attracted by television and word of mouth were largely responsible for this increase. Response to television reached its peak during February, when the television documentary was aired. Although the documentary generated a large number of applications, the television interviews conducted with the program director in the early part of January generated almost as many. Pamphlets were the only other outreach method that showed a sharp increase in the number of applicants attracted. From the end of February to the middle of March, 21,000 pamphlets were mailed or distributed to city employees and residents of standard housing. As Figure B-4 indicates, applicants hearing from pamphlets increased significantly during March. However, at best, pamphlet response was still only one-third of the television response during peak months.

Newspaper outreach was the only outreach source besides referral that generated more applications in the initial months of outreach than during the later months. Since the agency used feature articles in September and relied on paid advertising after January, feature articles may have been more effective in attracting applicants.

Television outreach, with amplification from word of mouth,<sup>1</sup> seems to have been largely responsible for the increase in applications during the latter part of the second enrollment period. Pamphlets also contributed but did not generate as many applicants as television. It is interesting to note that the peak in word of mouth applications occurred in the month following the peak in applications from television, indicating a lag in the spreading of information about the program through interpersonal channels.

Because the second outreach effort in Jacksonville attracted so many more applicants than the first, it is interesting to compare the success of the

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<sup>1</sup> As in the other AAE sites, the volume of word of mouth application was affected by agency activities. In general, the more applications generated through such direct agency outreach as the use of media, the more applications received through word of mouth. See Jean MacMillan, "Applicant Characteristics and Outreach Methods," Appendix A of Jean MacMillan and William L. Hamilton, Outreach: Generating Applications in a Housing Allowance Program (Cambridge, Mass.: Abt Associates Inc., 1976).

individual methods used in Jacksonville II to those used in Jacksonville I. With the exception of referral and radio, all the outreach methods used in the second outreach campaign attracted a greater number of applicants than the same methods in the first campaign (Table B-1). Comparing the proportions of applicants attracted by each method in the two campaigns shows that the major difference is in the importance of referral and television as information sources. Almost one-quarter of the eligible applicants in Jacksonville II first heard about the program from television; only 10 percent of Jacksonville I applicants heard from this source. Referral was much more important in the first application period. Twenty-nine percent of Jacksonville I applicants heard from referral, compared to only 8 percent of Jacksonville II applicants. Outreach methods that were used more frequently in Jacksonville II than in Jacksonville I (suppliers, billboards and posters, and community contacts) attracted a much larger number of applications in Jacksonville II than in Jacksonville I. However, their contribution to the total number of applications was small. Interestingly, the proportion of applicants who first heard about the program through word of mouth was almost identical in the two campaigns, suggesting that informal communication plays a relatively constant role in increasing the effect of information spread through direct agency outreach.<sup>1</sup>

TABLE B-1  
WHERE ELIGIBLE APPLICANTS FIRST HEARD OF THE PROGRAM IN  
JACKSONVILLE I AND JACKSONVILLE II

Source	Jacksonville I		Jacksonville II	
	N	%	N	%
Referral	491	29%	300	8%
Word of Mouth	656	39	1,493	38
Television	163	10	945	24
Radio	142	8	110	3
Newspaper	158	9	375	10
Pamphlet	58	3	240	6
Supplier	11	1	181	5
Posters and Billboards	3	0	145	4
Community Contacts	2	0	95	2
Miscellaneous	12	1	64	2

Source: AAE Application Forms

Data Base: Eligible Applicants (Jacksonville I: N = 1,696; Jacksonville II:  
N = 3,948; missing cases - 2)

<sup>1</sup> The special survey of households eligible for the program found patterns similar to those in Jacksonville II. Of the 1,417 households surveyed, 295 or 21 percent had heard of the program. Of these 295 households, over half had heard of it through word-of-mouth, 45 percent from television, and 21 percent from newspapers. (Respondents could name more than one source.) Among the eligible applicants in Jacksonville II, the three most frequently listed outreach sources were word of mouth, television, and newspapers.



Television outreach was critical in the success of the Jacksonville II outreach campaign. This section has shown that response to television, with secondary effects through word of mouth, was responsible for the sharp increase in applications achieved in January and that the importance of television response, in contrast to referrals, constituted a major difference between Jacksonville I and Jacksonville II. The success of the agency in using television outreach to attract applicants during the second campaign is consistent with the results of a special survey of households eligible for the program in Jacksonville. When asked about their media habits, 90 percent of the respondents said that they watched some television every day, compared to 71 percent listening to some radio every day and 56 percent reading at least one newspaper per week (see Table B-1A). Televised messages, then, have a higher potential for reaching eligible households than either radio or newspaper outreach. The second Jacksonville campaign was able to use this potential effectively.

EXPOSURE OF THE ELIGIBLE POPULATION TO MEDIA

Exposure	Percentage
Had no contact with any media	2%
Read at least one paper a week	56
Watch some television every day	90
Listen to some radio every day	71
Are tuned in to television and radio every day but do not read a newspaper	27
Are exposed to all three media (are tuned in to radio and television every day and read at least one paper a week)	38

Source: Jacksonville Outreach Survey

Data Base: All respondents (N = 1,412; missing cases - 5)

AGENCY SUCCESS IN ATTRACTING THE DESIRED TYPE OF APPLICANTS

Not only was the second Jacksonville outreach campaign successful in attracting a large number of applicants, it also succeeded in attracting applicants from the demographic groups needed to balance the overapplication by some groups in Jacksonville I.

The Jacksonville II applicant population was quite different from that of Jacksonville I, as shown in Table B-2. The first groups of applicants had been predominantly black; 60 percent of Jacksonville II applicants were white. Only 21 percent of Jacksonville I applicants were from male-headed

TABLE B-2

COMPARISON OF DEMOGRAPHIC CHARACTERISTICS OF ELIGIBLE APPLICANTS  
JACKSONVILLE I AND JACKSONVILLE II

Group Characteristic	Jacksonville I	Jacksonville II
<u>Race of Household Head</u>		
White	33%	60%
Black	66	39
Other	1	1
<u>Sex of Household Head</u>		
Male	21	40
Female	79	60
<u>Net Household Income<sup>a</sup></u>		
\$0	3	11
\$1,000-1,999	49	31
\$2,000-4,999	36	41
\$5,000-6,999	10	14
\$7,000-9,999	1	2
MEDIAN NET INCOME	\$1,848	\$2,618
<u>Age/Welfare Income<sup>b</sup></u>		
Elderly	7	8
Welfare Recipients	64	38
Working Poor	29	54
<u>Household Size</u>		
1	8	10
2	25	29
3-4	41	42
5 or more	26	18

Source: AAE Application Forms

Data Base: Eligible Applicants (Jacksonville I: N = 1,696  
Jacksonville II: N = 3,950)

<sup>a</sup>Income figures for Jacksonville I have been multiplied by 1.17, an inflation factor based on the Consumer Price Index, to make them comparable to Jacksonville II.

<sup>b</sup>Excludes 13 households who reported 0 income in Jacksonville I and 410 households who reported 0 income in Jacksonville II because households reporting no income could not be classified as either working poor or welfare recipients.

households; this increased to 40 percent in Jacksonville II. The second campaign attracted more elderly households than the first, although the proportion of applicants who were elderly did not increase. Sixty-four percent of Jacksonville I applicants were receiving some form of grant income; only 38 percent of Jacksonville II applicants received such income. In general, Jacksonville II applicants were a higher income group. The median net income in Jacksonville I was \$1,848, compared to \$2,618 in Jacksonville II. The second outreach campaign had been particularly intended to attract elderly, moderate-income, and male-headed households. In general, the agency was successful in achieving this goal, although it was less successful with the elderly than with other groups.

Table B-3 shows that Jacksonville II applicants were more similar to the eligible population, as measured by an index of incongruence,<sup>1</sup> than Jacksonville I applicants on all demographic characteristics except income. The Jacksonville II applicant group had a larger proportion of households in the higher eligible income categories than did the eligible population. Jacksonville II applicants were least representative, as shown by the largest value of the index, in the elderly, working poor, and grant recipient groups. The applicant population contained too few elderly households and too many grant recipients, relative to working poor households, to be truly representative. However, Jacksonville II applicants were much more representative than Jacksonville I applicants on this categorization, with an index value of 0.058, compared to 0.224 for the first applicant group.

#### The Success of Individual Outreach Methods

To determine the role of the different outreach techniques in producing differences in the two applicant groups, this section first examines the overall representativeness of applicants from different information sources in

<sup>1</sup> It would be desirable to have a statistical test for the significance of the differences between the distributions presented. The most likely candidate would seem to be a chi-square test for goodness of fit. However, the sensitivity of chi square to sample size makes the results of such a test virtually meaningless for a sample of 3,950 (see discussion in H. M. Blalock, Social Statistics, New York: McGraw Hill, 1960, Chapter 15). For example, for a sample of this size a difference of 48 percent actual (applicants) versus 52 percent predicted (eligible) would be statistically significant although difficult to consider very meaningful. The extent of a difference worth consideration therefore remains judgmental. A nonparametric index of the incongruence of the two distributions has been shown to aid comparisons, however. This index is equal to the sum of the squared differences between the proportion of applicants and the proportion of eligibles across the categories being used, divided by the maximum value of this sum (2.0). It ranges, therefore, from 0 (the two distributions are identical) to 1.0 (maximum difference).

TABLE B-3

REPRESENTATIVENESS OF APPLICANTS--COMPARISON OF SELECTED  
 DEMOGRAPHIC CHARACTERISTICS OF THE ELIGIBLE AND APPLICANT POPULATION  
 JACKSONVILLE I AND JACKSONVILLE II

Demographic Characteristics	Jacksonville I			Jacksonville II		
	Eligible Applicants	Eligible Population <sup>a</sup>	Index of Incongruence <sup>b</sup>	Eligible Applicants	Eligible Population <sup>a</sup>	Index of Incongruence <sup>b</sup>
<u>Age/Welfare Income<sup>c</sup></u>						
Elderly	7%	27%	.224	8%	27%	.058
Welfare Recipients	65	10		38	11	
Working Poor	29	63		54	62	
<u>Sex of Household Head</u>						
Male	21	45	.058	40	46	.004
Female	79	55		60	54	
<u>Net Household Income</u>						
\$0-1,999	37	35	.004	30	35	.020
\$2-3,999	31	33		25	34	
\$4-5,999	24	30		25	27	
\$6,000+	8	2		20	3	
<u>Household Size</u>						
1	8	21	.021	10	22	.016
2	25	32		29	30	
3-4	41	29		42	29	
5+	26	18		18	19	
Minority	67	38	.084	40	39	0
Nonminority	33	62		60	61	

Source: AAE Application Forms; Census Public Use Sample

Data Base: Eligible Applicants (Jacksonville I: N = 1,696; Jacksonville II: N = 17,429)  
 Eligible Population (Jacksonville I: N = 17,429; Jacksonville II: N = 17,500)

<sup>a</sup>The income eligibility limits were increased for Jacksonville II so the size and characteristics of the population eligible for the program were re-estimated. There was little change, however.

<sup>b</sup>Index =  $\frac{\sum(\beta - b)^2}{2.0}$  where  $\beta$  = percentage of eligible population in group  
 $b$  = percentage of applicants in group } summed over the categories of the characteristic  
 2.0 = maximum value of the sum

The index ranges from 0.0 (no difference between applicants and eligibles) to 1.0 (maximum difference). Percentages may not add to 100 percent due to rounding.

<sup>c</sup>Excludes 13 applicants reporting 0 income in Jacksonville I and excludes 410 applicants reporting 0 income in Jacksonville II because they could not be classified as working poor or welfare.

Jacksonville I and II, and then looks at the success of agency efforts to target outreach to specific groups in Jacksonville II.

Applicants in Jacksonville II were more representative of the characteristics of the eligible population in the area than were Jacksonville I applicants. Table B-4 uses the categorization on which both Jacksonville I and II applicants were least representative--elderly, working poor, and grant recipients--to show differences in representativeness by information source for the two groups of applicants. Television and other media attracted a more representative group of applicants than referral in both outreach campaigns. Applicants hearing about the program through word of mouth were less representative than applicants hearing from media but more representative than applicants hearing through referral.

However, each information source in Jacksonville II produced a more representative group of applicants than the equivalent source in Jacksonville I. For example, television applicants in Jacksonville II were more representative than television applicants in Jacksonville I. Applicants hearing about the program through word of mouth in Jacksonville II were also more representative than in Jacksonville I. This supports the conclusion that the characteristics of word-of-mouth applicants are likely to be similar to the characteristics of the applicants who hear from more direct sources.<sup>1</sup>

In addition, the second campaign obtained more applicants from those sources that had always been more representative. Television and other media attracted a more representative group of applicants during both campaigns, but media was a much more important source during Jacksonville II. Referral produced the least representative applicants in both campaigns, but it was much less important in the second campaign than in the first. The success of Jacksonville II in obtaining a more representative group of applicants was achieved by improving the representativeness of applicants from all sources and concentrating more effort on media sources, which had always attracted the most representative applicant group.

The success of the second outreach campaign in attracting a more representative group of applicants has several possible explanations. The agency may have been able to present the program in a way which was more attractive than

<sup>1</sup> See Jean MacMillan et al., Outreach: Generating Applications in the Administrative Agency Experiment (Cambridge, Mass.: Abt Associates Inc., 1977), Appendix A, "Applicant Characteristics and Outreach Methods."

TABLE B-4

DEMOGRAPHIC CHARACTERISTICS OF APPLICANTS HEARING FROM  
DIFFERENT INFORMATION SOURCES IN COMPARISON TO THE  
DISTRIBUTION OF THE ELIGIBLE POPULATION  
JACKSONVILLE I AND JACKSONVILLE II

Jacksonville I

Information Source	Elderly	Working Poor	Welfare Recipients	N	Index of Incongruence <sup>a</sup>
All Sources	7%	29%	64%	1,683	.224
Referral	6	18	76	488	.341
Word of Mouth	6	31	63	649	.214
Television	8	40	52	163	.133
Other Media	9	31	60	301	.192
Eligible Population	27	63	10	17,429	

Jacksonville II

Information Source	Elderly	Working Poor	Welfare Recipients	N	Index of Incongruence <sup>a</sup>
All Sources	8%	54%	38%	3,538	.058
Referral	6	30	64	274	.214
Word of Mouth	6	52	41	1,340	.072
Television	9	55	36	822	.050
Other Media	8	59	33	564	.043
Eligible Population	27	62	11	17,500	

Source: AAE Application Forms; Census Public Use Sample

Data Base: Eligible Applicants (Jacksonville II: N = 1,683, missing cases-13  
Jacksonville I: N = 3,538, missing cases-412)

$$^a \text{Index} = \frac{\sum(\beta - b)^2}{2.0} \quad \left. \begin{array}{l} \text{where } \beta = \text{proportion of eligible} \\ \text{population in group} \\ b = \text{proportion of applicants} \\ \text{in group} \\ 2.0 = \text{maximum value of the sum} \end{array} \right\} \begin{array}{l} \text{summed over the} \\ \text{categories of the} \\ \text{characteristics} \end{array}$$

The index ranges from 0.0 (no difference between applicants and eligibles) to 1.0 (maximum difference)

Percentages may not add to 100 percent due to rounding.

earlier presentations. All televised outreach is not equivalent, for example, and the Jacksonville II television outreach may simply have been more effective and more appealing to the underrepresented groups than earlier efforts. The following discussion examines the agency's attempts in Jacksonville II to target outreach to those groups which had proved difficult to attract in Jacksonville I. Changing economic conditions in Jacksonville may also have influenced people's need for the program and their attitudes toward it, contributing to the success of the second campaign. The possible effect of these factors is discussed later.

The agency attempted to direct its second outreach campaign toward white, male-headed, working poor households and to the elderly. The agency used a mix of methods to ensure that if one method did not work, another would. To attract moderate-income, working poor households, the outreach campaign emphasized the role of inflation in a household's need for the program. For example, the outreach pamphlet, distributed to 21,000 moderate-income households, starts with: "Inflation Hurting? High Rents and Utilities Pinching Your Budget!" Television public service announcements also utilized the same theme. For example:

Need money to pay your rent? The Housing Allowance Program may be able to assist you.

We help pay rent and utilities! The Housing Allowance Program may be able to assist you.

Having financial problems? The Housing Allowance Program may be able to help you pay your rent and utilities.

The image of the program as one which helped people with the problems of inflation (and not a welfare handout) was intended to encourage working poor households to apply.<sup>1</sup> The agency also made special efforts to meet with elderly community groups to publicize the program.

To what extent did specific activities that were designated to attract certain households succeed? To explore this question the analysis will separate the male-headed and working poor households and the elderly

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<sup>1</sup> The remaining eligible applicants consist of grant recipient households with female heads and households with zero total income.

households from the remaining applicants.<sup>1</sup> The application rate for members of a particular group in response to a given outreach method is used as a measure of the method effectiveness in generating applications from that group. The application rate is defined as:

$$\frac{\text{Number of households in group attracted by a given outreach method}}{\text{Number of households in group in the eligible population}}$$

Table B-5 compares the application rates within each group for selected outreach methods. For all outreach methods, the application rate for elderly households (0.061) was much lower than that for male-headed or working poor households (0.203) and the remaining group (0.586). This pattern also holds for each source individually. Elderly households had the lowest application rate from each source, male-headed or working poor households were second, and the group of other households had the highest application rate from each source. Television was the outreach method showing the highest application rate for all three groups.

Although the agency attempted to target its outreach specifically at the two groups shown, it was not able to produce an application rate among the targeted groups that was equal to or greater than the application rate for the nontargeted group. This result is consistent with the findings from a special survey of eligible households in Jacksonville which showed that some groups, particularly the elderly and the working poor, were less likely to apply to the housing allowance program no matter how they heard about it.<sup>2</sup> The Jacksonville II outreach campaign succeeded in increasing the number of applicants from the targeted groups, however, even though it could not equalize application rates. Television was the most effective outreach method in attracting all types of applicants. Pamphlets and newspapers were not as effective as television in attracting the elderly, male-headed, and working poor households. Agency energies spent on urging suppliers to

<sup>1</sup> The agency appears to have been successful in transmitting the message that the program was for working poor households and not a welfare handout. The Special Survey administered to eligible households in Jacksonville found that the households who were aware of the program did not perceive the program as serving welfare families: 15 percent of survey respondents said that the program was for people trying to make ends meet, and 20 percent of the survey respondents said the program was for poor people. Only 2 percent said that program participants were people on welfare.

<sup>2</sup> MacMillan et al., *op. cit.*, 1977, Appendix C, "Awareness and Decision in the Application Process."



TABLE B-5  
 APPLICATION RATES BY INFORMATION SOURCE  
 FOR SELECTED DEMOGRAPHIC GROUPS  
 JACKSONVILLE II

Information Source	Male-Headed or Working Poor Households		Elderly Households		All Other Households	
	Number Hearing from Source	$\frac{\text{Number Hearing from Source}}{\text{Total Male Headed or Working Poor Households in Eligible Population}}$ (N = 11,100)	Number Hearing from Source	$\frac{\text{Number Hearing from Source}}{\text{Total Elderly Households in Eligible Population}}$ (N = 4,700)	Number Hearing from Source	$\frac{\text{Number Hearing from Source}}{\text{Total Other Households in Eligible Population}}$ (N = 1,700)
All Sources	2,255	.203	286	.061	997	.586
Referral	119	.011	16	.003	139	.082
Television	559	.050	76	.016	187	.110
Pamphlets	158	.014	31	.006	35	.020
Suppliers	106	.010	24	.005	36	.021
Radio	75	.007	7	.001	16	.009
Signs	87	.008	2	.000	28	.016
Newspapers	250	.022	36	.008	63	.037

Source: AAE Application Forms; Census Public Use Sample  
 Data Base: Eligible Applicants (N = 3,538; missing cases - 412)

refer applicants, presentations to community groups, billboards, signs, and radio were least effective in generating applications from the targeted subgroups.

#### POSSIBLE INFLUENCE OF EXTERNAL FACTORS

Jacksonville, along with the rest of the country, experienced recession and inflation starting in the period between the first and second outreach campaigns of the housing allowance program. Higher unemployment rates and utility costs in Jacksonville may have increased the effectiveness of agency outreach activities during Jacksonville II. If households in the area were in greater economic difficulty during the second application period they may have been more interested in the program and more willing to apply. This section will explore this possibility, but the data are sketchy and the relationships involved can only be suggested rather than proved.

The unemployment rate in Jacksonville increased from 4.2 percent in January 1974 to 17.9 percent in April 1975, the close of the application period.<sup>1</sup> During the winter of 1975, the peak period of both outreach and application activity, Jacksonville papers carried articles about the local economic situation. Although unemployment had increased in Jacksonville, it was not as great as in other parts of Florida or the country. The economy was diversified, and growth was still taking place. However, these articles reported that the labor market was tighter and there was a lower turnover rate among employees.<sup>2</sup> Although Jacksonville was better off than many cities in Florida, a rise in unemployment would increase financial need as well as create a climate of job insecurity. Unfortunately, no good measure of the relation between the increase in unemployment and the increase in the application rate is available. One indicator, however, shows that it is positive. This indicator is the increase in the number and proportion of eligible applicants that reported no income. In Jacksonville I, less than 1 percent of eligible applicants reported that they had zero income, whereas in Jacksonville II, 10 percent of all eligible applicants reported no income.

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<sup>1</sup> Figures are from Florida State Employment office.

<sup>2</sup> Some sample headlines of these articles appearing in the Florida Times-Union illustrate these points: "Area Still Strong Despite Recession," December 1, 1974; "Number Applying for Jobless Benefits is Up 7-Fold," January 10, 1975; "Plenty of Jobs Here for Qualified Workers," February 7, 1975; "Employee Turnover Ratio Drops Here," February 17, 1975; "Unemployment is Lowest Here," March 21, 1975.

"Zero-income" applicants may represent those households that are recently unemployed and have not as yet started to receive welfare or unemployment benefits. A comparison of zero-income and positive-income applicants shows that there is a higher proportion of white, male-headed, and younger households among zero-income applicants (see Table B-6). This suggests that zero-income applicants resemble the portion of the eligible population that is usually part of the labor force but is currently unemployed. Because fewer zero-income households applied in Jacksonville I, one can hypothesize that they represent a phenomenon caused by the increase in unemployment.

Utility costs increased dramatically between the two enrollment periods. Because the price of oil that Jacksonville depended on to generate electricity was not regulated, electricity rates increased by almost 50 percent between December 1973 and January 1974.<sup>1</sup> The American Chamber of Commerce Researchers Association compiles an Intercity Index report on Cost of Living Indicators. Reports for the third and fourth quarters of 1974 and the first quarter of 1975 show that Jacksonville's cost of living was generally higher than that of most American cities. The biggest difference was in the cost of utilities. Agency outreach capitalized on this increase by emphasizing that the program helped to pay utilities. Again, there is no clear measure of the relationship between application rates and inflation. One can surmise, however, that inflation brought increased financial need among households in the eligible population and so could have increased the application rate.

#### CONCLUSION

The goal of outreach during the second application period in Jacksonville was to succeed where the first outreach campaign had failed. This meant attracting a large number of applicants, enough to meet recipient goals even with a high termination rate. It also meant attracting applicants from the demographic groups that had been underrepresented in Jacksonville I, particularly the elderly, whites, moderate-income households, and male-headed households.

The second outreach campaign succeeded in meeting these goals. In the first few months of the enrollment period the agency was not achieving the number of recipients needed to meet its final goal. After several discussions with

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<sup>1</sup> The average residential electric bill increased from \$26.32 in December 1973 to \$38.38 in January 1974 because of an increase in the fuel adjustment charge.

TABLE B-6  
 DEMOGRAPHIC CHARACTERISTICS OF THE ZERO-INCOME  
 AND POSITIVE INCOME JACKSONVILLE II ELIGIBLE APPLICANTS

Characteristics	Zero Income (N = 410)	Positive Income (N = 3,540)
<u>Race of Household Head</u>		
White	71%	59%
Black	28	40
Other	1	1
<u>Sex of Household Head</u>		
Male	60	37
Female	40	63
<u>Age of Household Head</u>		
Under 25	41	30
25-44	43	48
45-61	14	11
62-64	1	3
65+	1	8
<u>Household Size</u>		
1	6	11
2	33	29
3-4	46	42
5-6	13	14
7+	2	4

Source: Jacksonville II AAE Application Forms  
 Data Base: Eligible Applicants (N = 3,950)

HUD it was decided to increase the agency's application goal and to put more money and effort into the second outreach campaign than had originally been planned. The agency successfully increased applications, largely through the use of televised outreach messages, and ultimately exceeded the application goal. This enabled them to meet their targeted number of recipients.

Jacksonville II outreach also attracted an applicant group that was quite different from that of Jacksonville I. Applicants responding to the second campaign were more likely to be white and from male-headed and moderate-income households than were Jacksonville I applicants. They were also more likely to be working poor households rather than grant recipients. The second campaign was not as successful in attracting the elderly as other groups, but it did generate more elderly applicants than the first campaign. Increased applications by those groups which had been slow to apply in the first program resulted in an applicant group in Jacksonville II which was much more representative of the eligible population.

The agency drew more representative applicants from all the outreach methods it used in Jacksonville II, but the concentration of effort on media sources, particularly television, was the major factor leading to the agency's success in attracting the white, male-headed, moderate-income households it needed. Although the application rate for targeted groups was still lower than that of other eligible households, the second outreach campaign was much more successful in attracting these groups.

It is possible that economic changes, such as the increasing unemployment and the jump in utility costs that occurred between the first and second outreach campaigns, were partially responsible for increased applications by moderate-income and working poor households in Jacksonville II. Although there is no decisive evidence on the issue, households in increasing economic difficulties may have been more willing to apply to the program. Agency outreach emphasized inflation and utility costs, hoping that an image of the program as one which helped people with the problems of inflation would be attractive to working poor households.

ATTACHMENT BI  
ESTIMATES OF THE ELIGIBLE POPULATION

When the Administrative Agency Experiment was first designed, HUD specified that the experiment should serve a group of households that was "broadly representative of the total eligible population." Besides addressing political and experimental considerations, this objective provided a goal for monitoring the profiles of applicants, enrollees, and recipients.

To follow these guidelines, each agency was asked to prepare estimates of the size and demographic characteristics of the eligible population and submit these profiles to HUD. These profiles subsequently became an official goal for each agency. Under their contract with HUD, agencies were required to enroll a group of participants that reflected the demographic characteristics of all eligible families. Estimating the eligible population was probably one of the most difficult planning tasks that agencies undertook. The Jacksonville agency used 1970 Census data to prepare its estimates. Recognizing the problems associated with using the existing Census tables, the evaluation contractor made additional estimates based on the Census Public Use Sample. Although these estimates do not overcome all the limitations of the census data relative to the task, they can be considered more reliable because they are based on more detailed data than that used by the administrative agency.<sup>1</sup>

A comparison of agency estimates used in planning Jacksonville II with estimates based on the Census Public Use Sample is shown in Table BI-1. The agency not only overestimated the total number of eligible households by almost 50 percent, but was also imprecise in estimating the distribution of some demographic characteristics in the eligible population. Overall, the agency estimates were too high for those demographic groups that were most difficult to reach--that is, nonminority, male-headed, and higher-income households (\$5,000+). By assuming these groups were represented in far greater numbers than they actually were, the agency unknowingly attempted to achieve much harder goals for its outreach program.

The analysis in Appendix B has used estimates of the eligible population based on the Census Public Use Sample. Because income eligibility limits

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<sup>1</sup> MacMillan et al., op. cit., 1977, Appendix A, "Applicant Characteristics and Outreach Methods."

TABLE BI-1  
 COMPARISON OF ELIGIBLE POPULATION ESTIMATES  
 JACKSONVILLE II

Characteristics	Agency Estimates (in percentages)	Census Public Use Sample (in percentages)
Total Number Eligible	26,122	17,500
<u>Race of Household Head</u>		
Nonminority	69	61
Minority	31	39
<u>Sex of Household Head</u>		
Male	54	46
Female	46	54
<u>Age of Household Head</u>		
Nonelderly	73	73
Elderly	27	27
<u>Net Household Income</u>		
\$0-1,999	35	35
\$2,000-2,999	13	15
\$3,000-4,999	27	36
\$5,000+	25	13
<u>Household Size</u>		
1	18	22
2	30	30
3-4	32	29
5+	20	19

Source: Revised Final Plan, Housing Allowance Program; Census Public Use Sample

were increased between the two enrollment periods, estimates of the eligible population were calculated separately for Jacksonville I and Jacksonville II. The two populations are very similar, however.





ATTACHMENT BII  
INELIGIBLE APPLICANTS

One possible consequence of a broadly based outreach campaign may be an increase in the number of households applying to the program who are ineligible.<sup>1</sup> Since the agency did attempt a broader campaign in Jacksonville II, this attachment will examine the number and type of ineligible applicants and compare them with ineligible applicants at other agencies in the housing allowance experiment that used less intense outreach.

The Number of Ineligible Applicants

The ineligible applicant rate is defined as the number of ineligible applicants divided by the total number of applicants. Table BII-1 shows the ineligible applicant rates for Jacksonville II, Tulsa (an AAE site with an intense outreach campaign), and the remaining AAE sites. Jacksonville II's ineligible applicant rate of 10 percent is closer to that of the other AAE sites (6 percent) than to Tulsa's (19 percent).<sup>2</sup> Therefore, the number of ineligible applicants resulting from Jacksonville II outreach is not much greater than the number resulting from more low-key outreach campaigns.

Type of Ineligible Applicants

The type of ineligible applicants attracted by the agencies' outreach campaigns can be examined in two ways: first, by looking at the reasons for ineligibility, and second, by comparing the demographic profiles of the ineligible applicants with those of the eligible applicants.

Table BII-2 presents the five most frequent reasons why applicants were ineligible. Only one reason per applicant was recorded. If an applicant was over the income limit, then none of the other categories would apply.<sup>3</sup>

The biggest difference between Jacksonville II and other AAE sites

<sup>1</sup> See Martin Rein, "A Model for Income Support Programs: Experience with Public Assistance and Implications for a Direct Cash Assistance Program." (Cambridge, Mass.: Abt Associates Inc., 1974).

<sup>2</sup> Tulsa's rate is inflated because that agency declared applicants already living in subsidized housing ineligible for the program. This practice was not used by the other agencies, except for Salem, which adopted the practice midway through the enrollment period. However, Salem did not attract many applicants living in subsidized housing after this change in procedure. If the number of applicants ineligible for the program due to residence in subsidized housing is subtracted from the Tulsa ineligible applicant rate, the rate is reduced to 16 percent, which is still higher than both Jacksonville II and the other AAE sites.

<sup>3</sup> Net income limits at application were based on total income minus allowed deductions for the number of dependents.

TABLE BII-1  
 INELIGIBLE APPLICANT RATE:  
 JACKSONVILLE II, TULSA, AND THE OTHER AAE SITES

Site	Total Applicants	Total Ineligible Applicants	<u>Ineligible Applicant Rate</u> ( <u>Total Ineligible Applicants</u> ) / <u>Total Applicants</u>
Jacksonville II	4,399	449	.10
Tulsa	2,292	442	.19
Other AAE Sites	13,107	853	.06

Source: AAE Application Forms

TABLE BII-2  
 MOST FREQUENT REASONS FOR INELIGIBILITY:  
 JACKSONVILLE II, TULSA, AND THE OTHER AAE SITES

Reason for Ineligibility	Jacksonville II		Tulsa		Other AAE Sites	
	N	%	N	%	N	%
Over Income	397	88%	221	51%	396	47%
Lives Out of Program Jurisdiction	0	0	21	5	57	7
Single, Under 62, Not Disabled	21	5	22	5	136	16
Full-time Student	11	2	22	5	112	13
Living in Subsidized Housing	0	0	77	18	14	2
Other	20	4	70	16	136	16

Source: AAE Application Forms

Data Base: Ineligible Applicants (Jacksonville II: N = 449  
 Tulsa: N = 433; missing cases - 9  
 Other AAE Sites: N = 851; missing cases - 2)

(including Tulsa) is the proportion of applicants who were ineligible because they were over income limits. Eighty-eight percent of all Jacksonville II ineligible applicants had incomes exceeding program maximums. The corresponding figures for Tulsa and the other seven AAE sites were 51 percent and 47 percent respectively.<sup>1</sup>

Table BII-3 presents the demographic characteristics of eligibles and ineligible applicants in Jacksonville II, Tulsa, and the remaining AAE sites. As might be expected, the most striking difference between the eligible and ineligible applicants is in the distribution of income. Over 90 percent of the Jacksonville II ineligibles and over 50 percent of the remaining AAE sites ineligibles had net incomes exceeding \$5,000. Similarly, there were more working poor and male-headed households among the ineligible applicants in Jacksonville II, Tulsa, and the other sites. A major difference between Jacksonville II and the other AAE sites was that the ineligible group contained a larger proportion of whites than the eligible group. The racial distribution for ineligibles was similar to that of eligibles in other sites.

Because a high proportion of the Jacksonville II ineligible applicants had incomes over \$5,000, it is possible that interaction between income and other demographic variables accounts for some of the differences between eligible and ineligible applicants in Jacksonville II. Table BII-4 shows the distribution of demographic characteristics for ineligible and eligible applicants with net incomes \$5,000 and over. Controlling for income does reduce the differences in distribution by race and sex of head of household and the age-income source categories. However, ineligibles still differ from eligibles in household size. This remaining difference may be explained by the program requirements that consider net income together with household size when determining eligibility. For example, a household with a net income of \$6,000 or more had to have at least three family members to qualify for the program. In the upper income groups, small households were less likely to be eligible than large ones.

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<sup>1</sup> Excluding applicants in Tulsa who were ineligible because they were living in subsidized housing, 77 percent of Tulsa's ineligible applicants were over income.

TABLE BII-3  
COMPARISON OF DEMOGRAPHIC CHARACTERISTICS OF  
ELIGIBLE AND INELIGIBLE APPLICANTS

Characteristics	Jacksonville II		Tulsa		Other AAE Sites	
	Eligible	Ineligible	Eligible	Ineligible	Eligible	Ineligible
Total	3,950	449	1,850	442	12,254	853
<u>Race of Household Head</u>						
White	60%	79%	63%	65%	62%	65%
Black	39	21	32	27	29	28
Other	1	0	5	8	9	7
Valid Cases	3,950	449	1,850	442	12,254	853
<u>Household Size</u>						
1	10	6	19	13	16	25
2	29	41	25	41	25	27
3-4	42	44	39	35	36	35
5-6	14	7	12	8	16	10
7+	4	1	6	3	7	4
Valid Cases	3,950	449	1,850	408	12,254	830
<u>Sex of Household Head</u>						
Male	40	64	33	44	33	54
Female	60	36	67	56	67	46
Valid Cases	3,950	449	1,850	408	12,254	853
<u>Net Household Income</u>						
\$0-1,999	42	4	41	17	36	16
\$2,000-3,999	28	2	38	18	42	20
\$4,000-4,999	13	3	15	19	11	7
\$5,000+	16	91	6	46	10	57
Valid Cases	3,950	449	1,848	314	12,245	694
<u>Age/Welfare Income</u>						
Elderly (62+)	11	5	17	10	15	14
Welfare Recipients	36	11	36	24	54	28
Working Poor	53	84	47	66	31	58
Valid Cases	3,540	441	1,843	300	12,145	677

Source: AAE Application Forms

TABLE BII-4

COMPARISON OF DEMOGRAPHIC CHARACTERISTICS OF ELIGIBLE  
AND INELIGIBLE APPLICANTS WITH NET INCOMES \$5,000 AND OVER  
JACKSONVILLE II

Characteristic	Ineligible Applicants With Net Incomes \$5,000 and Over		Eligible Applicants With Net Incomes \$5,000 and Over	
	N	%	N	%
<u>Total</u>	410		650	
<u>Race of Household Head</u>				
White	327	80%	488	76%
Black	82	20	157	24
<u>Household Size</u>				
1	8	2	5	1
2	177	43	139	21
3-4	191	47	346	53
5-6	29	7	121	19
7+	5	1	39	6
<u>Sex of Household Head</u>				
Male	276	67	392	60
Female	134	33	258	40
<u>Age/Welfare Income</u>				
Elderly (62+)	19	5	16	2
Welfare Recipients	34	8	82	13
Working Poor	357	87	552	85

Source: AAE Application Forms

Data Base: Applicants earning over \$5,000 (N = 1,060; missing cases for  
Ineligible Applicants: Race - 1; missing cases for Eligible  
Applicants: Race - 5)



ATTACHMENT BIII

CHRONOLOGY OF OUTREACH

The on-site observer at Jacksonville during the second enrollment period compiled a record of all agency outreach activities. This chronology is presented here to give a more detailed record of the second outreach campaign than given in the text.

Chronology of Outreach--Jacksonville II

7/12/74 Director begins meeting with housing suppliers to inform them of upcoming reopening of enrollment.

8/2/74 Services officer visits an elderly nutrition site to explain outreach possibilities to the elderly.

8/29/74 JHUD Director mentions reopening of enrollment on television. (7 p.m.)

9/25/74 Radio newscasts (WMBR) morning to midday. (7 a.m.)  
Times-Union newspaper article.  
Jacksonville Journal article.  
Television coverage: Channel 12, 6 p.m. and 11 p.m. news.

9/26/74 Television coverage: Channel 4, 6 p.m. and 11 p.m. news.

9/27/74 Personal appearance by Director at American Association of Retired Persons (AARP) meeting, to encourage applications and referrals from elderly.  
Director and resource analyst meet with a supplier; contacts with suppliers continued through July 1975.

10/9/74 Resource analyst makes presentation to Brentwood parent-child center for information and referrals.

10/11/74 Services officer mails 10 brochures to welfare office for information.

10/12/74 Director speaks to AARP group for applications and referrals.

10/23/74 Director speaks to Mayor's department heads about reopening enrollment.

10/24/74 Radio interview with Director is aired several times between 7 a.m. and noon.

10/30/74 Mailing to suppliers: "Help Keep Good Tenants."

11/4/74 Director meets with community representative from Springfield area, for information and referrals.

11/20/74 Services officer and application takers visit elderly nutrition site.



11/25/74 Director meets with president of club for handicapped persons for information and referrals; distributes brochures.

11/27/74 Jacksonville Journal article.

12/4/74 Mailing brochures to tenants in standard units begins; continued until January.

12/6/74 Director meets with counselor at Consumer Credit Counseling Service for referrals.

12/17-18/74 Director is interviewed on radio (WJAX); interview aired at 10:05 a.m., Dec. 17 and 2:30 a.m., Dec. 18.

12/31/74 Director is interviewed on television (channel 4) 1 p.m.

Public service announcements are released to television and radio; aired randomly during January.

1/3/75 Director is interviewed on television (channel 12) 12 noon.

Advertisements placed on city buses.

1/8/75 Director is interviewed on television (channel 7) 7 p.m.

1/9/75 Director is interviewed on television (channel 12) 6:45-7 a.m.

1/13/75 Director is interviewed on television (channel 17) 11 a.m.

1/14-15/75 Billboard advertisements placed around the city.

1/15/75 Presentation to city day-care personnel.

1/23/75 Services officer met with Family Service Coordinator-Head Start for information and referrals.

1/25/75 Director is interviewed on radio (WKTZ); interview aired at 5:30 a.m., January 25; 1 a.m., 7 a.m., and 5:15 p.m., January 26.

1/26/75 JHUD Public Relations specialist speaks for 3 minutes on radio at 8 p.m., promotional for interview with Director in 1 week, Feb. 2.

1/30/75 Director is interviewed on radio (WJCT-FM); aired 8:40 a.m.

Services officer and JHUD Public Relations specialist speak to Westside Kiwanis luncheon for information and referrals.

Public service announcements are released to television and radio; aired randomly during February.

2/2/75 Director and JHUD Public Relations specialist are interviewed on radio (WMBR) 7-7:45 p.m.

2/2-4/75 Advertisements in newspaper for televised documentary in Florida Times-Union, Jacksonville Journal, and postcard mailing.

2/4/75 Documentary televised at 8 p.m.

2/9/75 JHUD Director announces EHAP on television show, 5:30 p.m. Sunday.

2/10/75 Advertisement in Times-Union.

2/12/75 Director makes presentation to Jacksonville Apartment Managers Association.

Director makes presentation to Expanded Nutrition Program Aides for information and referrals.

2/13/75 Advertisement in Times-Union.

2/16/75 Advertisement in Times-Union.

2/20/75 Billboard locations are changed.

2/21/75 8,500 brochures are distributed to city employees.

2/23/75 Advertisement in Times-Union.

2/24/75 Advertisement in Times-Union and Jacksonville Journal.

2/28/75 7,500 brochures are distributed to employees of Duval School Board.

Public service announcements are released to television and radio; aired randomly during March.

3/1/75 Advertisements in Times-Union and Jacksonville Journal.

3/2/75 Advertisement in Times-Union.

3/3/75 Advertisements in Times-Union and Jacksonville Journal.

3/5/75 JHUD Director announces to Mayor's department heads that brochures had been distributed to all city employees.

3/9/75 Advertisement in Times-Union.

3/10/75 Advertisements in Times-Union and Jacksonville Journal.

Notice appears in Jacksonville Journal "Call Box," (general interest column).

3/11/75 Letter and brochures are sent to all members of City Council.

3/12-13/75 5,000 brochures are mailed to residents of modest, standard housing.

3/15/75 Advertisement in Times-Union and Jacksonville Journal.

3/16/75 Advertisement in Times-Union.

3/17/75 Advertisement in Times-Union and Jacksonville Journal.

3/20/75 Bus advertising is cancelled and billboards are taken down.

3/22/75 Advertisement in Times-Union and Jacksonville Journal.

3/23/75 Advertisement in Times-Union.

3/24/75 Advertisement in Times-Union.

3/25/75 Slide and tape show is presented at elderly nutrition site.

3/26/75 Slide and tape show is presented to Foster Grandparents.

3/27/75 Slide and tape show is presented at elderly nutrition site.  
Advertisement in Beaches Leader, weekly newspaper.

3/29/75 Advertisement in Times-Union and Jacksonville Journal.

3/30/75 Advertisement in Times-Union.

3/31/75 Slide and tape show is presented at elderly nutrition site.

4/1/75 Slide and tape show is presented at elderly nutrition site.

4/2/75 Slide and tape show is presented at elderly nutrition site.

4/3/75 Slide and tape show is presented at elderly nutrition site.

4/4/75 Advertisement appeared in Northside paper (name unknown).

4/6/75 Article appeared in Times-Union.

4/7/75 Slide and tape show is presented at elderly nutrition site.

4/8/75 Slide and tape show is presented at elderly nutrition site.

4/15/75 JHUD public relations specialist called radio and television stations to notify them to stop running public service announcements.

4/23/75 Equal Opportunity director of Florida Area Office mentioned the Housing Allowance Program on television at 7 p.m.; gave an incorrect address.

ATTACHMENT BIV

RELEVANT FINDINGS FROM THE JACKSONVILLE SURVEY

A special survey of households eligible for the housing allowance program in Jacksonville (the Jacksonville Survey) was conducted to determine why some households were more likely to apply to the program than others. Understanding how different groups respond to agency efforts has general importance in planning and conducting outreach, and special relevance for the Jacksonville agency, which had found outreach to be problematic.

There are two stages in the application process. The first is awareness of the program, and the second is a decision to apply. Differential rates of hearing about the program as well as differential application rates may explain why some subgroups in the Jacksonville eligible population tended to underapply. During both enrollment periods, for example, elderly households continued to apply at a lower rate than the nonelderly population. Was this a function of elderly households not hearing as often, but applying as frequently as the nonelderly? Or do the elderly hear about the program but decide not to apply as often as the nonelderly? The Jacksonville Survey addresses this issue.

Table BIV-1 indicates the probability of hearing and the probability of applying among selected subgroups in the eligible population. White households, for example, were somewhat more likely to hear about the program than black households. But blacks were slightly more likely to apply, so the overall probability of applying was about the same for whites and blacks in the eligible population.

Age played a different significant role. Nonelderly households were more likely both to hear about and to apply to the program than elderly households. Therefore, the probability of elderly eligible households applying was much lower than for nonelderly households. This factor may explain why Jacksonville's outreach program remained relatively unsuccessful in attracting elderly applicants.

Participation in other assistance programs did not increase the probability of hearing about the program, but it did increase the probability of applying to it.<sup>1</sup> Consequently, welfare recipients had a somewhat higher probability

<sup>1</sup> The agency downplayed contacts with other social service agencies in the second enrollment period.

TABLE BIV-1

THE PROBABILITY OF HEARING ABOUT AND APPLYING TO  
THE HOUSING ALLOWANCE PROGRAM FOR SELECTED SUBGROUPS  
OF THE ELIGIBLE POPULATION

Group Characteristic	Number in Group	Probability of Hearing Pr(H)	x	Probability of Deciding to Apply Among Those Hearing Pr (A/H)	=	Probability of Applying Pr (A)
Total	1,417	.21		.32		.07
Welfare Re- cipient <sup>a</sup>	673	.23		.43		.10
Does Not Receive Welfare	744	.18		.19		.04
White	644	.25		.31		.08
Black	773	.17		.33		.06
Elderly	417	.11		.18		.02
Nonelderly	978	.25		.34		.09
Male-headed household <sup>b</sup>	744	.20		.26		.05
Female-headed household	672	.22		.38		.08

Source: Jacksonville Outreach Survey

Data Base: All respondents (missing cases indicated by valid number in group).

<sup>a</sup>Includes Food Stamps, Aid to Families with Dependent Children, Aid to the Blind and Disabled, and General Assistance. Does not include Social Security.

<sup>b</sup>All other individual characteristics refer to the respondent rather than the head of household. However, the age, education, and race of respondents was similar to that of household heads. (The respondent was required to be the head or the head's spouse.)

of applying to the program than households that did not receive welfare. Finally, sex of head of household did not influence the probability of hearing about the program, but it did affect the probability of applying. Female-headed households tended to apply at a higher rate. Therefore, the probability of female-headed eligible households applying to the program was greater than that of male-headed households.

Several of these factors may interact. It is possible that there are more female-headed households on welfare, and therefore, what may appear to be a differential application rate between male and female-headed households may actually be due to an interaction with welfare status.

Furthermore, the decision to apply to the program may also be affected by how or where the respondent learned about it. The "image" of the program conveyed by outreach may influence the respondent's decision. Likewise, the amount of information about the program available to individuals may affect their decisions. Some sources of information may be more convincing than others. For example, communications literature indicates that interpersonal communication is more effective in changing attitudes and behavior than mass media campaigns.<sup>1</sup> Although word of mouth cannot be considered an outreach technique, its role in motivating application is interesting because it results from more direct outreach activities.<sup>2</sup> Agency outreach methods thus have the potential to affect the decision to apply by the amount of information they supply or the way they present the program.

Multivariate analysis is useful in sorting out what the key determinants are of the probability of applying to the housing allowance program. Table BIV-2 presents an analysis of the probability of applying to the housing allowance program among respondents who heard about the program. This analysis includes demographic characteristics, experience with other financial aid programs, housing consumption, and the number and type of outreach sources from which the respondent heard of the program.

Both the bivariate analysis in Table BIV-1 and the multivariate analysis in Table BIV-2 reveal a major pattern: experience with other social service or housing programs has a positive effect on the decision to apply. Respondents who received benefits from Food Stamps, AFDC, or other welfare sources and respondents who had applied for public housing were significantly more likely to decide to apply to the program once they heard about it than respondents without such experience.<sup>3</sup> The high probability of applying

<sup>1</sup> MacMillan et al., op. cit., 1977, Appendix A, "Applicant Characteristics and Outreach Methods," Section IV, p. A-14-15.

<sup>2</sup> MacMillan et al., op. cit., 1977, Appendix A.

<sup>3</sup> Many of the households that had applied for public housing were also receiving welfare benefits and many were black (see Attachment IV for the proportions). This multicollinearity may cause an over- or understatement of the separate effects of these three variables on the decision to apply.

TABLE BIV-2  
 THE PROBABILITY OF APPLYING TO THE HOUSING ALLOWANCE PROGRAM  
 AMONG RESPONDENTS HEARING ABOUT THE PROGRAM INCLUDING NUMBER AND TYPE  
 OF SOURCES FOR SELECTED SUBGROUPS OF THE ELIGIBLE POPULATION

Source and Characteristic	Logit Prediction of Probability of Deciding to Apply Among Those Hearing <sup>c</sup>
<u>Number of Sources</u>	
1	.25
2	.28
3	.30
<u>Type of Source</u>	
Heard from Word of Mouth	.37*
Did Not Hear from Word of Mouth	.19
Heard from Television	.35
Did Not Hear from Television	.22
Heard from Newspapers	.23
Did Not Hear from Newspapers	.28
<u>Group Characteristic</u>	
Elderly	.11*
Nonelderly	.31
White	.30
Black	.23
Elementary Education	.40
Some High School	.26
Completed High School	.28
Some College	.22
Welfare Recipient <sup>a</sup>	.38**
Does Not Receive Welfare	.17
Male-Headed Household <sup>b</sup>	.26
Female-Headed Household	.28
Male Respondent	.23
Female Respondent	.28
Public Housing Waiting List	.46*
Has Lived in Public Housing	.23
No Experience with Public Housing	.24
Household Income	
\$0-1,999	.30 <sup>d</sup>
\$2,000-3,999	.29
\$4,000-5,999	.26
\$6,000+	.24
Rent Paid Per Month	
Less than \$50	.22 <sup>d</sup>
\$50-74	.24
\$75-100	.26
\$100+	.31

Source: Jacksonville Outreach Survey

Data Base: Respondents who had heard about the program

<sup>a</sup>Includes Food Stamps, Aid to Families with Dependent Children, Aid to the Blind and Disabled, and General Assistance. Does not include Social Security.

<sup>b</sup>All other individual characteristics refer to the respondent rather than the head of household. However, the age, education, and race of respondents was similar to that of household heads. (The respondent was required to be the head or the head's spouse.)

<sup>c</sup>Value of the logit function evaluated at the indicated values of each independent variable with all other independent variables at their mean values. A more complete presentation of the logit results is given in MacMillan et al., *op. cit.*, 1977, Appendix C.

<sup>d</sup>Evaluated at the median of the interval.

\*Probability less than .05

\*\*Probability less than .01

among households on public housing waiting lists seems reasonable; these were households that wished to participate in a housing assistance program but had not yet had the opportunity to do so. Households that had lived or were living in subsidized or public housing at the time of the interview were no more likely to apply than households without public housing experience, however. Among households receiving welfare, the high probability of deciding to apply supports the idea suggested earlier that the stigma of participation may be less for such households.

Age remains a significant influence on the decision to apply to the program. The elderly were much less likely to apply than the nonelderly in both the bivariate analysis in Table BIV-1 and the multivariate analysis in Table BIV-2. Negative attitudes, isolation, and lack of mobility among the elderly may contribute to this difference as discussed earlier.

Several other factors show an effect on application although they are not significant in the logit analysis. The sex of the household head had a significant effect on the bivariate probabilities, with female-headed households being more likely to decide to apply than those headed by males. Female respondents also showed a higher probability of deciding to apply than male respondents. Neither of these sex differences is significant in the multivariate analysis, however. Interestingly, the difference between whites and blacks is more pronounced in the logit analysis than in the bivariate probabilities, with whites showing a higher probability of deciding to apply than blacks after other factors are taken into account. The effect of education on the decision to apply was negative; the probability of deciding to apply was lower for more educated respondents.

The role of "need" for the program in the application decision is of particular interest. Both income and rent might be expected to indicate a household's need for the program. Income has an overall negative effect in the logit analysis when it is constrained to be linear,<sup>1</sup> and rent showed a positive effect on the application decision. The logit analysis thus indicates that both lower incomes and higher rents have a positive effect on the decision to apply. The relationship between rent and income makes an analysis of their joint effect on application difficult, however.<sup>2</sup>

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<sup>1</sup> Income and rent are used as continuous variables in the logit analysis.

<sup>2</sup> Rent burden, calculated as the percentage of income which is paid for rent, was not included in the logit because of its high correlation with both rent and income.



Of the 201 respondents who had heard about the program but had not applied, 117 indicated that they would be interested in applying. When asked why they had not applied, over half of these individuals indicated that they lacked sufficient information about the program. This finding suggests that differences in the respondent's source or extent of information might affect the application patterns by group shown in Table BIV-1. This hypothesis has been tested by including the number of sources from which the respondent heard about the program and a series of dummy variables for the three major sources of information--word of mouth, television, and newspapers--in a multivariate analysis of the decision to apply.

The results shown in Table BIV-2 indicate that the number of sources from which the respondent heard had a positive but not a significant effect on the decision to apply. Among the dummy variables for information sources, both word of mouth and television have positive effects. Respondents hearing from these sources are more likely to apply than respondents hearing from other sources. Hearing from newspapers has a smaller effect on the decision to apply than does hearing from other sources. Only the effect of word of mouth is significant, however. The finding that individuals hearing about the program from word of mouth were significantly more likely to decide to apply than individuals hearing from other sources supports the literature which states that interpersonal communication is more effective than the media in influencing attitudes and behavior.

The Jacksonville agency's experience with outreach during both enrollment periods reflects these findings. Elderly applied less often than nonelderly during both enrollment periods, even though the agency made special efforts to attract more elderly in Jacksonville II. During both enrollment periods, a larger proportion of the applications received were from welfare recipients than their proportion in the eligible population would suggest.

A higher proportion of blacks applied to the program during the first enrollment period, although in the second enrollment period, the applicant group was representative of the racial mix in the eligible population. These outcomes are not as easily explained by the survey results, which indicate that white households had a slightly higher probability of applying than did black households. This difference, however, is not significant in the multivariate analysis. Because the probability of applying does not vary

significantly by race, other factors than race--such as the black applicants' lower average income and greater experience in other programs--may explain the racial imbalance in application rates during the first enrollment period.<sup>1</sup>

Finally, these survey results emphasize the importance of word-of-mouth communication in the application process. During both enrollment periods, word of mouth continued to be the most common source of applicants' information, and word of mouth was the only information source that had a significant relationship with the decision to apply.

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<sup>1</sup> Holshouser, op. cit., 1976, Chapter 5 for a discussion of the issues involved.



APPENDIX C  
THE SELECTION PROCESS



## THE SELECTION PROCESS<sup>1</sup>

### INTRODUCTION

The Jacksonville agency planned and was able to attract more eligible applicants than were necessary to reach its enrollment goals in the second enrollment period. This allowed the agency to choose which applicants could become enrollees. Throughout the second enrollment period, the agency used selection criteria designed to achieve a desired profile of participant characteristics. The primary criterion used was the potential subsidy amount for which applicants qualified.

This appendix presents:

The selection criteria used by the agency

The evolution of those criteria over time

The selection outcomes.

Before outlining the selection criteria and their changes over time, the appendix examines the agency's funding mechanism, which provided the main motivation for selecting applicants on the basis of potential subsidy amounts.

### FUNDING MECHANISM

The funding mechanism for experimental housing allowance agencies, the Annual Contributions Contract (ACC), had an important influence on selection criteria. The agency was funded by a procedure that gave the agency a fixed monthly amount for each recipient in the program. The amount, called the ACC payment, was established according to household size.<sup>2</sup>

The agency received the same monthly ACC payment for all recipient households of a given size. The ACC payment is used to cover both participant subsidy amount and agency administrative costs. Therefore, as the subsidy amount for

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<sup>1</sup> Data sources for this appendix include Agency Operating Forms and the on-site observer's field notes on the selection process. For a complete discussion of data sources see Appendix L, "Discussion of Data Sources."

<sup>2</sup> The amount was calculated according to the per unit costs for the construction of a standard unit, amortized over twenty years and adjusted for regional differences and unit size. The size of the unit is determined by the household size of a recipient household.

a family of a given household size decreases, the amount of money available for administrative costs increases. This funding mechanism obviously strongly encourages the agency to choose some higher income, lower payment households.

The funding mechanism relates the amount of money given to the agency to the number of recipients, not the number of applicants or enrollees. Because of the small number of recipients in Jacksonville I, the high average subsidy payments for recipients, and the agency's administrative costs incurred in dealing with a substantial number of applicants and enrollees, the agency accrued a \$300,000 deficit at the close of the first enrollment period. Although the agency received about this amount through a supplementary contract with HUD, the agency wanted to make sure the deficit did not occur again.

#### SELECTION PROCESS

The agency started out with several objectives for the selection process. Although selection criteria changed over time, priority was usually given to the following applicants:

Applicants with potentially lower payments (and higher incomes)

Applicants forced to move because of enforcement of the city housing code<sup>1</sup>

Households with elderly heads

Handicapped individuals

Households that indicated on the application form that they planned to stay in their current unit.

The different sets of selection criteria used, the time period for which each set was used, and the number of applicants selected using those criteria are outlined in Table C-1. The following sections discuss the evolution of selection criteria in more detail.

#### Payment Size Criterion

Payment size as a selection criterion underwent several changes during the

<sup>1</sup>

Priority was given to any eligible household that was forced to move from its current dwelling unit because the unit was found unfit by the City of Jacksonville Housing Codes Division. Although this criterion was in effect throughout the selection process, only 15 eligible applicants were in this category.

TABLE C-1  
CHANGES IN SELECTION CRITERIA OVER TIME

Dates Effective	Number Selected	Type of Household Selected <sup>a</sup>
Oct. 1 - Oct. 13 1974	136	<ol style="list-style-type: none"> <li>1. Elderly households (62+)</li> <li>2. Displaced by codes enforcement</li> <li>3. Household size less than 5, potential payment \$50 or less and indicated planned to stay on application form</li> </ol>
Oct. 14 - Nov. 7 1974	131	<ol style="list-style-type: none"> <li>1. Elderly households (62+)</li> <li>2. Displaced by codes enforcement</li> <li>3. Disabled or handicapped</li> <li>4. Potential payment \$50 or less</li> </ol>
Nov. 8 - Nov. 12 1974	40	<p style="text-align: center;"><u>Special Selection</u></p> <ol style="list-style-type: none"> <li>1. Household size 2-8, potential payment \$51-80 and indicated planned to stay on application form</li> </ol>
Nov. 13 - Dec. 9 1974	103	<ol style="list-style-type: none"> <li>1. Elderly households (62+)</li> <li>2. Displaced by codes enforcement</li> <li>3. One person household and disabled or handicapped</li> <li>4. Household size 2-8 and potential payment \$50 or less</li> </ol>
Dec. 10 - Dec. 30 1974	166	<ol style="list-style-type: none"> <li>1. Elderly households (62+)</li> <li>2. Displaced by codes enforcement</li> <li>3. Potential payment \$80 or less and household size eight or less</li> </ol>

<sup>a</sup> Only households that met at least one of the criteria listed were selected. There was no hierarchy among criteria. Where multiple criteria are listed and are linked together by the word "and," applicants had to meet all the conditions to be selected.



TABLE C-1 (con't.)

Dates Effective	Number Selected	Type of Household Selected <sup>a</sup>
Dec. 31 - Jan. 15 1974-5	225	<ol style="list-style-type: none"> <li>1. Elderly households (62+)</li> <li>2. Displaced by codes enforcement</li> <li>3. One person household and disabled or handicapped</li> <li>4. Potential <u>Payment</u> and <u>Household Size</u> <ul style="list-style-type: none"> <li>\$63 or less            2</li> <li>\$77 or less            3-4</li> <li>\$82 or less            5-6</li> <li>\$102 or less          7 or more</li> </ul> </li> </ol>
Jan. 16 - Feb. 10 1975	426	<ol style="list-style-type: none"> <li>1. Elderly households (62+)</li> <li>2. Displaced by codes enforcement</li> <li>3. One person household and disabled or handicapped</li> <li>4. Potential <u>Payment</u> and <u>Household Size</u> <ul style="list-style-type: none"> <li>\$63 or less            2</li> <li>\$87 or less            3-4</li> <li>\$102 or less          5 or more</li> </ul> </li> </ol>
Feb. 11 - Feb. 13 1975	85	<ol style="list-style-type: none"> <li>1. Displaced by codes enforcement</li> <li>2. Potential <u>Payment</u> and <u>Household Size</u> <ul style="list-style-type: none"> <li>\$81 or less            1</li> <li>\$63 or less            2</li> <li>\$87 or less            3-4</li> <li>\$102 or less          5 or more</li> </ul> </li> </ol>
Feb. 14 - March 30 1975	731	<ol style="list-style-type: none"> <li>1. Displaced by codes enforcement</li> <li>2. Potential <u>Payment</u> and <u>Household Size</u> <ul style="list-style-type: none"> <li>\$81 or less            1</li> <li>\$63 or less            2</li> <li>\$87 or less            3-4</li> <li>\$122 or less          5-6</li> <li>\$132 or less          7-8</li> </ul> </li> </ol>

<sup>a</sup>Only households that met at least one of the criteria listed were selected. There was no hierarchy among criteria. Where multiple criteria are listed and are linked together by the word "and," applicants had to meet all the conditions to be selected.

TABLE C-1 (con't.)

Dates Effective	Number Selected	Type of Household Selected <sup>a</sup>
April 1, 1975	7	1. Displaced by codes enforcement
		2. Potential <u>Payment</u> and <u>Household Size</u>
		\$122 or less                      5-6
		\$132 or less                      7-8
		\$102 or less                      9 or more
April 2 - April 7 1975	9	1. Displaced by codes enforcement
		2. Potential <u>Payment</u> and <u>Household Size</u>
		\$122 or less                      5-6
		\$132 or less                      7-8
April 8 - April 14 1975	37	1. Displaced by codes enforcement
		2. Potential <u>Payment</u> and <u>Household Size</u>
		\$81 or less                      1 (elderly only)
		\$122 or less                      5-6
		\$132 or less                      7-8

Source: On-site observer selection log

<sup>a</sup>Only households that met at least one of the criteria listed were selected. There was no hierarchy among criteria. Where multiple criteria are listed and are linked together by the word "and," applicants had to meet all the conditions to be selected.

selection process. For the first five weeks (October 1 - November 7) of agency selection, most applicants that were selected were slated to receive a potential payment of less than \$50 and planned to stay. The \$50 or less payment criterion sharply limited the income range of those selected.<sup>1</sup> Selecting households with potential payments of \$50 or less, particularly for larger household sizes, would produce an applicant pool of only moderately low-income families. Table C-2 shows the minimum income limits that result when payments were restricted to \$50 or less for each household size.

<sup>1</sup> Program eligibility criteria specify maximum income limits only. No minimum income limits were specified in the housing allowance program.

TABLE C-2  
NET INCOME LIMITS OF APPLICANTS  
WITH POTENTIAL SUBSIDIES OF \$50 OR LESS

Household Size	Net Income Range	
	Low <sup>a</sup>	High <sup>b</sup>
1	\$3,120	\$5,520
2	3,600	6,000
3-4	4,800	7,200
5-6	6,240	8,640
7-8	7,200	9,600
9+	8,160	10,560

Source: Agency Final Plan, Eligibility Standards

<sup>a</sup>Low income calculated by the following equation:  $Y = \frac{(C*-50)12}{.25}$

<sup>b</sup>High income figure comes from eligibility limits stated in the Final Plan.

In a November staff meeting, selection criteria were discussed. The low payment amount for those selected was seen as a possible reason for selected applicants not enrolling. As a result of the meeting, a special selection of 40 applicants was held to test whether selecting applicants with higher potential payments would raise the proportion of selected applicants enrolling. Households with potential payment amounts of \$51-80 were selected. In mid-December, when it was clear that the November special selection was generating more enrollees, the maximum potential payment amount used for selection was raised to \$80.

An agency memo in December on selection criteria opened the way for a more fundamental change in the method establishing maximum potential payment levels. The memo expressed concern over the agency's policy of setting potential payment limits without regard to household size. It suggested that payment amounts should vary with household size. In this way, the agency could control its minimum net "earnings" for a given household size. If the agency selected applicants within a given household size so that the ACC payment to the agency minus the potential allowance payment to the participant was greater than or equal to the minimum amount needed for administrative costs, the agency would remain financially solvent. Such an approach

<sup>1</sup> See Appendix D, "Factors Influencing the Decision to Enroll" for more discussion on the decision to enroll among selected applicants.

seemed more equitable to large households while permitting the agency to control their potential net earnings more precisely.

The memo, in conjunction with increased pressure from HUD to raise beneficiary and enrollee rates, prompted a change in selection criteria. From the end of December until the close of enrollment, potential payment amount as a selection criterion was linked to household size. In this way, maximum payment amounts could vary, but agency earnings could remain at the level deemed necessary for financial solvency.

Although the regional HUD representative strongly encouraged the agency at weekly meetings to modify criteria even further and select more lower income households, the agency waited until the middle of February to raise the maximum payment levels for some larger household sizes. The higher maximum payment levels allowed the selection of some lower income large households. Other reasons for selecting more lower income families at that time included lower average recipient payments than the agency had anticipated, a shortage of households in some household size categories, and pressure from the mayor's office to select more households.

#### Secondary Selection Criteria

Demographic Characteristics. The agency's final plan had called for daily selections based on demographic targets. The agency monitored the demographic characteristics of selected applicants but generally did not use them as selection criteria. The target profiles of demographic characteristics for Jacksonville II recipients were defined to correct imbalances in the Jacksonville I profile, since the recipient group in Jacksonville I was not representative of the eligible population. By enrolling more households that were male-headed, white, elderly, small, and with higher incomes than those enrolled in Jacksonville I, the agency hoped that the Jacksonville I and Jacksonville II recipient populations together would be representative of the eligible population. While the agency kept abreast of how selected applicants matched these demographic targets, demographic targets for most characteristics were not used as selection criteria. The only exceptions were household size and age.

Household Size. Because of program eligibility rules, one person households were either elderly (age 62 and over) or disabled or handicapped individuals. From the beginning of selection through the middle of February, when over half the selections were completed, priority was given to elderly and disabled or handicapped applicants. Since the agency found it difficult to generate applications from elderly households, it gave elderly households high priority during the selection process. Both priorities were dropped in February. The agency had already enrolled a sufficient number of elderly households to meet its demographic profile. Agency staff decided that disabled or handicapped applicants were hard to work with and that there were problems in verifying that applicants actually qualified as handicapped, especially in the case of phone-in applications.

Household size was used in conjunction with maximum payment levels as a selection criteria after the end of December.

Other Criteria. For the first two weeks of agency selection and in early November, applicants were selected only if they had indicated on the application form that they did not intend to move from their current dwelling unit if they enrolled.<sup>1</sup> By using this criterion, the agency hoped to select applicants who would have a high success rate in becoming recipients because they might not have to look for another unit. A total of 176 applicants were selected under this criterion. However, the intent-to-move criterion was dropped from the selection criteria early in the selection process. This was done at the urging of services representatives, who felt that answers to the question were arbitrary, that people could not answer in a well-informed way while they were still unfamiliar with the program, and that the answers in many cases did not agree with what participants did.<sup>2</sup>

One criterion remained consistent throughout the selection process--codes priority. Codes priority referred to giving priority to any eligible applicant household that was forced to move from its dwelling unit because it was found unfit by the Jacksonville Housing Codes Division. This criterion was

<sup>1</sup> Applicants were asked to respond to the following question on the application form: "Do you plan to move or stay in your present house or apartment if you are enrolled?"

<sup>2</sup> In fact, the moving plans of 85 percent of all households at enrollment were the same as they had been at the time of application.

of little importance since, in all, only 15 codes priority households applied and were eligible.

In March, the agency became aware that overenrollment might be a problem. By April 1st it was evident the agency would reach its target recipient goals. Selections ceased for all but household sizes 5 and above because the agency was already overenrolled in smaller household sizes and far ahead of schedule in obtaining beneficiaries. The final selection was held April 14, 1975 and enrollment closed April 28, 1975.

Analysis of the selection process indicates that the agency, motivated by an intent to be financially feasible, was cautious in establishing maximum potential payment levels. At the beginning of the selection period, this caution resulted in what amounted to a minimum net income requirement. While HUD reinforced the importance of financial feasibility considerations, it also tried to get the agency to select applicants with higher potential payment levels. For the most part, however, the agency continued to select moderate-income households.

#### SELECTION OUTCOMES

The selection process produced a selected applicant pool. If the agency had used a random selection process, then this selected applicant group would have had demographic characteristics similar to the eligible applicants. If the agency had selected applicants to fill target demographic categories, then the selected applicants would have reflected those targets. Because the agency used selection criteria based primarily on payment level (net income and household size), the impact of the selection process should influence the distribution of some characteristics but possibly not all. This section will examine how the selection process influenced the composition of the selected applicant population by comparing the characteristics of selected applicants to those of eligible applicants. The characteristics of both eligible and selected applicants are also compared to the demographic targets for recipients, given in the agency's plan for the second enrollment period to see if selection increased agreement with the profile. The intention of these target profiles was to balance the recipient group in Jacksonville I, which had been unrepresentative of the eligible population.

### Potential Subsidy Amount

Subsidy amount was the primary selection criterion used. Because subsidy amount is based on income within a given household size, one would expect that characteristics related to income, such as potential subsidy amount, net income, and income source, would be influenced by the selection process. These expectations are confirmed by the data.

First of all, the average potential subsidy amount for selected applicants is lower than that for eligible applicants (see Table C-3). Second, there is a large difference between the net incomes of the eligible and the selected applicants (see Table C-4). Fifty-six percent of the eligible applicants had net incomes of less than \$3,000, whereas only 20 percent of the selected applicants had incomes less than that amount. The planned profile called for 41 percent of the program beneficiaries to be in this income group. On the other hand, 80 percent of the selected applicants had net incomes in excess of \$2,999 compared to only 44 percent of the eligible applicants. The planned proportion was 59 percent.

The income sources for eligible and selected applicants were also different. A smaller proportion of selected applicants reported some welfare or other "grant" income than the proportion of eligible applicants in this category (see Table C-4).

### Other Demographic Characteristics

Other demographic characteristics in the selected applicant population appear largely to be indirectly affected by the selection criteria.

The eligible and selected applicant populations have a fairly similar distribution in terms of the sex and race of head of household, although selection somewhat favored households headed by males or whites. Selection brought the race and sex profile of applicants more in line with the recipient profile originally planned by the agency. Because sex and race of head of household were never used as selection criteria, this pattern reflects a tendency in the eligible applicant population for higher income families (within household size categories) to be male-headed and white (see Table C-5).

TABLE C-3

COMPARISON OF AVERAGE POTENTIAL SUBSIDY AMOUNTS FOR  
JACKSONVILLE II ELIGIBLE APPLICANTS AND SELECTED APPLICANTS

Household Size	Potential Subsidy Amount		Criteria Maximum Allowable Amount <sup>a</sup>
	Eligible Applicants	Selected Applicants	
1	\$ 76	\$ 71	\$ 81
2	68	40	63
3-4	89	52	87
5-6	118	77	102, 122 <sup>b</sup>
7+	136	95	102, 132 <sup>b</sup>
Average	87	56	

Source: AAE Application Forms; OSO Selection Logs

Data Base: Eligible Applicants (N = 3,950)  
Selected Applicants (N = 2,012)

<sup>a</sup>These criteria were effective beginning in January 1975 when potential payment amount was linked to household size as a selection parameter. Prior to that time 370 applicants were selected with payment amounts of \$50 or less and 206 with amounts of \$80 or less, regardless of household size.

<sup>b</sup>Agency increased the maximum payment allowed to large families after the middle of February.

TABLE C-4

COMPARISON OF DEMOGRAPHIC CHARACTERISTICS  
OF ELIGIBLE AND SELECTED APPLICANTS

Demographic Characteristics	Eligible Applicants	Selected Applicants	Planned <sup>a</sup> Profile
<u>Sex of Household Head</u>			
Male	40%	46%	45%
Female	60	54	55
<u>Race of Household Head</u>			
White	60	68	65
Black	39	31	34
Other	1	1	1
<u>Age of Household Head</u>			
Under 25	31	26	22
25-44	48	47	38
44-61	12	11	18
62+	10	16	22
<u>Net Household Income</u>			
\$0	11	--	--
\$1,000-1,999	31	12	28
\$2,000-2,999	14	8	13
\$3,000-4,999	28	50	29
\$5,000+	16	30	30
<u>Household Size</u>			
1	10	16	18
2	29	29	30
3-4	42	38	32
5+	18	17	20
<u>Age/Welfare Income<sup>b</sup></u>			
Elderly (62+)	11	16	--
Welfare Recipients	36	19	--
Working Poor	53	65	--

Source: AAE Application Forms; Selection Logs, Revised Final Plan of the  
Housing Allowance Program, JacksonvilleData Base: Eligible Applicants (N = 3,950)  
Selected Applicants (N = 2,012)

<sup>a</sup>These proportions are the agency's estimates of the distribution of Jacksonville II recipients which would be needed in combination with the distribution of Jacksonville I recipients, to achieve a profile representative of the eligible population.

<sup>b</sup>Excludes 410 eligible applicants whose total income was 0, and 9 selected applicants whose total income was 0.



TABLE C-5  
 MEAN NET INCOME BY RACE AND SEX OF HEAD OF HOUSEHOLD FOR  
 ELIGIBLE AND SELECTED APPLICANTS

Characteristics	Mean Net Income			
	Eligible Applicants	N	Selected Applicants	N
<u>Race of Household Head</u>				
White	\$3,003	2,387	\$4,215	1,369
Black	2,428	1,532	4,017	624
<u>Sex of Household Head</u>				
Male	3,264	1,565	4,514	928
Female	2,469	2,385	3,847	1,084

Source: AAE Application Forms

Data Base: Eligible Applicants (N = 3,950 for sex; 3,919 for race; 31 of other races excluded)

Selected Applicants (N = 2,012 for sex; 1,993 for race; 19 of other races excluded)

The Jacksonville II director stated in an interview that selecting for income had the effect of selecting for race--that is, picking higher income households would be equivalent to picking more white households. In fact, however, given the characteristics of the eligible applicant population in Jacksonville II, the agency was able to select for income and still retain similar racial distributions for selected and eligible applicants.

The elderly, age 62 and over, were the only age group given preference in the selection process: 81 percent of the elderly applicants were selected compared to 48 percent of the nonelderly applicants. This preference for elderly applicants did not have much effect on the overall age distribution of selectees, because the elderly comprised only 11 percent of the eligible applicants.

Finally, a higher proportion of one-person households was selected than any other household size category. Because eligibility requirements only permitted one-person households if the individual was elderly or handicapped, selection for both these groups resulted in a relatively high proportion of one-person households selected.

By selecting mainly on subsidy amount, the agency had some effect on almost all demographic variables. Lower subsidy amounts were directly linked to higher incomes; consequently, the selection criteria favored applicants in the upper eligible income categories. The criterion appears to have had an indirect effect on the differences in the distribution of sex and race of head of household for eligible applicants and selectees, although these differences are not as great as the income differences. In addition, priority to the elderly in the selection process resulted in a higher percentage of applicants age 62 and over being selected, and a higher proportion of one-person households being selected.

#### CONCLUSION

The agency used the selection process to try to achieve three parallel objectives: to obtain enrollees with a relatively high probability of becoming recipients; to meet the financial feasibility requirement by assuring a small average allowance payment; and to balance the unrepresentative demographic characteristics of the participants in the first enrollment period.

Although other selection were used briefly as secondary criteria, the principal selection criterion was a limit on the projected allowance payment for which the household would be eligible. This mechanism had the intended effect. Selected applicants differed from the total applicant pool in directions consistent with all three of the agency's objectives. Selected applicants had higher average incomes and therefore lower payments. They were more often white and in male-headed households, groups which had been underrepresented in the first enrollment period. However, the criterion also had the effect of imposing a minimum income limit, even though the general eligibility criteria for the AAE included only an upper income limit.



APPENDIX D  
FACTORS INFLUENCING THE DECISION TO ENROLL



# FACTORS INFLUENCING THE DECISION TO ENROLL<sup>1</sup>

## INTRODUCTION

Early in the second enrollment period, agency staff and HUD noticed that a sizable number of the applicants who had been offered a chance to enroll were not enrolling. Some of these applicants turned out to be ineligible for the program, some refused the offer of enrollment for various reasons, and others simply dropped out of contact with the agency without giving a reason.

Because high attrition at any stage of the enrollment process affects the attainment of recipient targets, enrollment rates are an important participation issue. To obtain more information on the factors that influence enrollment rates, a special survey was administered to those selected applicants who had never enrolled and had not provided the agency with a reason. The results of this survey, along with other information on households that failed to enroll, are presented in this appendix.

The Jacksonville II enrollment rate, although not much lower than that of Jacksonville I and a few other sites, was substantially lower than the rates at five AAE sites (see Table D-1). The median percentage of selected applicants who enrolled in the AAE sites was 78 percent; the enrollment rate

TABLE D-1  
ENROLLMENT RATES AT AAE SITES  
(Ratio of Enrollees to Selected Applicants)

Site	Percentage
Salem	64
Springfield	90
Peoria	83
San Bernardino	78
Bismarck	86
Jacksonville I	65
Durham	66
Tulsa	77
MEDIAN	78
Jacksonville II	63

Source: AAE Application and Enrollment Forms

Data Base: Selected Applicants (7 sites: N = 9,180; Jacksonville I: N = 1,585; Jacksonville II: N = 2,012)  
Enrollees (7 sites: N = 7,060; Jacksonville I: N = 1,035; Jacksonville II: N = 1,276)

<sup>1</sup> Data sources for this appendix include agency operating forms, selection logs and the Pre-enrollment Terminee Survey. For a complete discussion of data sources see Appendix L, "Discussion of Data Sources."

for Jacksonville II was 63 percent. The question of interest in analyzing enrollment rates is the extent to which they can be influenced by agency actions. Did failure to enroll represent a rejection of the program on the part of potential participants, or was it caused by misunderstandings or problems of communication and scheduling that might have been resolved by administrative efforts?

This analysis first examines demographic characteristics of households that failed to enroll to determine whether some demographic groups were more likely to enroll than others. (Applicants who were found ineligible by the agency are not included in this analysis.) The reasons why selected applicants did not enroll are then explored: did they lose interest in the program or did they experience some difficulty in completing the enrollment process? Finally, information is presented on how well households failing to enroll understood the program, and what if anything they disliked about it.

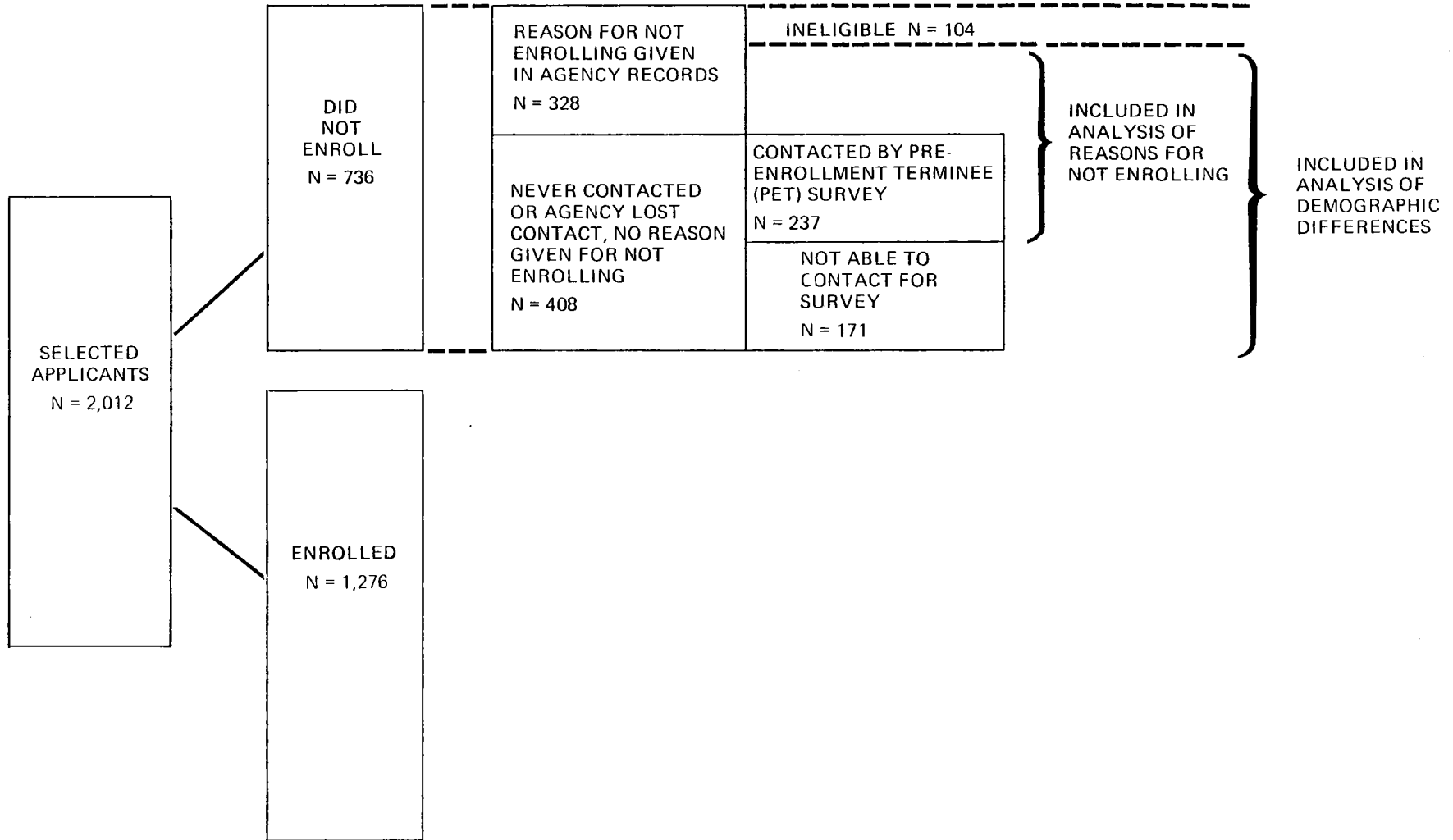
#### SOURCES OF DATA ABOUT HOUSEHOLDS THAT FAILED TO ENROLL

A difficulty in analyzing why some households failed to enroll in the program is that often little information about these households is available. The agency contacted applicants who had been selected for enrollment by telephone, if possible, to schedule an enrollment conference. If the staff could not reach an applicant by telephone, they sent a letter requesting that the applicant contact them to schedule a conference. The agency frequently lost contact with applicants at one of three points: the applicant was notified by phone but did not schedule an enrollment conference at that time and did not call back; the applicant could not be contacted by phone and failed to respond to the agency's letter; or the applicant scheduled a conference but failed to attend. None of these applicants provided the agency with reasons for failing to enroll. Unfortunately, records do not distinguish between applicants who received a letter but did not call the agency and applicants who never received enrollment notification letters. If the agency failed to reach applicants, they would never have known that they had been selected for enrollment.

The agency selected 2,012 applicants for enrollment in the second period; only 1,276 of these households enrolled. Figure D-1 illustrates the available information on the households that were selected but not enrolled.

FIGURE D-1

INFORMATION AVAILABLE ON HOUSEHOLDS FAILING TO ENROLL



143

SOURCE: AAE Enrollment Forms, Selection Log, PET Survey



Agency records show reasons why 328 of these households did not enroll. One hundred and four of them were found by the agency to be ineligible for the program. The agency lost contact with the remaining 408 applicants, in the ways discussed above, without their providing a reason for not enrolling. These applicants were the subject of the Pre-enrollment Terminee Survey (PET), in which 56 percent of them were interviewed.<sup>1</sup> In the analysis which follows, all selected applicants who failed to enroll (excluding those who were ruled ineligible by the agency) are included in examining demographic differences between enrollees and households that failed to enroll. In those parts of the analysis discussing reasons for not enrolling, data are available only for the PET respondents and for those selectees for whom the agency recorded a reason for not enrolling (other than ineligibility). In discussions of attitudes and understanding of the program among terminees, data are available only for PET respondents.

#### DEMOGRAPHIC CHARACTERISTICS AND THE DECISION TO ENROLL

All applicants to the program filled out an application form listing basic demographic information. These data allow a comparison of the demographic characteristics of selected applicants who enrolled in the program with those who did not. Table D-2 presents the percentage of selected applicants enrolling for different demographic groups.<sup>2</sup>

Net income and potential subsidy amount were most closely linked to enrollment. These two variables are highly related, because households with lower net incomes were generally eligible for higher subsidy amounts (after household size was taken into account). Households with higher net incomes were

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<sup>1</sup> Among the 408 terminees who were the target of the Pre-enrollment Terminee Survey, there was little difference between the households surveyed and those which were never successfully contacted. The only demographic difference between respondents and nonrespondents was in net income. A higher proportion of the terminees who responded to the PET had net incomes over \$5,000. The agency attempted to contact the terminees at the telephone number or address which they had originally given on their application form. It may be that the higher income households were more easily contacted because they were more likely to have telephones or because they were a less mobile group.

<sup>2</sup> Other data provided by the application form on housing satisfaction and plans to move show no relationship with a decision to enroll. Therefore these data items are not included in the analysis.

TABLE D-2  
 PERCENTAGE OF SELECTED APPLICANTS ENROLLING  
 FOR SELECTED DEMOGRAPHIC CHARACTERISTICS

Demographic Characteristic	Number of Selected Applicants in Group <sup>a</sup>	Number Enrolling <sup>a</sup>	Percentage Enrolling
<u>Total</u>	1,908	1,276	67%
<u>Net Household Income</u>			
\$0-1,999	237	188	79
\$2,000-3,999	652	486	75
\$4,000-4,999	456	327	72
\$5,000+	563	275	49
<u>Potential Subsidy Amount</u>			
\$0-25	317	127	40
\$26-50	475	315	66
\$51-75	546	400	73
\$76-100	433	327	76
\$101+	137	107	78
<u>Race and Sex of Household Head</u>			
White Males	672	416	62
White Females	627	421	67
Black Males	194	115	59
Black Females	396	310	78
<u>Household Size</u>			
1 (Elderly)	209	168	80
1 (Nonelderly)	95	71	75
2	550	347	63
3-4	738	481	65
5+	316	209	66
<u>Age of Household Head</u>			
Under 25	509	326	64
25-44	898	571	64
45-61	205	149	73
62+	296	230	78

Source: AAE Application Forms

Data Base: Selected Applicants (N = 1,908 for all characteristics except race--19 selected applicants of other races excluded)  
 Enrollees (N = 1,276 for all characteristics except race--14 enrollees of other races excluded)

<sup>a</sup>Excludes 104 households found to be ineligible by the agency

much less likely to enroll than households with low net incomes. About half the selected applicants with net incomes of \$5,000 a year or more enrolled, compared to more than three-quarters of those households with net incomes of less than \$2,000. Alternatively, households with low potential subsidy amounts were much less likely to enroll than households who were eligible for higher subsidies.

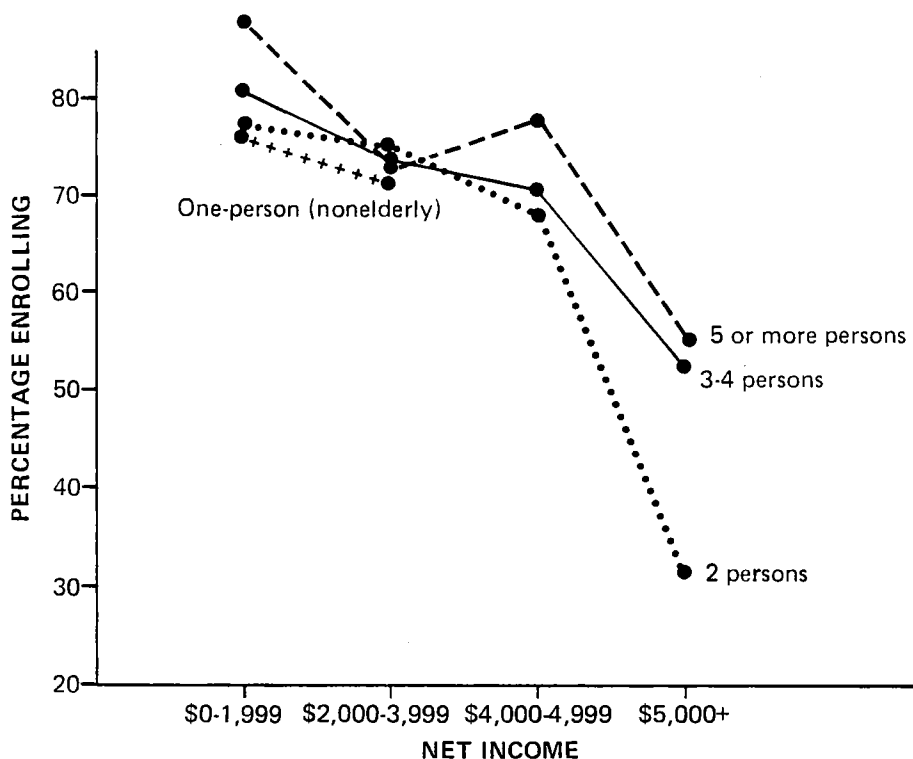
Male-headed households were somewhat less likely to enroll than female-headed households and whites were less likely to enroll than blacks. Because the relationship of the sex of the household head to enrollment was different for black and white households, results are shown separately for the two groups. The effect of sex of head of household is less pronounced among whites; 62 percent of white male-headed households enrolled, compared to 67 percent of white female-headed households. Black male- and female-headed households, in contrast, were quite different. Fifty-nine percent of the black male-headed households selected decided to enroll, compared to 78 percent of the black households with female heads.

Household size shows little effect on enrollment, with the exception that one-person households were more likely to enroll. Because of the eligibility rules of the program, one-person households and households with elderly heads are practically synonymous. Single-person households were allowed to participate only if they were elderly or handicapped. In fact, over two-thirds of the single-person households enrolled were elderly, and over 70 percent of the households with elderly heads contained only one person. Elderly households were more likely to enroll than younger households. One-person nonelderly households were also more likely to enroll than larger nonelderly households.

Because net income and household size taken together determined subsidy amount, it is interesting to see their joint effect on the decision to enroll. The percentage of households of a given size enrolling in the program as the household's net income increased (and by definition their subsidy amount decreased) is shown in Figure D-2. Enrollment declined sharply for each household size group as net income increased. This pattern is quite consistent with the strong effect of subsidy amount on enrollment shown in Table D-2; households whose income and size qualified them for lower subsidy amounts were less likely to enroll.

FIGURE D-2

JOINT RELATIONSHIP OF HOUSEHOLD SIZE AND NET INCOME  
TO THE DECISION TO ENROLL



Household size and income groups of less than 20 not shown

SOURCE: AAE Enrollment and Application Forms

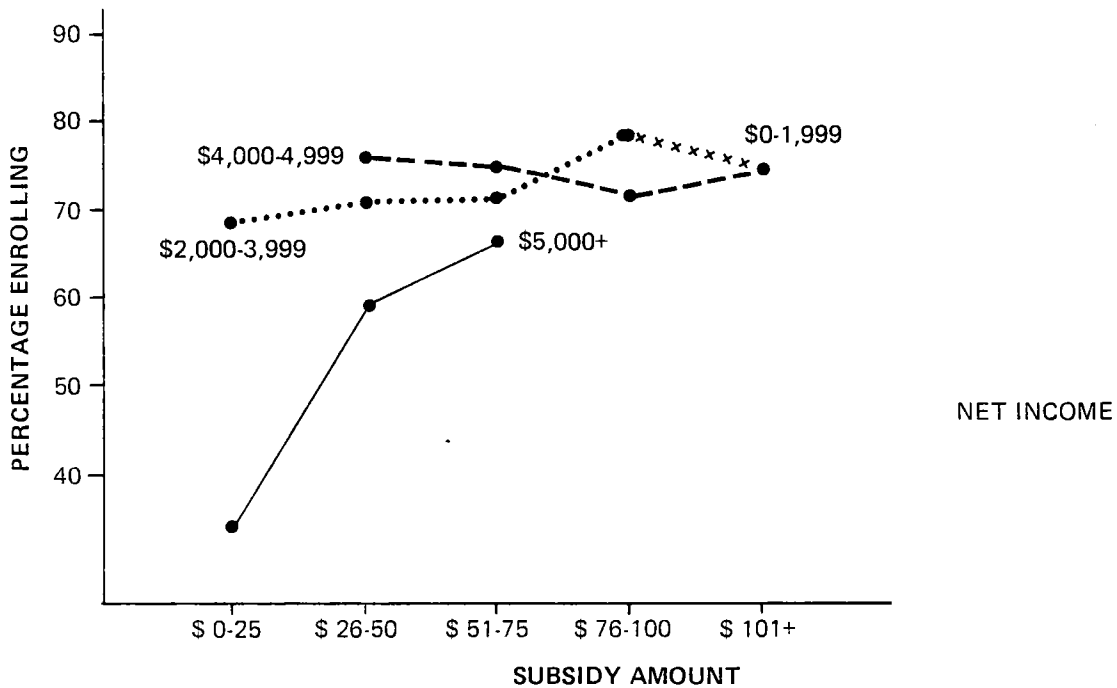
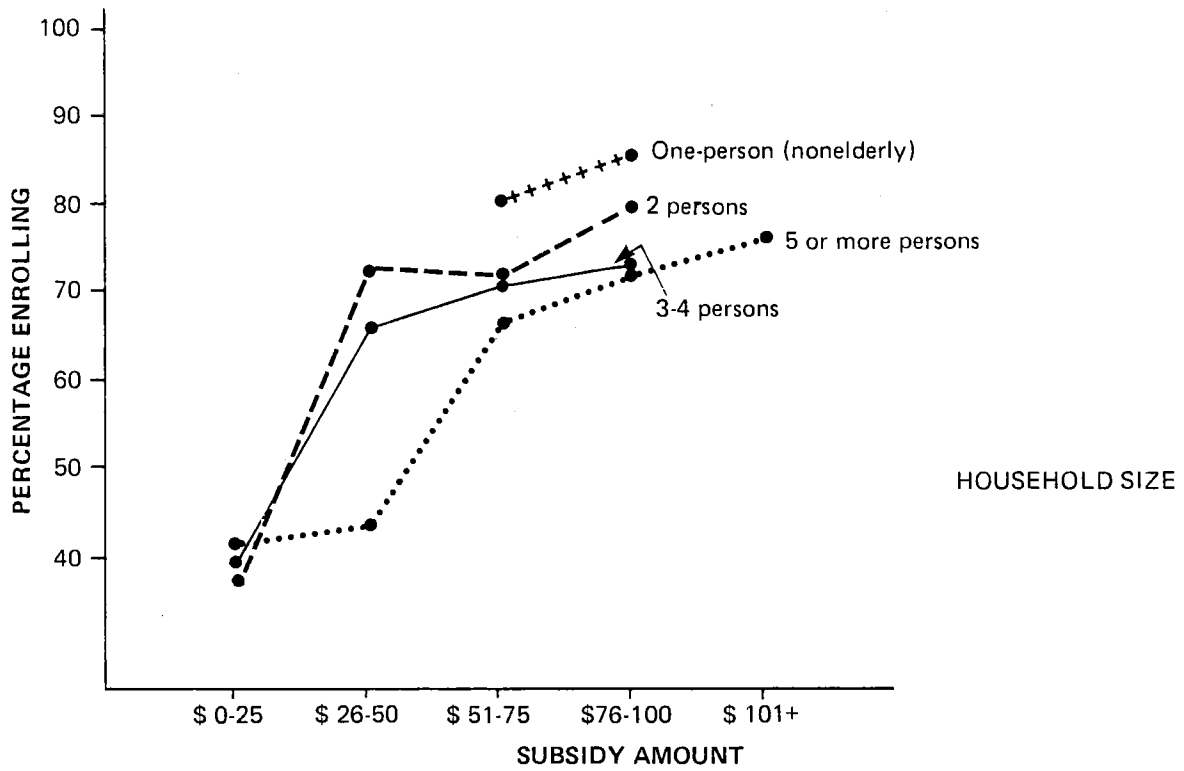
DATA BASE: Selected Applicants (N = 1,908 - 104 households found ineligible by the agency not included.)

The effects of household size and income on enrollment, in addition to their relationship to subsidy amount, can be seen more clearly after controlling for subsidy amount. Figure D-3 shows the percentage of households with a given net income or household size enrolling in the program as subsidy amount increases. One-person nonelderly households were more likely to enroll in the program than larger households, no matter what their subsidy amount. In the lowest and highest subsidy groups, household size seems to have little effect. For subsidies ranging from \$26 to \$75, households containing five or more persons were less likely to enroll than smaller households.

Net income shows no effect on enrollment once subsidy is controlled, with the exception of households in the highest net income group. Households with net incomes of less than \$5,000 seemed to enroll at a fairly constant rate, no matter what their subsidy amount. Households with net incomes of \$5,000 or more were generally less likely to enroll and showed a marked subsidy

FIGURE D-3

THE RELATIONSHIP OF HOUSEHOLD SIZE AND NET INCOME TO THE DECISION TO ENROLL, CONTROLLING FOR SUBSIDY AMOUNT



Subsidy and household size or income groups of less than 20 not shown.

SOURCE: AAE Application and Enrollment Forms

DATA BASE: Selected Applicants (N = 1,908 - 104 households found ineligible by the agency not included)

effect; that is, they were much less likely to enroll if they were scheduled to receive a low subsidy.<sup>1</sup> The subsidy amount seemed to have been a more important factor in the decision to enroll for higher income households than for those with lower incomes.

Both age and race continue to have an effect on enrollment once subsidy is controlled for (see Figure D-4). Households with older heads were more likely to enroll than younger households in the higher subsidy groups; there was little age effect among households slated to receive subsidies under \$50. Blacks were somewhat more likely to enroll than whites in all subsidy groups. Figure D-5 shows that this racial effect is not constant for males and females, however. Black females were consistently much more likely to enroll than black males no matter what their subsidy amount. White males and females, in contrast, do not show a differential pattern; both groups were less likely to enroll than black females and generally more likely to enroll than black males.

In summary, the subsidy amount clearly had a strong effect on the decision to enroll. Households scheduled to receive higher subsidies were much more likely to enroll. Both household size and net income were related to the decision to enroll because of their joint effect on subsidy amount. Controlling for the subsidy level, higher net income (larger) households were still somewhat less likely to enroll. In addition, the enrollment decision of these households seems to have been more sensitive to subsidy amount than that of lower income households. Black female-headed households and the elderly were noticeably more likely to enroll in the program than other households, even after subsidy amount was taken into account.

#### STATED REASONS FOR NOT ENROLLING

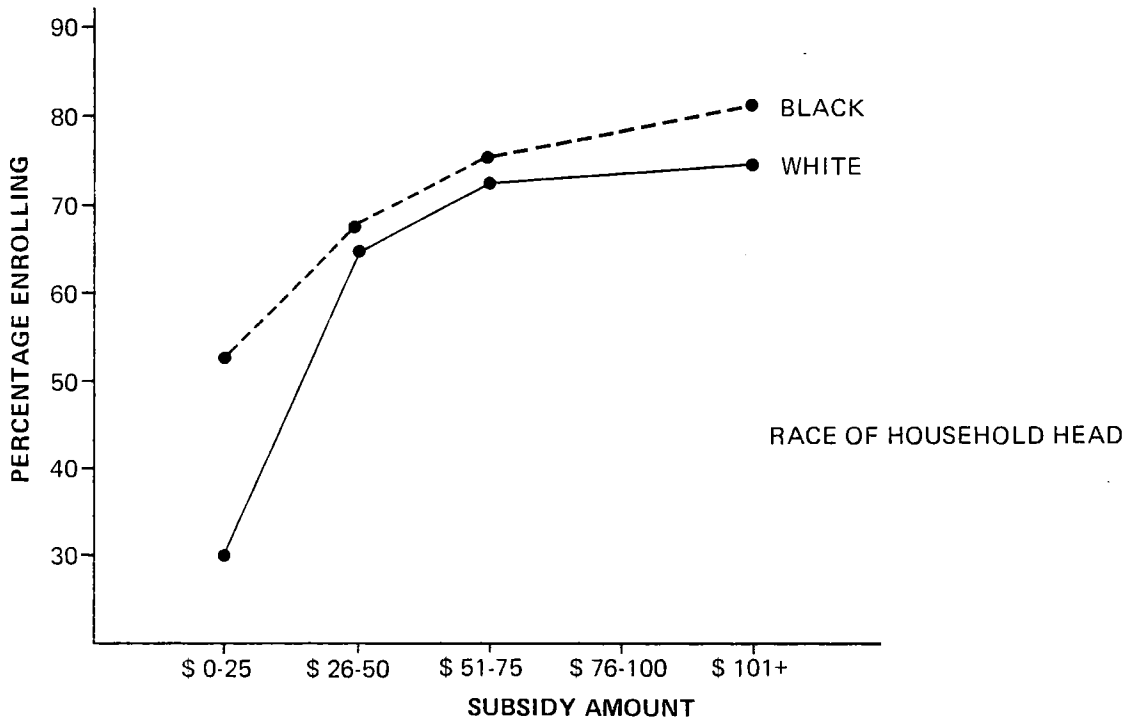
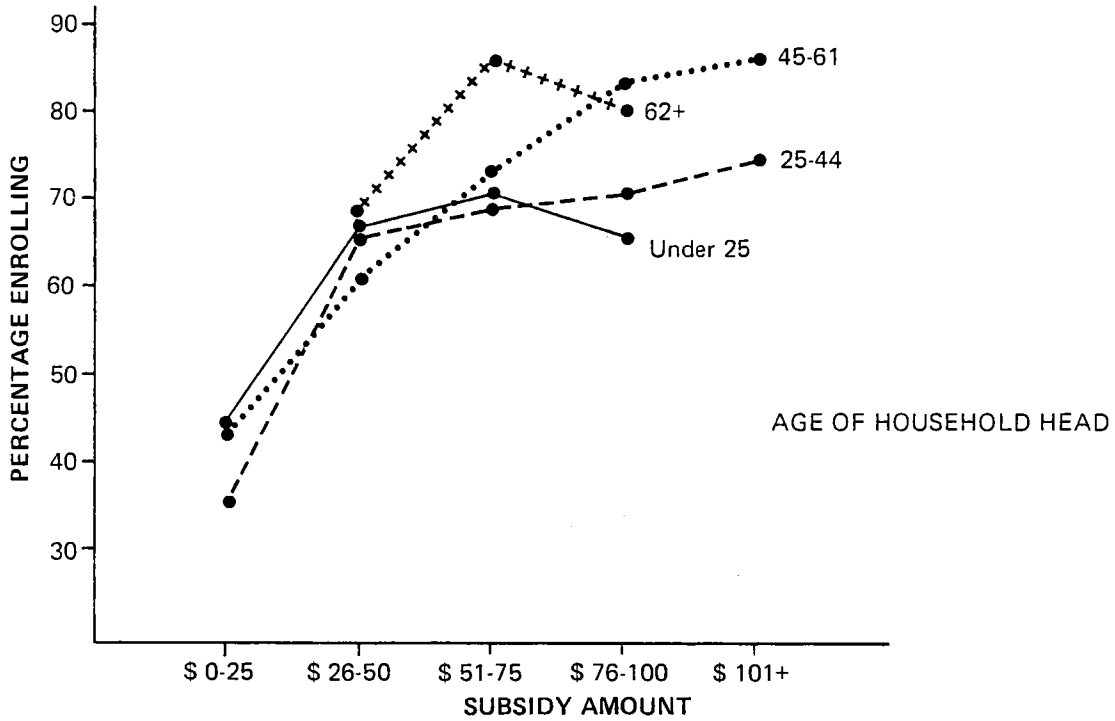
The reasons given by selected applicants for not enrolling in the program help indicate whether the agency could have taken some action to increase the enrollment rate. For example, if households failed to enroll because they did not like some aspect of the program or lost interest in it, then the agency probably could have done little to change the enrollment rate. On the other hand, if households did not enroll because of misunderstandings

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<sup>1</sup> Households in the highest net income category that were scheduled to receive a large subsidy are by definition large families.

FIGURE D-4

THE RELATIONSHIP OF AGE AND RACE OF HEAD OF HOUSEHOLD TO THE DECISION TO ENROLL, CONTROLLING FOR SUBSIDY AMOUNT

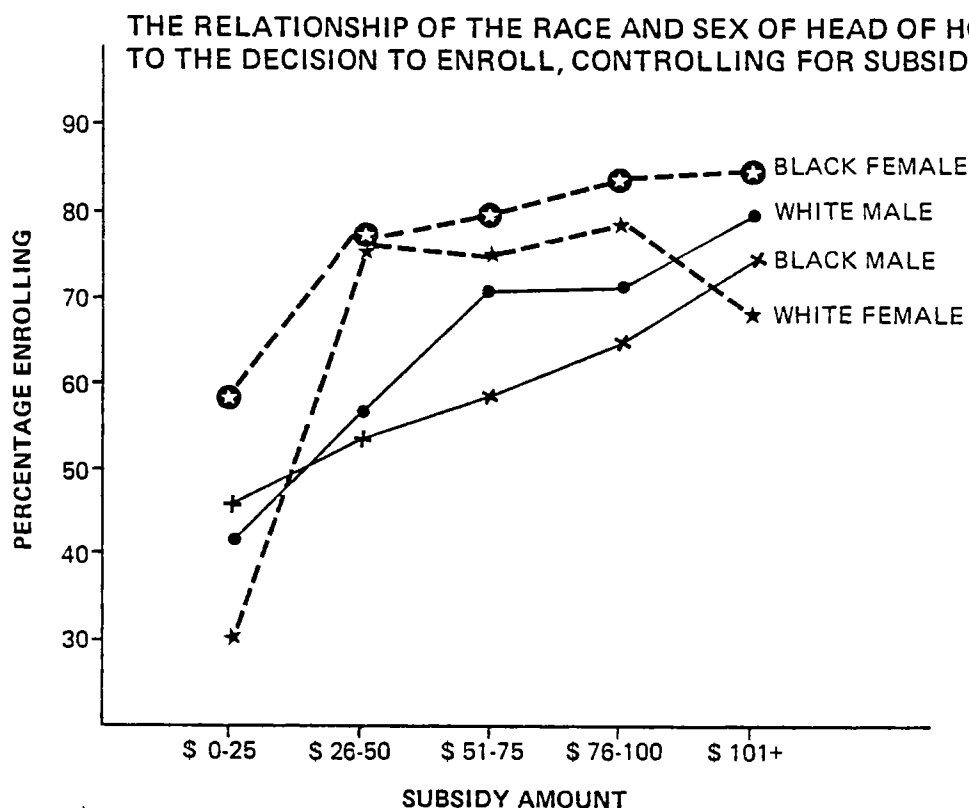


Subsidy and age or race groups of less than 20 not shown.

SOURCE: AAE Application and Enrollment Forms

DATA BASE: Selected Applicants (N = 1,908 for age, 1,889 for race – 104 households found ineligible by the agency and 19 selected applicants of other races not included)

FIGURE D-5



Subsidy and race/sex groups of less than 20 not shown.

SOURCE: AAE Application and Enrollment Forms

DATA BASE: Selected Applicants (N = 1,889 - 104 households found ineligible by the agency and 19 selected applicants of other races not included.)

about the nature of the program or because of difficulties in contacting the agency or in scheduling an enrollment conference, the agency might have increased the number of enrollees by pursuing these households more vigorously.

The reasons given by selected applicants for not enrolling are shown in Table D-3. Two data sources have been used: the selection logs kept by the agency and the Pre-enrollment Terminee Survey (PET). Among those households for whom the agency had records, the major reason given for failing to enroll was that the amount of the payment was too small to make participation worthwhile. Amount of subsidy was also an important reason given by PET respondents, but the reason they cited most frequently was difficulty in keeping the scheduled enrollment conference appointment. Thirty-six percent of the PET respondents could not keep their initial appointment and apparently did not attempt to schedule another. The agency did not try to recontact these "no-shows." A smaller number said that their situation had changed so



TABLE D-3  
REASONS STATED BY SELECTED APPLICANTS FOR NOT ENROLLING

Reason	Reasons Given in Selection Log (N=224) <sup>a</sup>		Pre-enrollment Terminée Survey Respondents (N=209) <sup>b</sup>		Weighted Total (N=632) <sup>d</sup>	
	N	%	N	% <sup>c</sup>	N	% <sup>c</sup>
Payment too small	111	50%	57	27	222	35%
Couldn't keep enrollment conference appointment	--	--	75	36	146	23
Personal reasons	26	12	34	16	92	15
Situation changed-- thought they were no longer eligible	--	--	23	11	45	7
Did not complete enrollment	21	9	--	--	21	3
Never contacted by agency	--	--	7	3	14	2
Other	66	29	21	10	107	17

Source: Selection Log and PET Survey

<sup>a</sup>The agency had records on the reasons for not enrolling for 328 selected applicants. One hundred and four of these were declared ineligible by the agency and have not been included in this analysis.

<sup>b</sup>Of the 237 respondents to the survey, 209 answered the question on why they had not enrolled.

<sup>c</sup>Percentages will not add to 100 because PET respondents could give more than one answer.

<sup>d</sup>The 209 respondents to the PET Survey question on why they had not enrolled are only a sample of the 408 selected applicants terminating without providing the agency with a reason. Their responses have been weighted by a factor of 1.95 (408 divided by 209) before being combined with the reasons given in agency records to give a more accurate representation of the reasons why all selected applicants did not enroll.

that they were no longer eligible, that the agency had not been successful in contacting them, or that they had personal reasons for not enrolling.

The small amount of their payment was the reason for not enrolling cited most often by applicants. This agrees with the earlier analysis, which showed that subsidy amount had a positive effect on enrollment, with higher subsidy households more likely to enroll than lower subsidy households. The importance of subsidy amount suggests that it may underlie some of the other reasons given by applicants for not enrolling. For example, households that said they could not keep the enrollment conference appointment or cited personal reasons may simply have been less interested in the program because they were slated to receive a small payment, even though they did not give this as their reason for not enrolling. Table D-4, which shows reasons given for not enrolling by subsidy amount, does not provide any evidence that this was the case, however. Sixty-six percent of households in the lowest subsidy group said they did not enroll because the subsidy was too small. This reason was much less frequently given by higher subsidy households. Inability to keep the enrollment appointment was mentioned as often by high as by low subsidy households. Personal problems and other reasons for not enrolling were cited more frequently by higher payment households. Table D-4 suggests that the reasons given by applicants for not enrolling are not misleading; there is no evidence that lack of interest because of small payment amount was the real motivation for not enrolling among applicants who cited other reasons.

It seems likely that enrollment among selected applicants who felt that their payment was too small or who cited personal reasons for not enrolling would not have been increased greatly by a more determined agency effort. This group accounts for most of the terminees for whom reasons for termination are available. However, there was a substantial group of applicants with whom the agency lost contact who did not enroll because of difficulties in keeping their enrollment appointment. Thus, some of the households with whom the agency lost contact could possibly have been enrolled if they had been pursued more actively by the agency.

TABLE D-4

REASONS FOR NOT ENROLLING BY SUBSIDY AMOUNT  
(SELECTION LOG REASONS COMBINED WITH WEIGHTED PET SURVEY RESPONSES)

Reason	Subsidy Amount				
	\$0-25	\$26-50	\$51-75	\$76-100	\$101+
Payment too small (222)	152 (66%)	44 (27%)	6 ( 4%)	14 (20%)	6 (27%)
Couldn't keep enrollment conference appointment (146)	43 (19%)	29 (18%)	54 (38%)	12 (17%)	8 (36%)
Personal Reasons (92)	16 ( 7%)	25 (15%)	31 (22%)	15 (21%)	5 (23%)
Situation changed - thought they were no longer eligible (45)	8 ( 3%)	12 ( 7%)	17 (12%)	6 ( 8%)	2 ( 9%)
Did not complete enrollment (21)	1 ( --)	9 ( 5%)	9 ( 6%)	2 ( 3%)	0 ( --)
Never contacted by agency (14)	4 ( 2%)	2 ( 1%)	6 ( 4%)	0 ( --)	2 ( 9%)
Other (107)	13 ( 6%)	44 (27%)	24 (17%)	23 (32%)	3 (14%)
Total Number of Respondents in Subsidy Group <sup>a</sup> (PET Respondents Weighted)	232	165	141	71	22

Source: Selection Log, PET Survey, Enrollment Forms

Data Base: Applicants for whom reason for not enrolling is available  
(N = 433)

<sup>a</sup>Reasons given will not total to the number of respondents because respondents could give more than one reason for not enrolling.

UNDERSTANDING OF THE PROGRAM AND ATTITUDES TOWARD IT AMONG HOUSEHOLDS FAILING TO ENROLL

Misunderstandings about the program or about the enrollment process, as well as negative attitudes toward the program, can be responsible for the failure of households to enroll. The Pre-enrollment Terminee Survey provides little evidence, however, that misunderstandings about the program were an important factor. One of the reasons that selected applicants might not enroll is that they did not realize that they had applied for the program. The second enrollment period in Jacksonville used a phone-in application procedure; it is possible that households telephoning the agency for information might have been recorded as applicants without intending this outcome. However, over 90 percent of the PET respondents remembered having applied. It is also possible that some households did not know they had been selected or did not understand the implications of the selection notice. As reported earlier, a few survey respondents said they had not enrolled because they had not been notified of their selection. Almost 90 percent of the PET respondents remembered that they had been selected for enrollment, however. Respondents to the survey also showed a relatively good grasp of what the program offered to them. Table D-5 summarizes the responses of the survey sample of terminees to a question asking them to describe the housing allowance program. The answers given by a sample of program enrollees to a similar question are also shown for the sake of comparison, although enrollees had had more opportunity to learn about the program.<sup>1</sup> These responses indicate that, although enrollees were more likely to mention the provision of decent housing as a program aim, both groups knew that the housing allowance was a rent subsidy program. Seventy-three percent of the terminees gave a description of the program that showed that they understood its basic elements, compared to 76 percent of the enrollees. Households failing to enroll basically knew what the program was offering to them.

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<sup>1</sup> Enrollee survey responses are not strictly comparable to the answers of pre-enrollment terminees. Enrollees had been in the program longer, received more information at the enrollment conference, knew more about the program rules, including inspections, and in many cases had already received payments. However, because data are not available from selected applicants immediately after they enrolled, the data from the Enrollee Survey provide the best approximation available.

TABLE D-5

COMPARISON OF ENROLLEE AND PRE-ENROLLMENT TERMINEE RESPONSES  
DESCRIBING THE HOUSING ALLOWANCE PROGRAM

Description of Program	Enrollees		Pre-enrollment Terminees	
	N	%	N	%
Financially assists people with the cost of decent housing	223	45%	28	12%
Provides cash payments for rent	164	33	145	61
Insures that people live in decent housing	39	8	19	8
ANY OF THE THREE ABOVE ANSWERS (showing knowledge of the program)	374	76	174	73
Helps people with low to moderate incomes	68	14	38	16
Helps make ends meet	67	14	16	7
Helps one improve standard of living	33	7	7	3
Other	69	14	21	9
Don't Know	2	--	29	12
TOTAL NUMBER OF RESPONDENTS	494		237	

Source: AAE Pre-enrollment Terminee Survey and Enrollee Survey

Data Base: Respondents (N = 494 Enrollees, 237 PET Survey respondents)

Note: Percentages add to more than 100 because of multiple responses

Not surprisingly, pre-enrollment terminees did not like the program as much as enrollees. Responses to the question "What in particular don't you like about the Housing Allowance Program?" indicate some differences between the two groups (see Table D-6). More pre-enrollment terminees responded that they disliked some program elements, although in many cases respondents could not identify specific issues. Twenty-four percent had an unspecified complaint. Specific complaints for PET respondents focused on the agency and its rules and the amount of the subsidy offered.

TABLE D-6  
COMPARISON OF ENROLLEE AND PRE-ENROLLMENT TERMINEE RESPONSES TO  
THE QUESTION "WHAT IN PARTICULAR DON'T YOU LIKE ABOUT  
THE HOUSING ALLOWANCE PROGRAM?"

Program Dislikes	Enrollees		Pre-enrollment Terminees	
	N	% <sup>a</sup>	N	% <sup>a</sup>
Nothing	326	67%	75	32%
Needed more money	21	4	27	11
Enrollment procedures and scheduling	10	2	20	8
Doesn't help enough people	13	3	13	6
Specific complaints about the agency and its rules	60	12	54	23
Other	53	11	9	4
Can't say	19	4	56	24

Source: AAE Enrollee and PET Surveys

Data Base: Enrollees (N = 489; missing cases - 5), Pre-enrollment Terminees (N = 236; missing cases - 1)

<sup>a</sup> Percentages add to more than 100 since respondents could give up to three responses.

#### CONCLUSION

Over one-third of the applicants selected for enrollment in the Jacksonville II program did not enroll. The most important factor influencing the decision to enroll appears to be the potential subsidy amount. This finding

is supported by a comparison of the demographic characteristics of those who enrolled to those who did not and by reasons recorded on the selection log form and answers to the PET survey. Other factors were selected applicants' inability to attend the scheduled enrollment conferences, program ineligibility, and personal reasons.

Survey data on participants' understanding of the program indicate that most pre-enrollment terminees had a basic understanding of the program. Not surprisingly, a larger percentage of applicants who did not enroll had some negative feelings about the program, although many of these complaints were not specified.

APPENDIX E  
ENROLLEE OUTCOMES





## ENROLLEE OUTCOMES<sup>1</sup>

### I. INTRODUCTION

Appendices B and C<sup>2</sup> have shown that agency outreach activities and selection processes during the second enrollment period were designed to and did attract and enroll households in the higher eligible income categories. The second group of enrollees in Jacksonville also contained more white households, more households with male heads, more households living in relatively better housing stock, and proportionately fewer grant income recipients.

Enrollees were more successful in becoming full program participants during the second enrollment period in Jacksonville than in the first. Half the households enrolled during the second program phase received at least one allowance payment; only one-third of those enrolled during the first phase had become recipients.

The major research question of this section is: Given the considerable differences in the enrollees' demographic profile and success rates during the first and second enrollment periods in Jacksonville, were the same factors related to success and failure during both periods? In other words, does the same model of enrollee outcomes apply to both Jacksonville I and Jacksonville II? If measured factors show the same relationship to outcomes during both enrollment periods, then the higher recipient rate in Jacksonville II may be due to the presence of a larger proportion of the enrollees having characteristics associated with success in becoming a recipient. For example, enrollees in poor housing stock, during both enrollment periods, were less successful in becoming recipients than enrollees in better housing stock. However, there were fewer households in poor housing stock among the Jacksonville II enrollees. Thus, differences in enrollee outcomes in Jacksonville I and II might be caused in part by differences in the characteristics or conditions of enrollees, rather than to a reduction in the difficulties faced by any individual enrollee.

Several factors have been related to enrollee outcomes in the AAE as a whole.<sup>3</sup>

<sup>1</sup> Data sources for this appendix include agency operating forms and the Enrollee Survey. For a more complete discussion of data sources, see Appendix L, "Discussion of Data Sources."

<sup>2</sup> See Appendix B, "Attracting Applicants Through Outreach," and Appendix C, "The Selection Process."

<sup>3</sup> See William L. Holshouser, Jr., Supportive Services in the Administrative Agency Experiment (Cambridge, Mass.: Abt Associates Inc., 1977), Appendix B.

area; the design of the program, including the stringency of the housing standard used and the amount of assistance offered to enrollees by the agency; and the individual characteristics of the enrollees. Of these factors, the only one to show a major change between the first and second enrollment periods in Jacksonville was the demographic profile of enrollees.

The Selected Aspects Report found that some groups of enrollees were more successful than others in reaching recipient status in the first Jacksonville enrollment period.<sup>1</sup> Race, far more than any other demographic characteristic, separated the successful from the unsuccessful enrollees; white households became recipients at a higher rate than black households. The Selected Aspects Report also found that success in becoming a recipient was related to whether enrollees planned to move to a new unit when they entered the program. Enrollees who planned to move were less likely to become recipients than enrollees who planned to remain where they were.

The difference between enrollees who planned to move and those who did not presumably reflected the difficulty of searching for standard housing in Jacksonville.<sup>2</sup> Housing market studies and census information suggest that Jacksonville had the poorest housing stock and the lowest vacancy rates for standard rental housing of the eight AAE sites.<sup>3</sup> The low quality of the housing in Jacksonville made it particularly likely that enrollees in the program would plan to find new units, either because they felt their original unit would not pass the housing code<sup>4</sup> or because they were not satisfied with it. The tight market for standard rental housing increased the difficulty of locating a unit that would meet the agency's requirements.

These problems were compounded for black enrollees. Blacks in Jacksonville live in worse housing stock, on the average, than whites. Census data from

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<sup>1</sup> See W. L. Holshouser, Report on Selected Aspects of the Jacksonville Housing Allowance Experiment (Cambridge, Mass.: Abt Associates Inc., 1976).

<sup>2</sup> Enrollees who planned to move at other AAE sites were also less successful in becoming recipients, although the disparities were generally smaller than in Jacksonville.

<sup>3</sup> Second Annual Report of the Administrative Agency Experiment Evaluation (Cambridge, Mass.: Abt Associates Inc., December 1974).

<sup>4</sup> The Jacksonville agency adopted as its housing quality standard the city's Minimum Housing Code. See Appendix J, "Inspection Activity," for further discussion of this standard and agency implementation procedures.

1970 show that almost 15 percent of the units occupied by black households lacked plumbing facilities, compared to 4.4 percent of all housing units in Jacksonville. Similarly, 20 percent of the units occupied by blacks are overcrowded, compared to 8.3 percent of all Jacksonville units. These housing conditions would be expected to increase the probability that black households would plan to move when they enrolled in the program.

Jacksonville has a strong pattern of residential segregation. An index designed to measure residential racial segregation in 109 major cities ranks Jacksonville seventh in the degree of segregation of blacks in 1970.<sup>1</sup> Segregation may have made finding a unit that would pass a housing inspection more difficult for black enrollees if they decided to try to move.

The primary concern of the following analysis is whether enrollees became recipients or not, and the factors associated with this outcome. However, because the search for standard housing is expected to be a major factor in determining enrollees' success, the analysis is structured to allow examination of recipients who moved and those who stayed in their preprogram units and of terminees who had planned to move and those who had planned to stay.

The four-category variable used to describe enrollee outcomes as well as the factors tested for a relationship with outcomes is described in the second section. The third section presents the results of the analysis, and the fourth section reviews the major conclusions.

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<sup>1</sup> Annemette Sorenson, Karl E. Taeuber, and Leslie J. Hollingsworth, Jr., "Indexes of Racial Residential Segregation for 109 Cities in the United States, 1940-1970 (Madison: Institute for Research on Poverty, University of Wisconsin, February 1974).

## II. ANALYTIC FRAMEWORK

The main question addressed in this analysis is whether the same factors were related to enrollees' chances of becoming recipients in the first and second enrollment periods in Jacksonville.<sup>1</sup> The analysis examines the relationship of each of a series of independent variables to a variable describing enrollee outcomes in the program, while adjusting for the effect of other independent variables. To the extent that the relationships are similar for both periods, it can be concluded that the same general factors were operating --that is, that the situation facing enrollees (at least as reflected in the measured variables) did not change in ways that would influence their chances of success. To the extent that the relationships are found to change, it may be inferred that differences in administrative procedures or market conditions between the two periods altered the difficulty of the situation enrollees faced.

This section describes the variables used to reflect enrollee outcomes and the factors hypothesized to influence those outcomes. It provides a brief introduction to the presentational conventions used in subsequent sections.

### ENROLLEE OUTCOMES

The outcomes variable was formed by dividing the population of enrollees into four mutually exclusive groups;<sup>2</sup> enrollees that became recipients in their preprogram units; enrollees that became recipients after moving to new units; enrollees that terminated after stating (at enrollment) that they planned to move; and enrollees who terminated after stating that they planned to stay in their preprogram units.

The subdivision of recipient and terminee groups is intended to facilitate an understanding of the path by which enrollees succeeded or failed in becoming recipients. Enrollees who attempt to move encounter a different set of obstacles than those who plan to stay, and may receive different kinds of

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<sup>1</sup> This analysis does not attempt to develop a general predictive model of enrollee outcomes in a housing allowance program. Rather, it is a comparison of two descriptive analyses.

<sup>2</sup> Plus a small fifth group of terminated enrollees who stated that they were undecided with regard to moving or staying in order to become a recipient. This group has been excluded from all analyses that follow.

benefits from a housing allowance program.<sup>1</sup> Thus, although the main focus of the analysis in the third section is on the proportion of enrollees becoming recipients or terminees, in many cases the distribution of "searchers" and "nonsearchers" helps explain the overall success rates.

Table E-1 provides a frequency distribution of this variable for the enrollee population of both enrollment periods and for a sample of enrollees surveyed in the second enrollment period (Enrollee Survey<sup>2</sup>). About one-third of those enrolled during the first enrollment period became recipients (two-thirds became terminees) and recipients and terminees were split about fifty-fifty during the second enrollment period.<sup>3</sup>

TABLE E-1  
DISTRIBUTION OF THE DEPENDENT VARIABLE FOR THE  
FIRST AND SECOND JACKSONVILLE ENROLLMENT PERIODS

	Jacksonville I	Jacksonville II	Jacksonville II Enrollee Survey
<u>Recipient</u>			
Stayed	12%	33%	40%
Moved	22	18	19
<u>Terminee</u>			
Planned to Move	59	26	22
Planned to Stay	7	22	19
Total	100%	99% <sup>a</sup>	100%
N	1,003	1,239	480

Source: AAE Enrollment, Payments Initiation, and Termination Forms

Data Base: Jacksonville I Enrollee Households (N = 1,003; missing cases: undecided terminees - 32)  
Jacksonville II Enrollee Households (N = 1,239; missing cases: undecided terminees - 37)  
Jacksonville II Surveyed Enrollee Households (N = 480; missing cases: undecided terminees - 14)

<sup>a</sup>Percentages do not always add to 100% because of rounding.

<sup>1</sup> There is some evidence that gains in housing quality accrue mainly to those who move, while those who stay in their preprogram units experience a greater reduction in rent burden. See Frederick T. Temple et al., Third Annual Report of the Administrative Agency Experiment Evaluation (Cambridge, Mass.: Abt Associates Inc., 1976).

<sup>2</sup> See Appendix L, "Discussion of Data Sources," for a description of the Enrollee Survey.

<sup>3</sup> The Enrollee Survey overrepresents recipients who stayed and underrepresents terminees. There are 124 incomplete interviews in the Enrollee Survey, all of them terminees from the program (ten of these enrollees terminated sometime after their first payment). All 124 incomplete interviews have been excluded from all analyses that are based on the survey population.

Those enrollees who either moved to become recipients or who planned to move and subsequently terminated can be combined and loosely considered as searchers. Likewise, those enrollees who either stayed and became recipients or who planned to stay and terminated can be viewed as nonsearchers.<sup>1</sup> From Table E-1, 81 percent of the enrollees in the first period would be considered searchers, compared to 44 percent in the second period.

This delineation of searchers and nonsearchers is rough, although it is reasonable for recipients. Enrollees who became recipients by moving may be considered, by definition, to have searched. Enrollees who became recipients in their preprogram units may have searched, but their search was irrelevant to whether they became recipients or not. In both these cases, enrollees' plans to move or stay correspond quite closely to the actual outcomes (see Table E-2).

TABLE E-2  
TYPE OF RECIPIENT FOR BOTH JACKSONVILLE ENROLLMENT PERIODS BY INTENTION TO STAY OR MOVE

Type of Recipient	Plan to Stay		Plan to Move	
	Jacksonville I	II	Jacksonville I	II
Stayed	86%	88%	13%	8%
Moved	14	12	87	92
Total	100%	100%	100%	100%
N	94	443	227	183

Source: AAE Enrollment, Payments Initiation, and Termination Forms

Data Base: Jacksonville I Recipient Households (N = 321; missing cases: undecided recipients - 18)  
Jacksonville II Recipient Households (N = 626; missing cases: undecided recipients - 15)

It is more difficult to know or assume that enrollees who planned to move and terminated actually searched, or that enrollees who planned to stay and terminated did not search. The only direct corroboration is provided by the Enrollee Survey, which suggests that most of those planning to move did

<sup>1</sup> Some enrollees may have planned to move, searched for new units, but became recipients in their preprogram units. This group was considered "nonsearchers" because their housing search did not ultimately bear on their entry into the program.

search (77 percent), but that a substantial proportion of those planning to stay also searched (43 percent). The survey itself cannot be accepted at face value, however. It was conducted well after enrollment (sometimes as much as eight months later), so respondents could have searched after the 90-day period allowed by the program, or simply be unclear as to when they had searched.<sup>1</sup> Nonetheless, there is probably some imprecision in the definition of nonsearchers, which must be borne in mind in interpreting the data presented in the next section.<sup>2</sup>

#### THE INDEPENDENT VARIABLES

The independent variables of interest in the analysis of the success or failure of enrollees in becoming recipients have been ordered into the four groups shown in Table E-3. Table EII-1 of Attachment EII provides the product-moment correlations among the independent variables for the two Jacksonville enrollment periods.

For the most part, the independent variables used in this analysis are those found salient in a general analysis of enrollee outcomes in the AAE.<sup>3</sup> Two exceptions deserve note. As the Jacksonville agency neared its full number of recipients, it continued to enroll applicants but informed them that they could become recipients only on a "first come, first served" basis, thus, households that enrolled early in the period had a full 90 days to meet the housing quality requirement, while those that enrolled in the last months had less time. A variable reflecting the amount of time between enrollment

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<sup>1</sup> Some confusion is visible among the survey respondents who did become recipients. About 44 percent of those shown on agency records to have moved between enrollment and first payment said they had not moved, and 14 percent of the stayers said they had moved. For recipients, the problem may be compounded by a misunderstanding of whether the question referred to the period between enrollment and first payment, or the period after the first payment (the question explicitly referred to enrollment, but in many programs "enrollment" is equivalent to full participation, or to becoming a recipient in the AAE). However, it is by no means clear that the plans stated by individuals at enrollment are less reliable indicators of their searching behavior than the responses to the Enrollee Survey questions.

<sup>2</sup> A parallel analysis is provided in Table EII-7 in Attachment EII, using the Enrollee Survey sample group only. In this analysis, terminees are categorized as searchers or nonsearchers based on their responses to the survey questions.

<sup>3</sup> Holshouser et al., op. cit., 1977, Appendix B.



TABLE E-3  
 CLASSIFICATION OF INDEPENDENT VARIABLES  
 BY INCLUSION IN DATA BASE

	Jacksonville I	Jacksonville II	Jacksonville II Enrollee Survey
<u>Household Demographic Characteristics</u>			
Race - Head of Household	X	X	X
Age - Head of Household	X	X	X
Net Household Income	X	X	X
Household Size	X	X	X
Education - Head of Household			X
Sex - Head of Household	X	X	X
Income Source of Head	X	X	X
Anticipated Payment Level	X	X	X
<u>Housing Characteristics</u>			
Adjusted Rent	X	X	X
Housing Satisfaction		X	X
Housing Standard			X
<u>Search Characteristics</u>			
Amount of Time for Search		X	X
Number of Past Moves			X
<u>Neighborhood Demographic Characteristics</u>			
Percentage Black in Neighborhood			X
Percentage Lacking Plumbing			X
Socioeconomic Index			X

and the cutoff for accepting recipients is therefore included. The second exception is a set of variables describing characteristics of enrollees' census tracts (neighborhood demographic characteristics). Because market segregation and neighborhood housing quality were believed important factors in program outcomes, these variables were added to try to capture some of the influence of those market patterns. These variables as well as those included in the general AAE analysis are described briefly below.

The household demographic characteristics include age, race, education, and sex of the household head, the size and income of the household, and whether the source of the household's income is wages or grant payments such as welfare. The anticipated subsidy level is also included in this group.

Information on all these variables except education is available for the entire enrollee population; education is known only for the Enrollee Survey sample.

Results for the first enrollment period in Jacksonville as well as the other AAE sites suggest that household demographic characteristics affect enrollees' success in becoming recipients. In the AAE as a whole, it was found that blacks, households receiving welfare, and nonelderly households were less successful than other enrollees.<sup>1</sup>

The demographic characteristics of enrollees might be related in several ways to their success in becoming recipients. Black households might be more likely to try to move, for example, and to have more trouble than white households in locating new housing that met the agency's standard. Welfare recipients and female heads of households who searched for new units, as well as blacks, might be discriminated against by landlords. Large families might have had more trouble locating units of an adequate size if they attempted to move. Education might affect how well an enrollee understood the program rules.

The amount of the allowance payment for which the enrollee was eligible<sup>2</sup> seems likely to have a positive effect on success. Households eligible for larger payments would have more incentive to participate and they could be expected to try harder to become recipients.

The housing characteristics of enrollees when they entered the program may also be related to success or failure in becoming a recipient. These variables include the amount of rent the household had been paying, the enrollees' satisfaction with their original unit, and their opinion as to whether the unit met the agency's standard. The first variable is available for the entire enrollee population of both enrollment periods; the second, only for the second enrollment period; and the third, only for the Enrollee Survey.

Rent figures have been adjusted for the size of the unit in which the household was living by dividing the amount of rent actually paid by the estimated

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<sup>1</sup> Ibid.

<sup>2</sup> Payment amounts were determined by household size and net income.

rent of a standard unit of the same size in Jacksonville.<sup>1</sup> This adjusted rent is considered a rough proxy for the quality of the unit, as well as an indication of the housing expenditures of the household.<sup>2</sup> It seems reasonable that households that were initially in good housing, or in housing with which they were satisfied, or in housing which they felt would meet the agency's standards would be less likely to try to move. It also seems likely that households that did not try to move and were in good housing would be more successful in becoming recipients.

Search characteristics include two variables: the amount of time an enrollee had to search, and the number of past moves during the three years prior to enrollment. The first variable is available for the second enrollment period, and the second variable is available for the Enrollee Survey sample only.

Some enrollees in the second period had less time to meet the housing quality requirement than others. As recipient "slots" were filled, the agency continued to enroll households until the planned number of recipients had almost been reached. Once all slots were filled, a household could not become a recipient. The effective search time (that is, the full 90 days or the number of days between enrollment and the date all recipient slots were filled) is therefore included as a variable for analysis.<sup>3</sup>

The previous moving patterns of enrollees might also be related to their success or failure as recipients. The number of times a household had moved during the preceding three years is available for the survey sample. Households that had been living in the same place for a long period might be less willing to move, even if their housing did not meet the agency's standard.

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<sup>1</sup> The estimates were developed by a local panel of experts and used to establish payment levels. If a household paid less than the rent estimate it was assigned to the low adjusted rent category. If a household paid more than the rent estimate it was assigned to the high adjusted rent category.

<sup>2</sup> Unfortunately, no direct measure of the quality of the enrollees' housing units is available in the second period. The rent adjustment is discussed in more detail in Holshouser et al., op. cit., 1977, Appendix B.

<sup>3</sup> This variable was analyzed to determine whether all households with less than the full 90-day period should be excluded. Four groups were compared: those with 90 days, those with 61-89, 31-60, and 30 or less. The overall success rate was almost identical across the four groups, and multiple discriminant analysis failed to reveal important differences in the composition of the groups. Therefore, all groups were included in the analysis.

The fourth group, neighborhood demographic characteristics, are taken from 1970 census data to characterize the original neighborhoods of the enrollees. Enrollees living in poor neighborhoods might be more likely to try to move. Information is available from the census on the percentage of the units lacking plumbing in the neighborhood, and a socioeconomic index incorporates the average income, education, and occupational status of neighborhood residents. The percentage of black households in a neighborhood is also of interest, since black neighborhoods in Jacksonville often had the worst housing stock, and in a segregated market, one might expect whites to be more likely to escape from poor neighborhoods than blacks.

The neighborhood demographic characteristics interacted with the race of the household head. Therefore, the neighborhood demographic variables were coded to include separate categories for black and white enrollees.

The effect of all these variables on an enrollee's success or failure in becoming a recipient is discussed in the analysis that follows. The independent variables measured during both enrollment periods had approximately the same effect on enrollee outcomes. However, the distribution of enrollee characteristics changed between the two enrollment periods. This difference substantially accounts for the different recipient rates observed between the two periods.

The following section examines the relationship of each variable described above to enrollee outcomes in Jacksonville. The figures illustrating each relationship include both the bivariate distributions and the distributions obtained by adjusting for the effect of other independent variables. Adjustments are made by Multivariate Nominal Scale Analysis (MNA).<sup>2</sup> This procedure uses regression analysis to compute a percentage distribution on the dependent variable for each category of an independent variable, holding other independent variables constant (at their mean values). In the procedure used, four "core variables are consistently included in the equation: race, income, age, and adjusted rent. In the presentation of any one of these variables, adjusted

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<sup>1</sup> Frank M. Andrews and Robert C. Messenger, Multivariate Nominal Scale Analysis (Ann Arbor: Survey Research Center, University of Michigan, 1973). See Attachment EI for a discussion of this technique and Attachment EIII for a comparison with results obtained by logit analysis.

figures have held the other three variables constant. Other variables are added singly to the core set; the adjusted figures in those cases have held the four core variables constant. Tables showing the coefficient used in computing the adjusted values and statistics concerning the "fit" of the various models,<sup>1</sup> are included in Attachment EII.

The MNA technique is used in this analysis because the adjusted distributions facilitate direct comparison of the effects of particular variables between the two enrollment periods. In the discussion that follows, although both bivariate and adjusted distributions are displayed in the accompanying figures, attention will be focused exclusively on the adjusted figures except as noted.

The conventions used in presenting the data are illustrated in Table E-4 and Figure E-1; the table is a simple cross-tabulation of enrollee outcomes by adjusted rent. The figure contains exactly the same information, plus the adjusted distribution of the outcomes variable for each category of the independent variable. The bivariate distribution can be compared to the adjusted distribution to determine whether an apparent relationship is in fact the spurious product of intercorrelations with other variables. (In the illustration the distributions are almost identical before and after adjustment.)

TABLE E-4  
ENROLLEE OUTCOMES BY ADJUSTED RENT FOR THE SECOND ENROLLMENT PERIOD

Enrollee Outcomes	Low Adjusted Rent	High Adjusted Rent	Total
<u>Recipients</u>			
Stayed	15%	45%	35%
Moved	18	15	16
<u>Terminees</u>			
Planned to Move	49	13	25
Planned to Stay	18	27	24
Total	100%	100%	100%
N	371	776	1,147

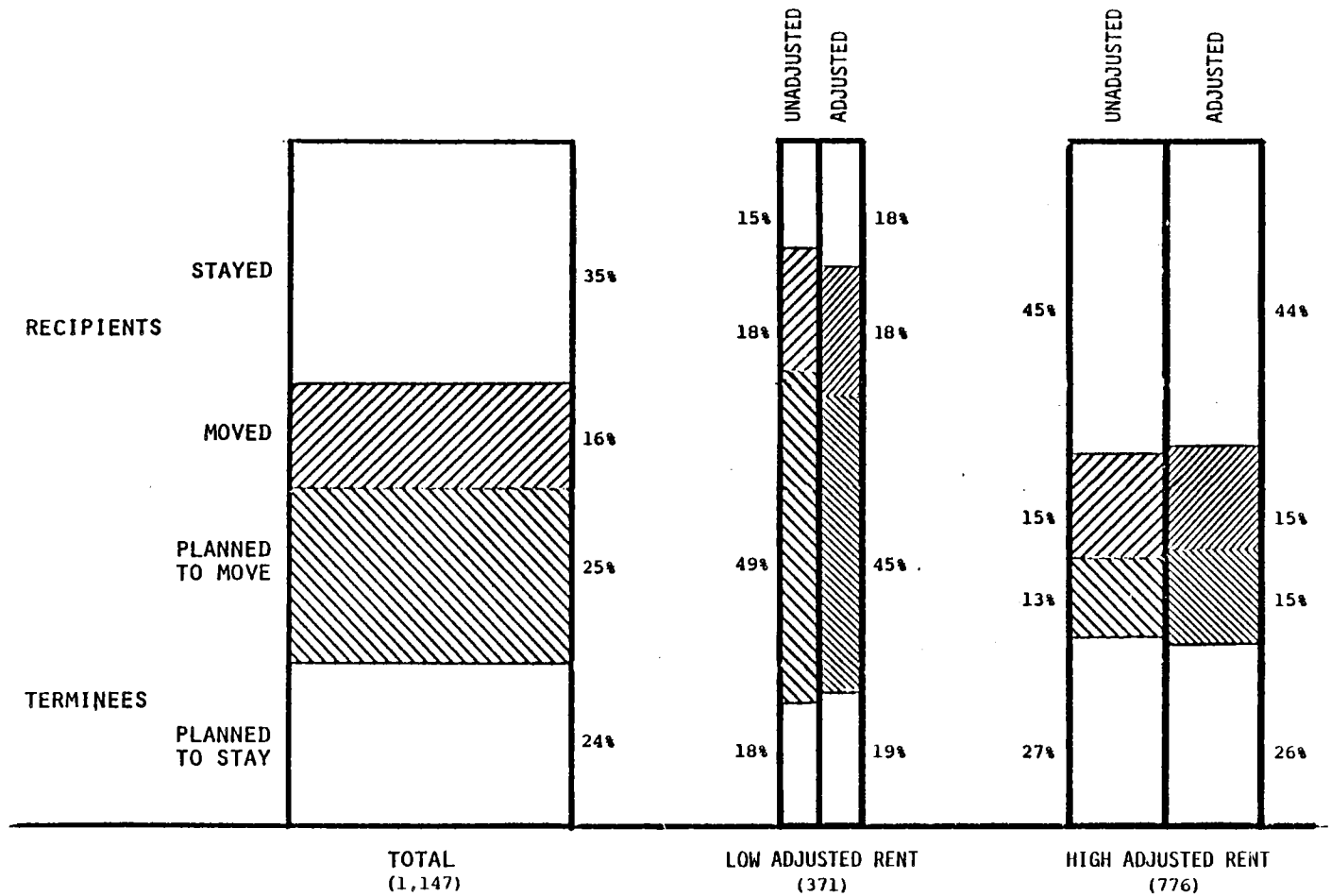
Source: AAE Enrollment and Payments Initiation Forms

Data Base: Jacksonville II Enrollee Households (N = 1,147; missing cases: undecided terminees - 37; other races - 14; paid no rent - 78)

<sup>1</sup> The adjusted R<sup>2</sup> generally ranges between .02 and .31 for analyses on the full population (first period and second period analyzed separately).

FIGURE E-1

ENROLLEE OUTCOMES (UNADJUSTED AND ADJUSTED BY MULTIVARIATE NOMINAL SCALE ANALYSIS)  
BY ADJUSTED RENT FOR THE SECOND ENROLLMENT PERIOD



173

Source: AAE Enrollment and Payments Initiation Forms

Data Base: Jacksonville II Enrollee Households (N = 1,147; missing cases: undecided terminees--37; other races--14; paid no rent--78)

Note: Race and age of head of household and net household income have been used in the adjustment.

### III. ANALYSIS OF ENROLLEE OUTCOMES

#### OVERALL ENROLLEE OUTCOMES

Overall, enrollees were more successful in becoming recipients during the second Jacksonville enrollment period than the first: 50 percent of the enrollees in the second period became recipients, compared to 33 percent in the first.

The major factor in this difference was the high proportion of enrollees in the second period who became recipients in their preprogram units. Although only 13 percent of all Jacksonville I enrollees became recipients by staying, 35 percent of the Jacksonville II enrollees did so.

The higher proportion of recipient stayers does not reflect an improvement in the chances that enrollees who planned to stay in their preprogram units would become recipients, but rather an increase in the second period in the proportion of enrollees who planned to stay. As Table E-5 shows, the success rate changed from 28 to 36 percent for those planning to move, and from 57 to 62 percent for those planning to stay. But substantially more enrollees planned to stay in the second period (56 percent) than in the first (18 percent). In other words, if the proportion of enrollees who planned to move and stay had remained the same in the second period as the first, given the Jacksonville II success rates for movers and stayers, the overall success rate would have risen only about 7 percentage points, rather than the 17-point difference actually observed.

The analyses that follow suggest that the smaller proportion of enrollees searching for new units in the second enrollment period resulted from agency efforts to attract and enroll a different group of households than were enrolled during the first period. The enrollees during the second enrollment period included more white households, more households with male heads, more households in better original housing stock, and fewer grant income recipients. Several of these characteristics were associated with a higher proportion of nonsearchers.

TABLE E-5  
 PERCENTAGE OF ENROLLEES BECOMING RECIPIENTS,  
 BY MOVING PLANS

	Percentage Becoming Recipients	
	Planned to Move	Planned to Stay
Jacksonville I	28 (N = 819)	57 (N = 166)
Jacksonville II	36 (N = 504)	62 (N = 720)

Source: AAE Application, Enrollment, and Payments Initiation Forms  
 Data Base: All Enrollees except those undecided about moving plans  
 (50 in Jacksonville I, 52 in Jacksonville II)

EFFECT OF HOUSEHOLD DEMOGRAPHIC CHARACTERISTICS ON ENROLLEE OUTCOMES

Race

One of the prominent features of the first enrollment period was a substantial disparity between the success rates for black and white enrollees. Only 21 percent of black enrollees in the first period became recipients, compared to 54 percent of the whites.<sup>1</sup> Overall, the disparity was somewhat reduced in the second enrollment period: 34 percent of all black enrollees became recipients, compared to 58 percent of all whites.

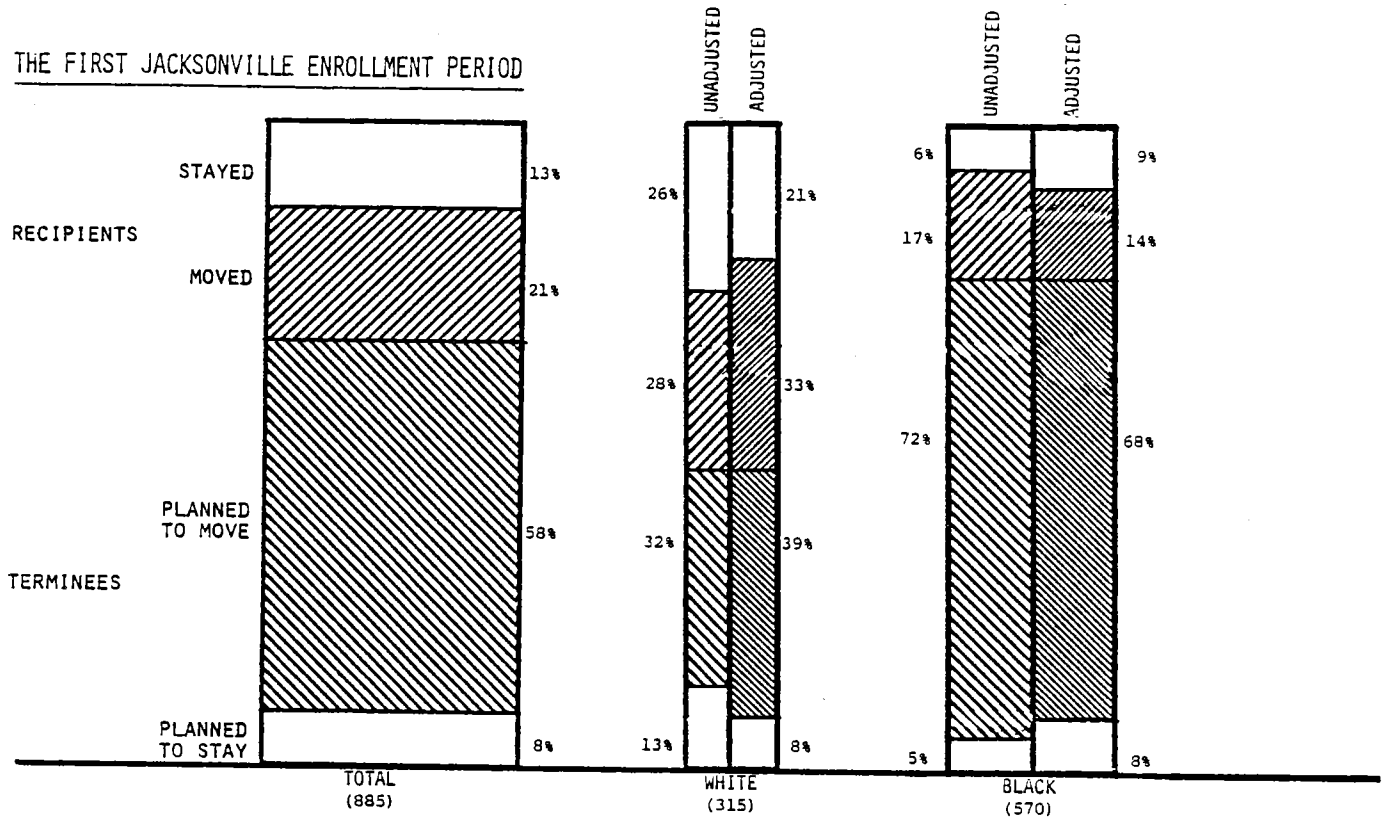
The proportion of nonsearchers--enrollees who became recipients in their preprogram units or planned to stay but terminated--was substantially higher for both blacks and whites in the second enrollment period as shown in Figure E-2. Nonsearchers accounted for only 11 percent of black enrollees in the first enrollment period, compared to 39 percent in the second. White nonsearchers increased from 39 percent to 69 percent. Some of the difference between blacks and whites in this respect was caused by other factors, such as the higher average incomes and better average housing conditions of the

<sup>1</sup> These figures differ slightly from those in Figure E-2 because they include the enrollees who were undecided about their moving plans.

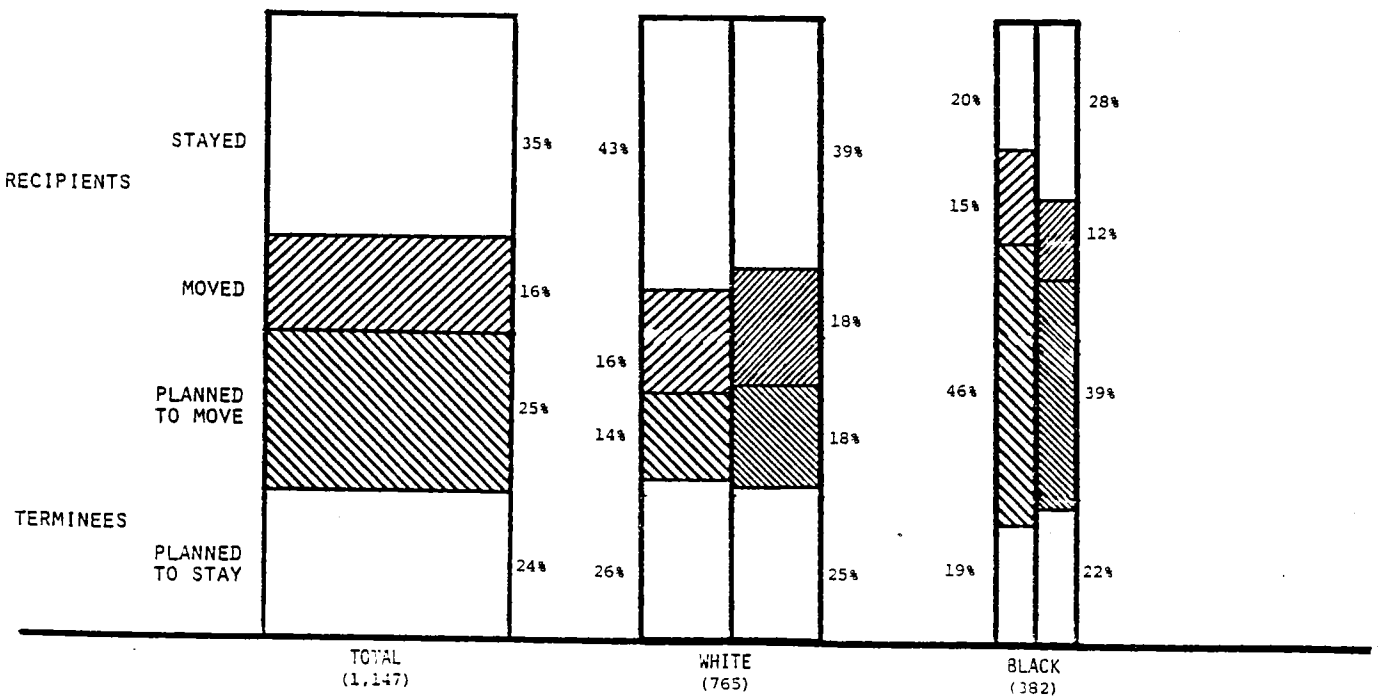


FIGURE E-2  
 ENROLLEE OUTCOMES (UNADJUSTED AND ADJUSTED BY MULTIVARIATE NOMINAL SCALE ANALYSIS) BY  
 RACE OF HEAD OF HOUSEHOLD FOR BOTH ENROLLMENT PERIODS

THE FIRST JACKSONVILLE ENROLLMENT PERIOD



THE SECOND JACKSONVILLE ENROLLMENT PERIOD



Source: Application, Enrollment, and Payments Initiation Forms  
 Data Base: Jacksonville I enrollee households (N=885; missing cases: undecided terminees--32; other races--10; paid no rent--108)  
 Jacksonville II enrollee households (N=1147; missing cases: undecided terminees--37; other races--14; paid no rent--78)  
 Note: Adjusted Rent, Age of Household Head, and Net Household Income have been used to compute the MNA adjusted percentages

white enrollees. The adjusted figures for the second enrollment period<sup>1</sup> estimate white nonsearchers at 64 percent of the total and black nonsearchers at 50 percent. Even after holding such factors constant, however, there was a markedly higher proportion of white than black nonsearchers in both enrollment periods.

To some extent, then, the disparity between black and white enrollees' success rates result from the fact that more blacks apparently attempted to move. And the smaller proportion of black searchers in the second enrollment period helped to reduce the disparity between black and white overall success rates. However, substantial differences in the success rate for blacks and whites remain even when other factors are taken into account, both for searchers and nonsearchers. These patterns can also be seen in Table E-6, which examines the success rate for black and white enrollees who planned to move and stay.

TABLE E-6  
 PERCENTAGE OF ENROLLEES BECOMING RECIPIENTS  
 BY RACE AND MOVING PLANS

	Jacksonville I		Jacksonville II	
	White	Black	White	Black
Plan to Move	48%	20%	47%	26%
	(N = 222)	(N = 590)	(N = 246)	(N = 257)
Plan to Stay	63%	42%	64%	52%
	(N = 110)	(N = 53)	(N = 557)	(N = 151)

Source: AAE Application, Enrollment and Payments Initiation Forms.

Data Base: Enrollees (Jacksonville I: (N = 975); Jacksonville II; (N = 1,211)). Excludes all enrollees who were undecided at enrollment and enrollees of other races (Jacksonville I: (50 enrollees undecided, 10 of other races); Jacksonville II (51 enrollees undecided, 13 of other races, 1 undecided household of other race)).

<sup>1</sup> Holding constant income, adjusted rent, and age.

Two main conclusions emerge from this analysis. First, the difference in program outcomes for blacks and whites is consistent, existing in both enrollment periods,<sup>1</sup> for both searchers and nonsearchers, before and after adjustment for other factors. The difference was neither a "fluke," occurring only in a single peculiar instance, nor the result of other characteristics observed that happened to be associated with race. Although it is impossible to determine from this analysis what caused the difficulty for black enrollees, clearly some discriminatory factors reduced black enrollees' chances of becoming recipients.

Second, the disparity between black and white enrollees' chances of success was somewhat reduced in the second enrollment period. This improvement was by no means enough to eliminate the disparity, especially for searchers, but it was consistent even after adjustment for other factors. Thus it would seem that some factors in the program or the market environment changed between the two periods enough to mean a modest but positive difference for black enrollees, or there was some change in the characteristics of enrollees which could not be measured with the data available.

#### Income

Enrollees in higher eligible income categories were less likely to become recipients than those with lower incomes in both enrollment periods (see Figure E-3).<sup>2</sup> This pattern holds for both searchers and nonsearchers. Although higher income households were somewhat less likely to be searchers in the second enrollment period, this tendency was not enough to counterbalance the higher termination rates.

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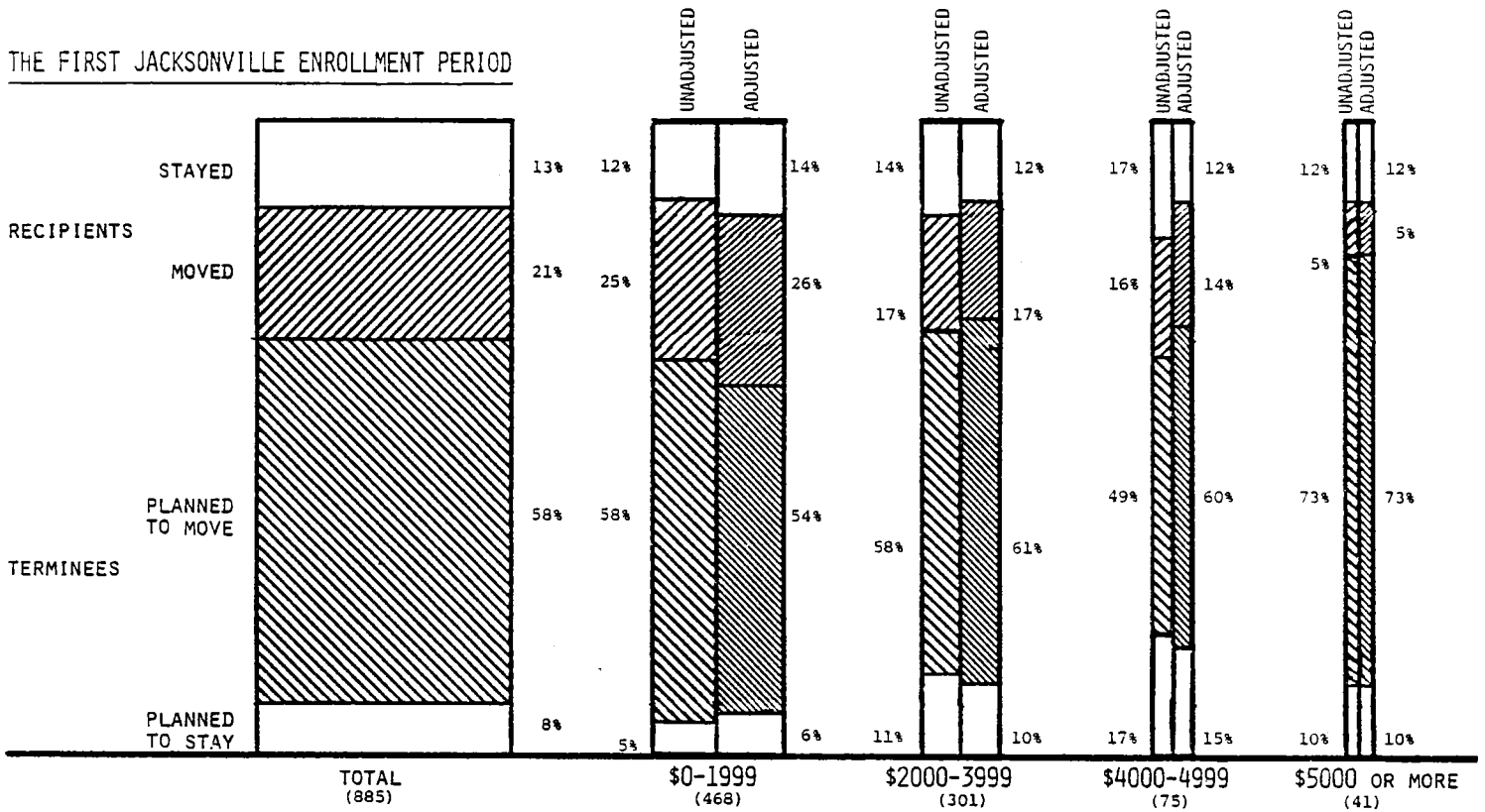
<sup>1</sup> Tables EII-2 and EII-4 in Attachment EII show that the direction of the effects is similar for all categories of the dependent variable between the two enrollment periods. Differences in the magnitudes of the effects would not lead to any substantively different conclusions between the two enrollment periods. The effect of race on enrollee outcomes was essentially the same during both enrollment periods.

<sup>2</sup> The net household income for this figure only has been adjusted for inflation by multiplying the first enrollment period values by 1.17. This inflation factor is based on the average between the 1972 and 1973 National Consumer Price Index (CPI) for the first enrollment period and the 1974 CPI for the second enrollment period. This is very close to the inflation factor of 1.15 based on the average of monthly manufacturing wages in Jacksonville for each enrollment period. The findings are essentially the same with or without the inflation factor.

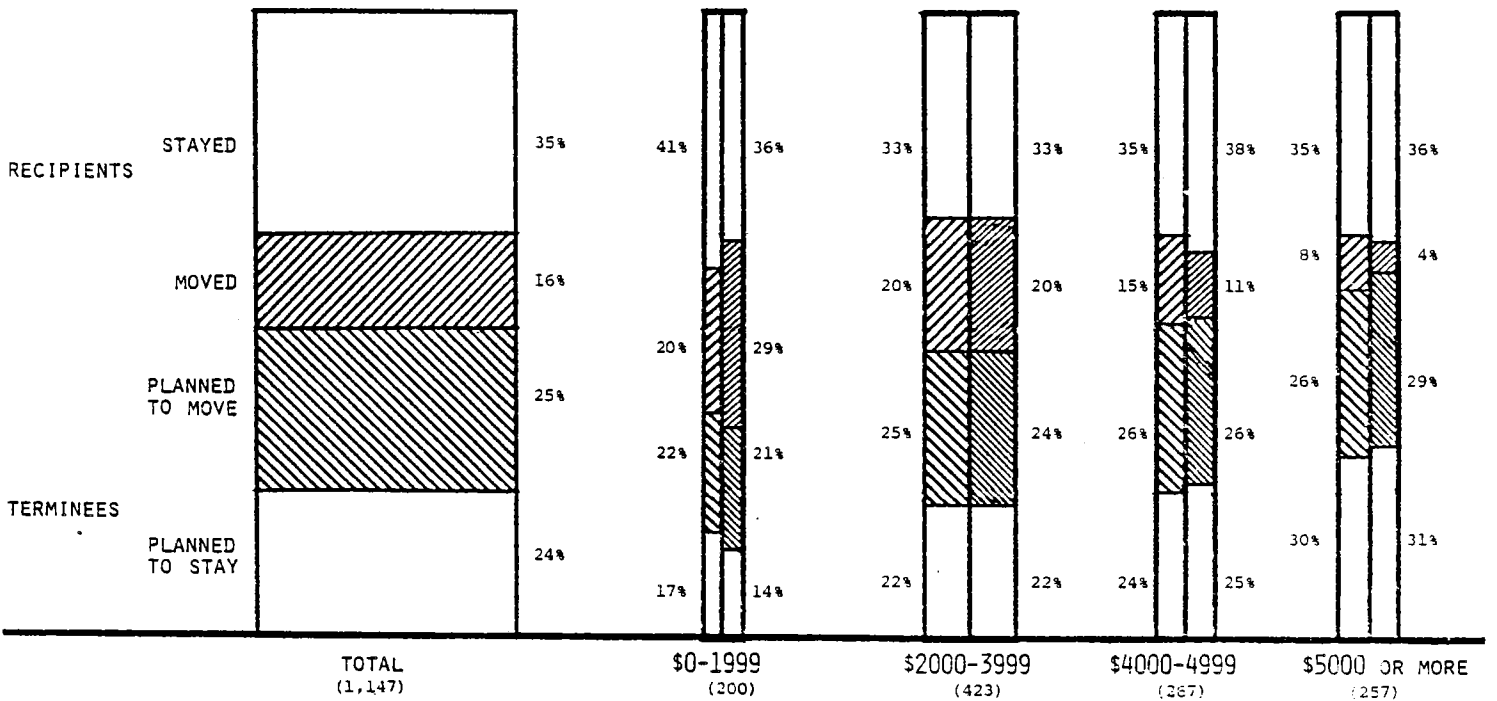
FIGURE E-3

ENROLLEE OUTCOMES (UNADJUSTED AND ADJUSTED BY MULTIVARIATE NOMINAL SCALE ANALYSIS) BY NET HOUSEHOLD INCOME FOR BOTH ENROLLMENT PERIODS

THE FIRST JACKSONVILLE ENROLLMENT PERIOD



THE SECOND JACKSONVILLE ENROLLMENT PERIOD



Source: Certification, Enrollment, and Payments Initiation Forms

Data Base: Jacksonville I enrollee households (N=885; missing cases: undecided terminees--32; other races--10; paid no rent--108)

Jacksonville II enrollee households (N=1147; missing cases: undecided terminees--37; other races--14; paid no rent--78)

Note: Adjusted Rent and Race and Age of the Household Head have been used to compute the MIA adjusted percentages. The net household income for this figure only has been adjusted for inflation by multiplying the first enrollment period by 1.17

Because the agency enrolled more households in the higher eligible income categories in the second enrollment period, the effect would seem from this analysis to have been to reduce the overall success rate. However, other characteristics of the Jacksonville II enrollees, such as their apparently better housing conditions, counteracted this effect. In fact, the income effect reflected in Figure E-3 is probably caused mainly by the motivational impact of the higher subsidies for which the lower income categories were eligible.

Substituting<sup>1</sup> the anticipated payment level<sup>2</sup> for net income in the analysis indeed produces similar results, with enrollees in the higher subsidy categories having a higher success rate in both enrollment periods.<sup>3</sup>

If the anticipated payment level acts as a motivational device, then it might be expected mainly to affect searchers: with additional effort, a searcher may see more units, presumably increasing the chances of finding one that meets the standard; if a nonsearcher's preprogram unit does not meet the standard, there are fewer opportunities for extra effort to change that situation. The data generally conform to this expectation. The ratio of recipients who moved to terminees who planned to move is much higher in the higher subsidy categories in both enrollment periods. The ratio for stayers is also somewhat higher in the higher subsidy categories, but the difference is not as striking. These patterns suggest that enrollees did in fact respond to the incentive of the subsidy level.

#### Other Demographic Variables

None of the other demographic variables examined were as closely related to enrollee outcomes as race and income. Tables presenting bivariate and adjusted distributions for these variables are presented in Attachment EII.<sup>4</sup>

Their major patterns are as follows:

<sup>1</sup> Income and subsidy level are not used together because of multicollinearity.

<sup>2</sup> Based on the maximum payment a participant could receive on the basis of income and household size data; the actual payment might be lower because payments were not allowed to exceed the amount of rent paid.

<sup>3</sup> These results are shown in Attachment EII. Table EII-2 gives the unadjusted and adjusted percentage of enrollees in each outcome category by subsidy amount for the first period. Table EII-4 gives the same figures for the second period.

<sup>4</sup> See Table EII-2 for the first enrollment period and Table EII-4 for the second period.

Age. The proportion of recipients was approximately the same across all age categories. Older enrollees, particularly those over 61, were less likely to search than other age groups, but somewhat less likely to become recipients when they did search.

Household Size. All household size categories had roughly similar proportions of enrollees becoming recipients, after adjusting for other factors.

Sex. There was practically no difference in the proportion of male- and female-headed households becoming recipients.

Source of Income. Among nonelderly households, those receiving some welfare or other grant income became recipients at almost exactly the same rate as those receiving earned income only.

Education.<sup>1</sup> In the second enrollment period, education does show some relation to enrollee outcomes. Enrollees with some high school or less were less likely to become recipients, while those with some college or more were more likely to succeed.

#### EFFECTS OF HOUSING CHARACTERISTICS ON ENROLLEE OUTCOMES

##### Adjusted Rent

Adjusted rent is used here as a crude indicator of housing quality. Those enrollees paying less for rent than the estimated rent of a standard unit of the same size in Jacksonville were categorized as "low adjusted rent" (that is, poorer quality housing); those paying more than the standard were categorized as "high adjusted rent" (better quality housing).<sup>2</sup>

Enrollees paying higher adjusted rents during both enrollment periods were considerably more likely to become recipients--mainly because more of those enrollees became recipients by staying in their preprogram units.

Poor housing appears to have been a major impetus to search for new housing. A much higher proportion of enrollees in units with low adjusted rents became

<sup>1</sup> Examined only for the enrollee survey sample.

<sup>2</sup> The estimated rent for a standard unit was higher in the second enrollment period. The increase represented an attempt to respond to inflation, and should therefore make the figures from the two enrollment periods more comparable as housing quality proxies. However, the two enrollment periods cannot be compared precisely on this measure.

recipients by moving or terminated after planning to move than enrollees in units with high adjusted rents. Searchers made up 86 percent<sup>1</sup> of the enrollees in units with low adjusted rents in the first enrollment period, compared to 47 percent of the enrollees in units with high adjusted rents (comparable figures for the second period are 64 percent and 30 percent).

This pattern interacts with the higher success rate for nonsearchers in explaining some of the increased overall success rate for enrollees in the second period. In general, the enrollees who stayed or planned to stay were the ones in better preprogram units--that is, units that had the best chance of meeting the agency's program standard. The enrollees in poor housing generally moved or planned to move--either because they wanted different housing or because they felt their units would not meet the standard--and faced the problem of locating standard housing in the Jacksonville market.

Fewer households were in low adjusted rent housing during the second enrollment period because the Jacksonville agency deliberately attempted to attract and enroll higher eligible income category households. Although income was negatively related to becoming a recipient, the agency's efforts had the effect of attracting a group of households paying higher rents no matter what their income category. Figure E-4 shows an increase of almost 50 percent in the number of enrollees living in high adjusted rent housing during the second enrollment period (from 19 percent to 68 percent). The difference in the recipient rate between the two enrollment periods is thus caused in part by a higher proportion of enrollees originally living in high adjusted rent housing during the second enrollment period.<sup>2</sup>

Tables EII-2 and EII-4 of Attachment EII show that the signs or direction of the effects are identical for all categories of the dependent variable for both enrollment periods. Differences in the magnitudes of the effects would not lead to any substantively different conclusions between the two

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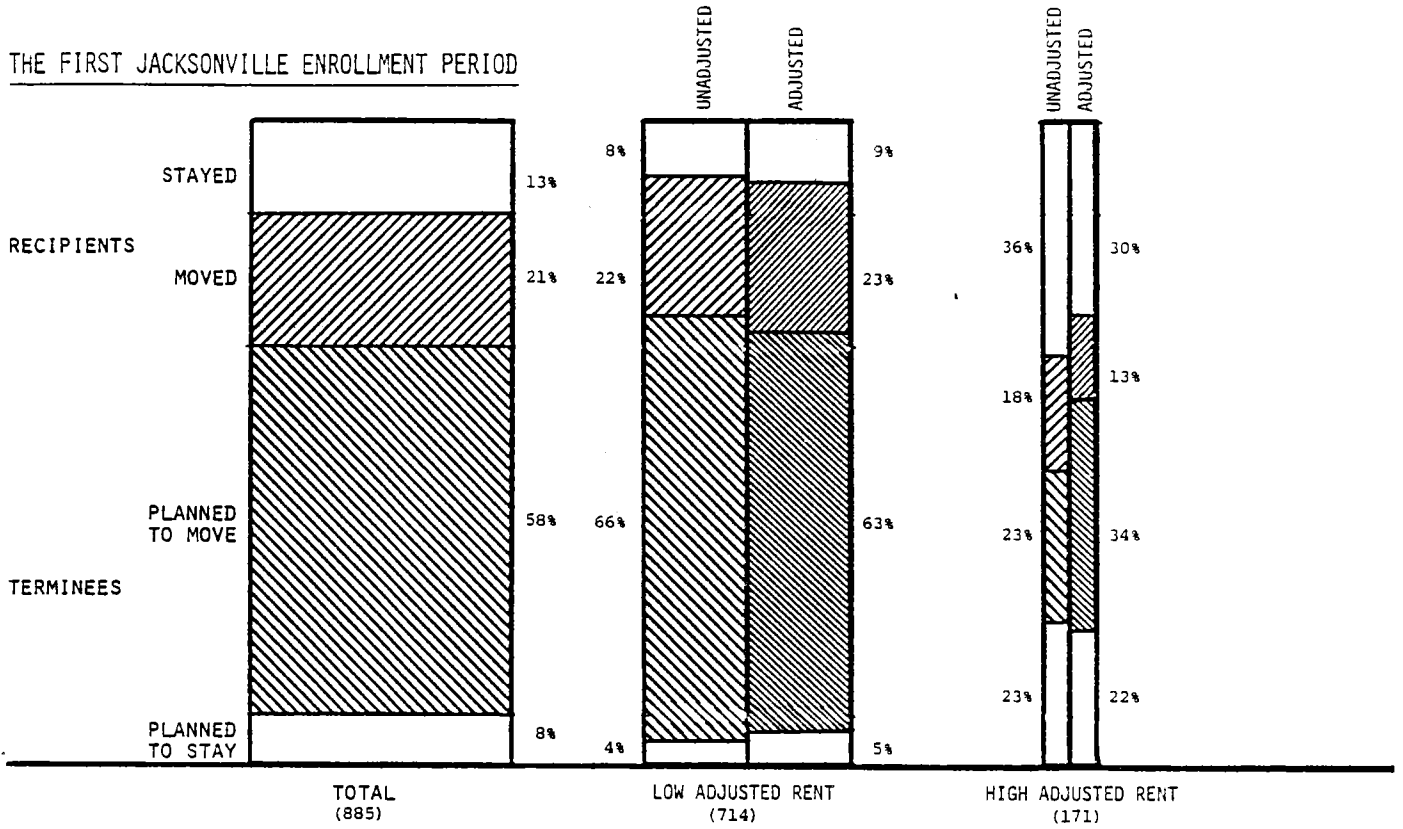
<sup>1</sup> Adjusted percentages.

<sup>2</sup> Also, black household heads were more likely to be originally living in low adjusted rent housing than whites. Only 7 percent of the black enrollees in the first period and 46 percent in the second period were living in high adjusted rent units. For whites, the proportions were 42 percent in the first period and 78 percent in the second.

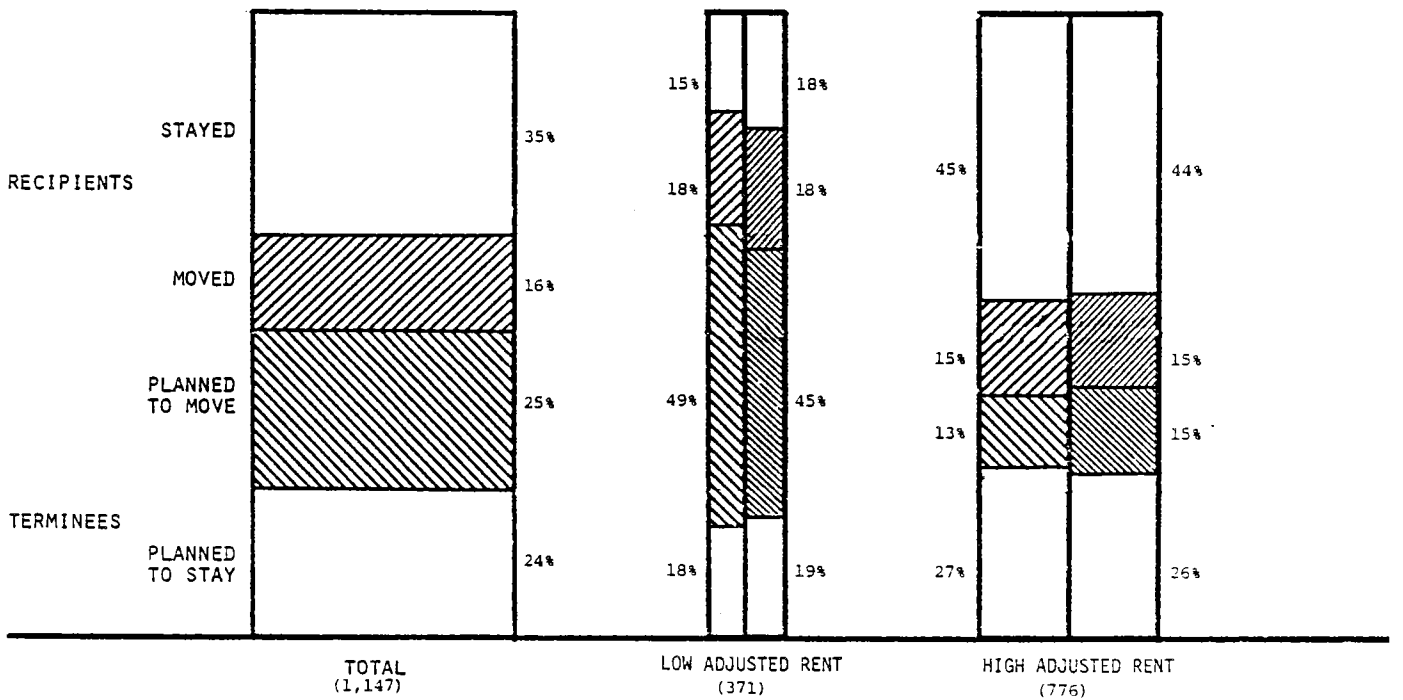
FIGURE E-4

ENROLLEE OUTCOMES (UNADJUSTED AND ADJUSTED BY MULTIVARIATE NOMINAL SCALE ANALYSIS) BY ADJUSTED RENT FOR BOTH ENROLLMENT PERIODS

THE FIRST JACKSONVILLE ENROLLMENT PERIOD



THE SECOND JACKSONVILLE ENROLLMENT PERIOD



Source: Enrollment and Payments Initiation Forms  
 Data Base: Jacksonville I enrollee households (N=885; missing cases: undecided terminees--32; other races--10; paid no rent--108)  
 Jacksonville II enrollee households (N=1147; missing cases: undecided terminees--37; other races--14; paid no rent--78)

Note: Race and Age of Household Head and Net Household Income have been used to compute the MNA adjusted percentages



enrollment periods. Therefore, the effect of the rough measure of housing quality on enrollee outcomes was essentially the same during both enrollment periods.

#### Satisfaction with Preprogram Unit

Logically, enrollees in housing with which they are satisfied will be less likely to search for new housing. The data do not disappoint this expectation (Figure E-5). The probability of searching increases dramatically from those "very satisfied" to those "very dissatisfied" with their original housing unit. Those very satisfied with their original housing unit were somewhat more likely to become recipients, but the differences were not as great as the difference in the proportion of searchers.

#### Expectation of Meeting the Housing Standard

If enrollees felt they were in housing that met agency standards, they were also less likely to move<sup>1</sup> (Figure E-6). There is also suggestive evidence that enrollees' understanding of the standard was often accurate: the ratio of recipients who stayed to enrollees who planned to stay but terminated is much higher for those who believed their units would meet inspection requirements.

#### EFFECTS OF SEARCH CHARACTERISTICS ON ENROLLEE OUTCOMES

The two search characteristic variables are the amount of time an enrollee had to search, and the number of past moves over the three years prior to enrollment. The data are available for only the second enrollment period.

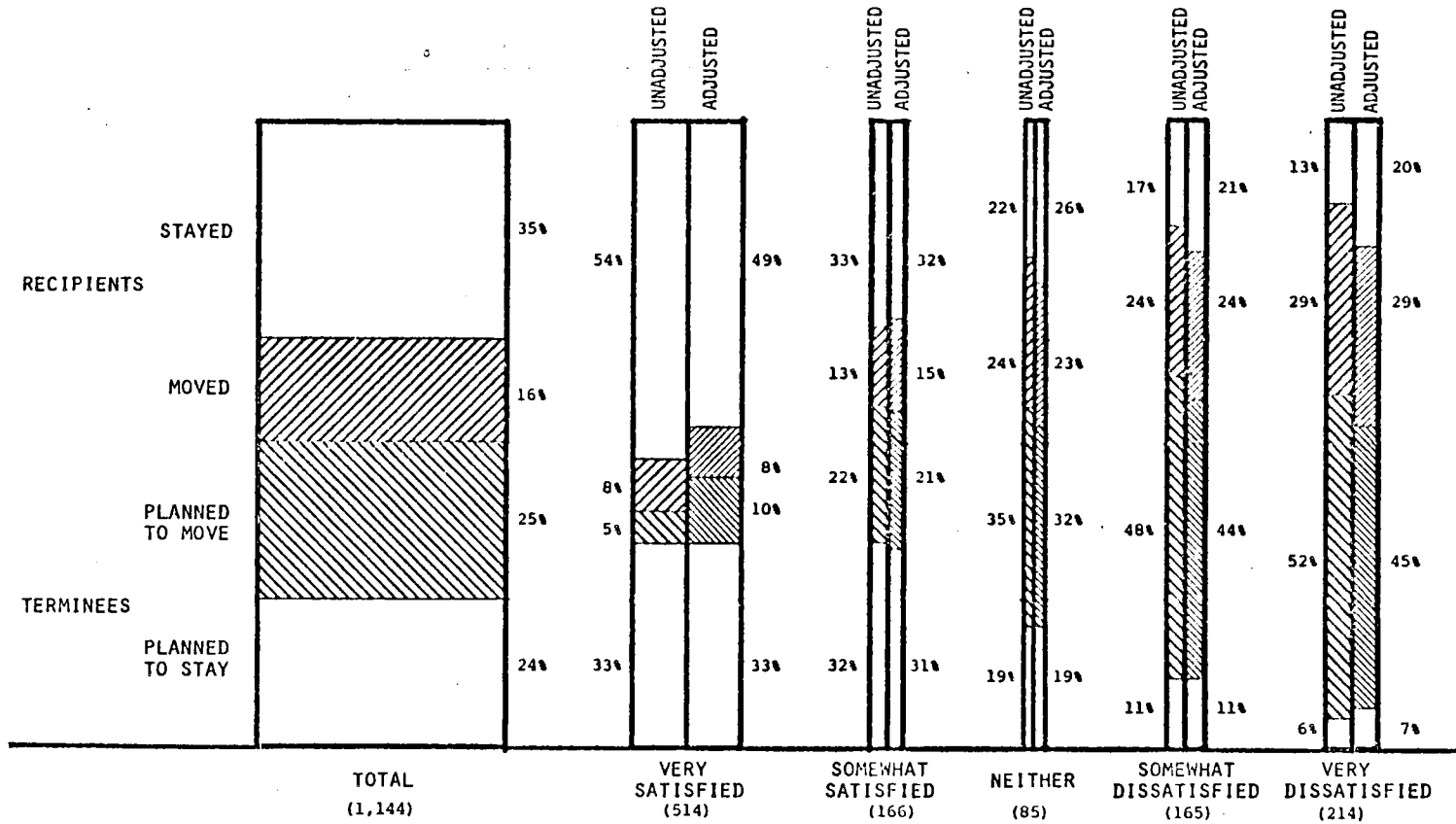
#### Length of Search Period

Some enrollees in Jacksonville II had less than the full 90 days to search, which raises the possibility that those with less time would have a lower

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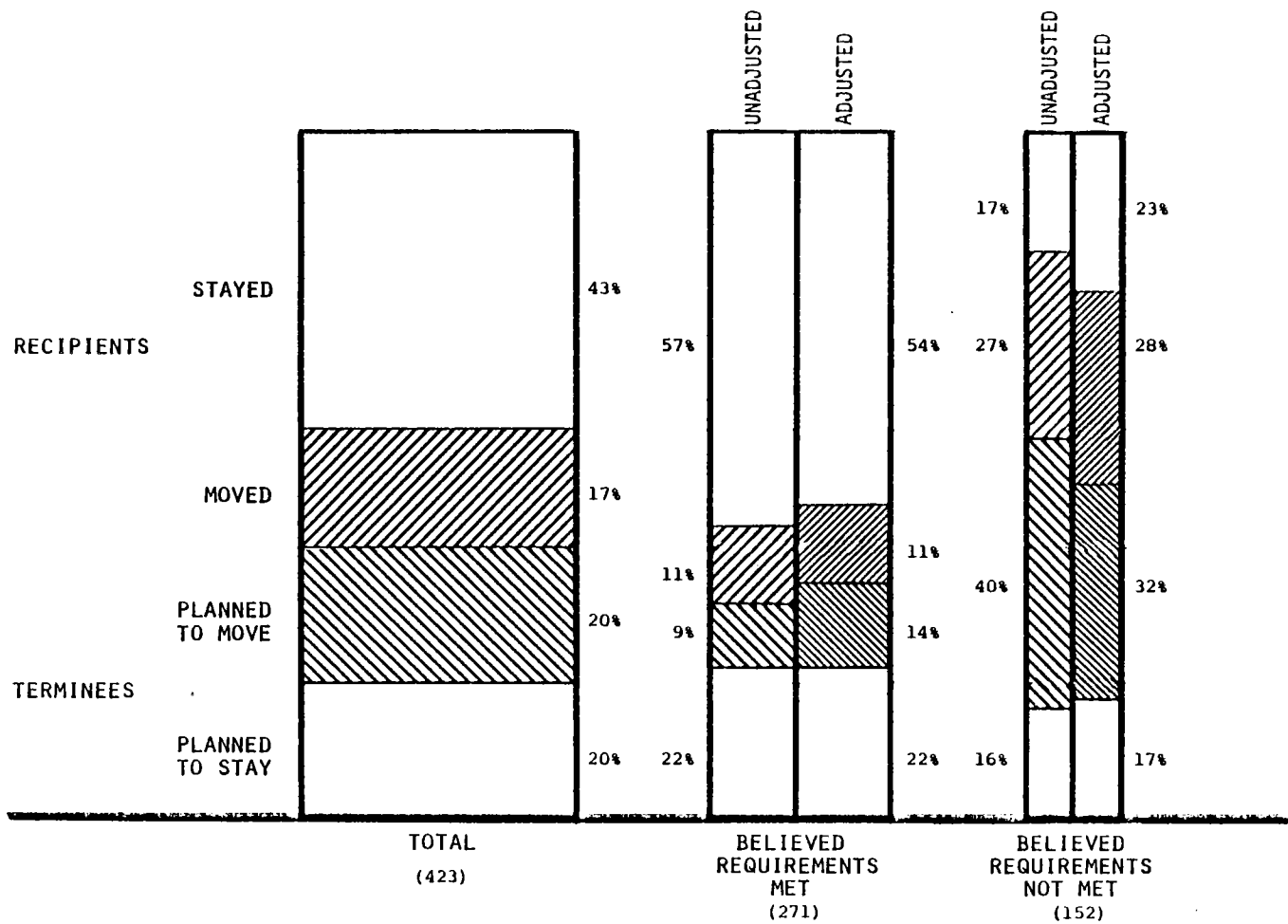
<sup>1</sup> As would be expected, among enrollees who were satisfied with their unit, those who felt it would not meet the standard were more likely to move than those who felt it could meet the standard. Among those "very satisfied," for example, 8 percent of those who felt their units would meet the standard were searchers, compared to 38 percent of those who felt the unit would not meet the standard.

FIGURE E-5  
 ENROLLEE OUTCOMES (UNADJUSTED AND ADJUSTED BY MULTIVARIATE NOMINAL SCALE ANALYSIS) BY  
 HOUSING SATISFACTION FOR THE SECOND ENROLLMENT PERIOD



Source: Application, Enrollment, and Payments Initiation Forms  
 Data Base: Jacksonville II Enrollee households (N = 1,144; missing cases: undecided terminees--37; other races--14; paid no rent--78; satisfaction information missing--3)  
 Note: Adjusted Rent, Race and Age of Household Head, and Net Household Income have been used to compute the MNA adjusted percentages.

FIGURE E-6  
 ENROLLEE OUTCOMES (UNADJUSTED AND ADJUSTED BY MULTIVARIATE NOMINAL SCALE ANALYSIS) BY  
 HOUSING STANDARD FOR THE SURVEYED ENROLLEES



Source: Enrollment and Payments Initiation Forms  
 Enrollee Survey

Data Base: Surveyed enrollee households (N=423; missing cases: incomplete interviews--124;  
 undecided terminees--14; other races--6; paid no rent--30; don't know--21)

Note: Adjusted Rent, Race and Age of the Household Head, and Net Household Income have been  
 used to compute the MNA adjusted percentages

probability of becoming recipients. The data in Figure E-7 do not support this hypothesis. Success in becoming a recipient or in the proportion of searchers does not vary significantly by time available for searching.

#### Past Moving Experience

The research on moving behavior has consistently found that more recent and more frequent past movers are more likely to plan to move or move in the future. The data generally bear this out: enrollees that have not moved in the last three years have the smallest proportion of searchers, and those who had moved two or three times have substantially higher proportions (Figure E-8). The adjusted percentages show no major difference across categories in terms of success in becoming recipients, although those with one or two recent moves were somewhat more successful (65 percent and 63 percent, respectively) than those with no moves or three moves (55 percent).

#### EFFECTS OF NEIGHBORHOOD DEMOGRAPHIC CHARACTERISTICS ON ENROLLEE OUTCOMES

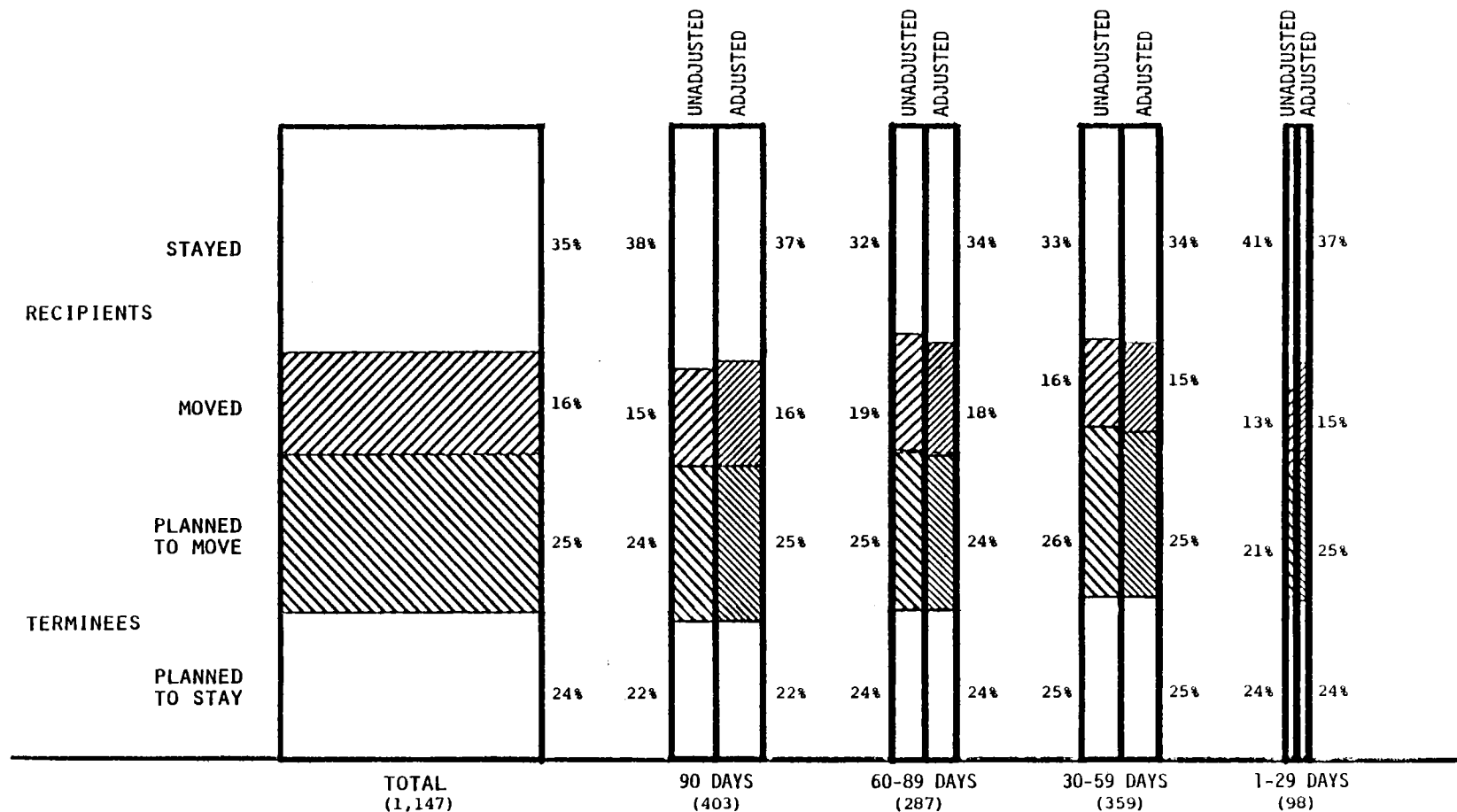
Data from the 1970 census were used to characterize the original neighborhoods of enrollees included in the Enrollee Survey. Three highly intercorrelated neighborhood variables were examined: the percentage of blacks in neighborhood, percentage of units lacking plumbing, and the neighborhood socioeconomic index. Because of the high correlations between these three neighborhood demographic characteristics, they should be seen as having considerable conceptual overlap. In fact, the results for the three analyses are almost identical.

The neighborhood demographic characteristics interacted with the race of the household head. For whites, success in becoming a recipient is higher overall than for blacks and about the same regardless of neighborhood characteristics. Black enrollees in neighborhoods with a high socioeconomic rating (Figure E-9), a low proportion of units lacking plumbing, and a low proportion of black residents<sup>1</sup> were only slightly less successful than whites. For blacks in poor neighborhoods, however, the chances of becoming a recipient were considerably less.

The difference in outcomes for blacks in "good" and "poor" neighborhoods is seen mainly in the proportion of enrollees who were able to become recipients in their preprogram units. The total proportion of nonsearchers is similar:

<sup>1</sup> See Table EII-6 in Attachment EII.

FIGURE E-7  
 ENROLLEE OUTCOMES (UNADJUSTED AND ADJUSTED BY MULTIVARIATE NOMINAL SCALE ANALYSIS) BY  
 AMOUNT OF TIME FOR SEARCH FOR THE SECOND ENROLLMENT PERIOD



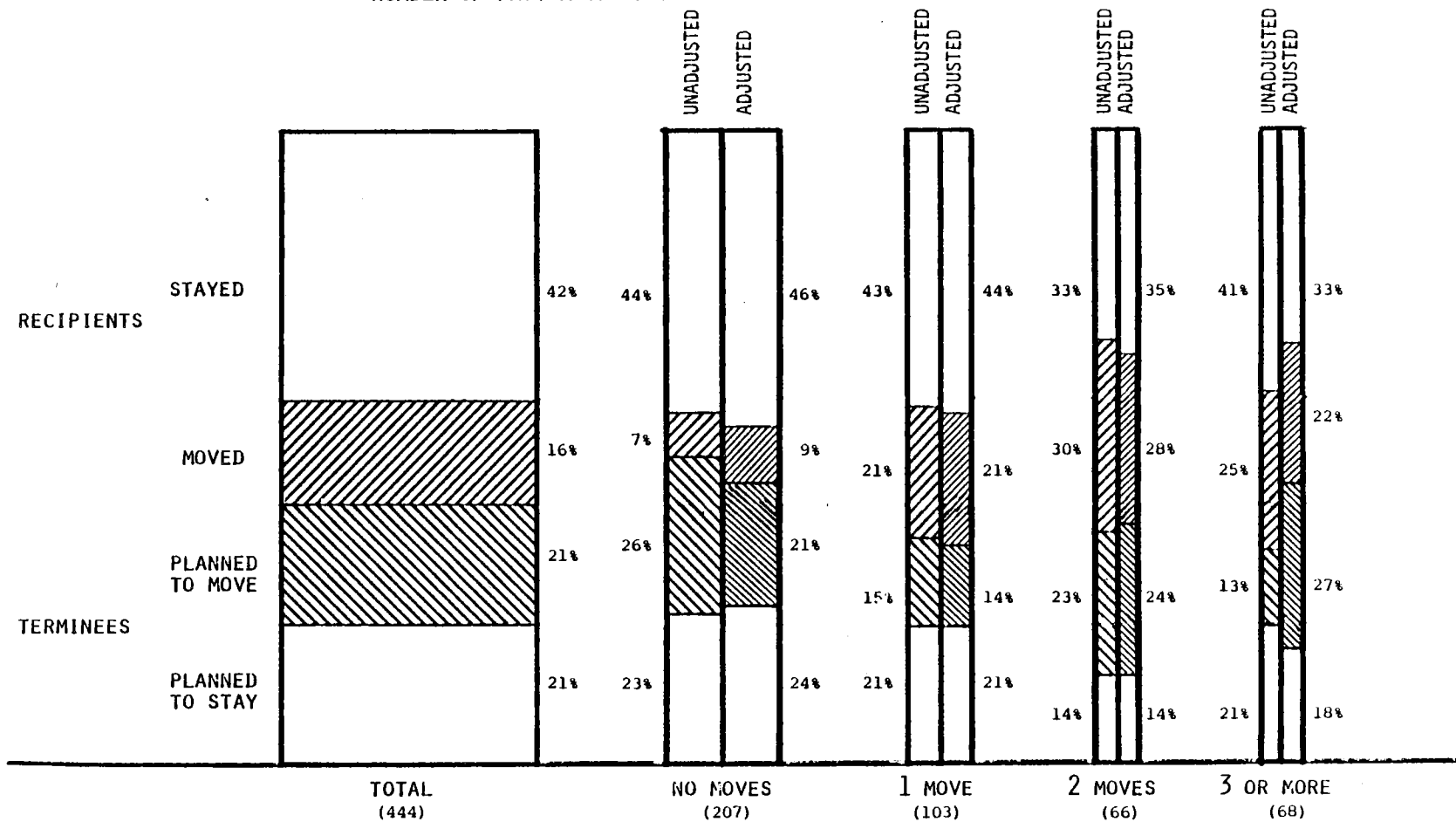
Source: Enrollment and Payments Initiation Forms  
 Enrollee Survey

Data Base: Surveyed enrollee households (N=1147; missing cases: undecided terminées--37; other races--14; paid no rent--78)

Note: Adjusted Rent, Race and Age of the Household Head, and Net Household Income have been used to compute the MNA adjusted percentages.

FIGURE E-8

ENROLLEE OUTCOMES (UNADJUSTED AND ADJUSTED BY MULTIVARIATE NOMINAL SCALE ANALYSIS) BY NUMBER OF PAST MOVES FOR THE SURVEYED ENROLLEES



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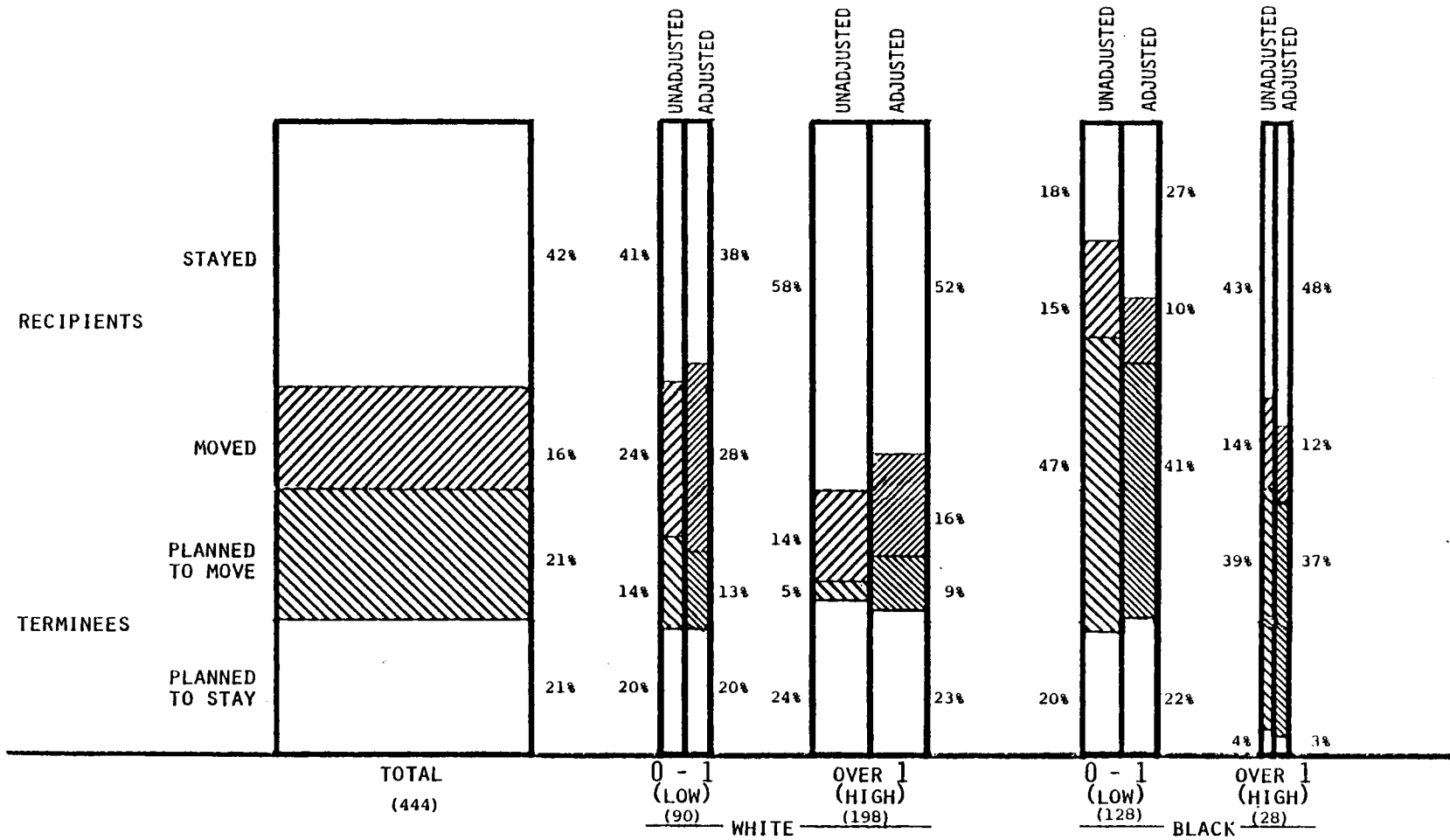
Source: Enrollment and Payments Initiation Forms  
Enrollee Survey

Data Base: Surveyed enrollee households (N=444; missing cases: incomplete interviews--124; undecided terminees--14; other races--6; paid no rent--30)

Note: Adjusted Rent, Race and Age of the Household Head, and Net Household Income have been used to compute the MNA adjusted percentages

FIGURE E-9

ENROLLEE OUTCOMES (UNADJUSTED AND ADJUSTED BY MULTIVARIATE NOMINAL SCALE ANALYSIS) BY SOCIOECONOMIC INDEX AND RACE FOR THE SURVEYED ENROLLEES



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Source: Enrollment and Payments Initiation Forms  
Enrollee Survey  
1970 Census

Data Base: Surveyed enrollee households (N=444; missing cases: incomplete interviews--124; undecided terminees--14; other races--6; paid nor rent--30)

Note: Adjusted Rent, Age of the Household Head, and Net Household Income have been used to compute the MNA adjusted percentages.

for example, 49 percent of the black enrollees in neighborhoods with low socioeconomic ratings were nonsearchers (they either stayed in their pre-program units as recipients or planned to stay but terminated), compared to 51 percent in neighborhoods with high socioeconomic scores. But the ratios of stayers to planned stayers are very different: 27 percent of blacks who originated in poor neighborhoods stayed while 22 percent planned to stay but terminated. Forty-eight percent of black enrollees originating in better neighborhoods stayed and 3 percent planned to stay but terminated. The same general pattern occurred for white enrollees, but at a much lower level.

Given the small number of black survey respondents in the better neighborhood categories, these patterns can only be considered suggestive rather than conclusive. Nonetheless, they suggest that black enrollees in poor neighborhoods were at a substantial disadvantage. Even in the better neighborhoods, blacks were much less successful than white enrollees in becoming recipients by moving, but blacks in poor neighborhoods were especially unsuccessful in becoming recipients by staying in their preprogram units. This implies that even in neighborhoods with apparently similar characteristics (or perhaps even in the same neighborhoods), black enrollees were less likely than whites to occupy housing that would meet the program's quality standard.



#### IV. CONCLUSION

The analysis began with the question: given the considerable differences in the enrollees' demographic profile and the overall success rate for the first and second enrollment periods in Jacksonville, were the same factors related to success and failure during both periods?

The analysis affirms that the same factors were in fact operating. Two central factors were the program housing conditions of enrollees and whether they attempted to stay in the preprogram units or to move. Enrollees planning to stay were much more successful; their success is attributable to the fact that mainly enrollees in better quality housing (as measured by their adjusted rent level) chose this path. Enrollees paying rents lower than the estimated cost of a standard unit, or dissatisfied with their housing, or believing their units were not likely to meet the quality requirements, were all likely to move (or plan to move).

Two demographic characteristics were closely associated with enrollee success in both periods. Black enrollees were much less successful than white enrollees, regardless of their intentions to stay in their preprogram unit or more. This pattern existed after adjusting for other factors, indicating that the blacks' low success rate was not simply the coincidental result of their moving plans, housing quality, or other demographic characteristics. Although the reasons for failure are not identified in this analysis, the patterns imply that some inherently discriminatory factors were at work, perhaps in the housing market. Black and white enrollees beginning in apparently similar circumstances did not have equal chances of becoming recipients.

Income was the second characteristic with a strong relationship to enrollee outcomes. Enrollees with higher eligible incomes were less likely to become recipients, other things being equal, than enrollees in lower income categories. This is presumed to reflect the motivational impact of the housing subsidy, which was higher for families with lower incomes (holding household size constant). Separate analysis of the anticipated payment level yields the same pattern--households expecting higher subsidies more often became recipients, especially households planning to move.

Other factors measured for both enrollment periods had little or no relationship to enrollee outcomes. These include age, household size, the sex of

head of household, and whether the household received any grant income (such as welfare). The absence of relationships is itself interesting: one might have expected that elderly households, large households, female-headed households, or households with welfare income would face extra difficulties in the housing market. However, no strong patterns were observed for these variables in either enrollment period, holding other factors constant.

It is doubtless true that other factors than those measured for both enrollment periods influenced enrollee outcomes. Some indications are found in analyses that were performed only for the second enrollment period. Enrollees with a high school education or more, for example, became recipients somewhat more frequently than others. Black enrollees living in neighborhoods with high socioeconomic ratings were much more successful than blacks in poorer neighborhoods, although neighborhood characteristics had little relationship to white enrollees' success. Given the consistency with which other patterns were observed, it seems likely that such relationships would be found in the first enrollment period as well, but that cannot be confirmed from the analysis done here.

The overall success rate for the second enrollment period climbed to 50 percent, from 33 percent in the first period. This increase seems to have resulted from three related factors. The enrollee group in the second period had higher adjusted rents, a lower proportion of households planning to move, and a higher proportion of white households. Other things being equal, each condition was likely to lead to increased success.

Finally, the chances of success for black enrollees in the second enrollment period improved over the first period, even adjusting for other factors. Among those who planned to move and those who planned to stay, the improvement was only a few percentage points, and much less than the disparity between black and white rates, but there was improvement in both categories. Thus, it would appear that either available data did not capture all the differences between the two periods or that some program or environmental factors became marginally more favorable for black enrollees in the second enrollment period.



ATTACHMENT EI  
INTRODUCTION TO MULTIVARIATE NOMINAL SCALE  
ANALYSIS (MNA)

This attachment describes a statistical technique called Multivariate Nominal Scale Analysis (MNA) which has been used in the analysis presented in this appendix. The presentation draws heavily on the discussion by Andrews and Messenger, the developers of MNA.<sup>1</sup>

MNA is essentially an extension of the use of ordinary multiple regression to analyze dichotomous dependent variables. In the case of a dependent variable which consists of two nominal categories, the results of an ordinary regression are often interpreted as predictions of probabilities. If the dependent variable consists of three or more nominal categories, membership in each can be treated as a dichotomous dependent variable and a set of such regressions run. Such a set of regressions allows the computation of useful summary statistics. This set of regressions, one for each category of the dependent variable, forms the basis of MNA.

MNA is designed to be used when the dependent variable is a set of mutually exclusive categories. Independent variables in MNA are treated as a series of categories, defined by a set of dummy variables. Because of its basis in regression, MNA does assume an additive model, that is, it assumes there is no interaction between two or more independent variables and the dependent variable.

Table EII-2 illustrates the information available from MNA which is presented in Attachment EII in support of the results shown in the text. The dependent variable used is enrollee outcomes during the first enrollment period in Jacksonville. Four outcomes have been distinguished: stay and become a recipient, move and become a recipient, plan to move and terminate, and plan to stay and terminate. These four categories are mutually exclusive. The first result reported in the table is the proportion of enrollees in each category: 13 percent were recipient stayers, 21 percent recipient movers, 58 percent terminees who planned to move and 8 percent terminees who planned to stay. The table presents information to answer several types of questions about the relationship between this categorization and the independent variables.

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<sup>1</sup> Frank M. Andrews and Robert C. Messenger, Multivariate Nominal Scale Analysis (University of Michigan: Survey Research Center, 1973).

### Multiple Relationships

The strength of the relationship between the dependent variable and the independent variables taken as a set is shown in two ways in the table. First, the generalized squared multiple correlation,  $R^2$ , is shown. This generalized  $R^2$  is a variance weighted average of the  $R^2$ s which result from each of the four separate regressions. It can be roughly interpreted as the percentage of the variance in the dependent variable explained by the independent variables. The  $R^2$ s from each separate regression are also presented and are an indication of the ability of the independent variables to predict whether an enrollee fell into a specific category as opposed to all others.

The multivariate Theta of .62 shown in the table indicates the percentage of enrollees that could be correctly classified after taking into account the enrollee's values on the independent variables. A comparison of this value with the percentage of cases falling into the largest category (in this example, 58 percent for terminees who planned to move) indicates that the use of the independent variables has produced a gain of 4 (62 minus 58) percent in the accuracy of prediction over what was achieved without taking these variables into account.

The analysis has defined a set of four "core" variables which, as discussed elsewhere, are important either theoretically or because of the strength of their relationship to the dependent variable. The four variables are net household income, the age of the household head, the race of the household head, and adjusted rent. The value for  $R^2$  and multivariate Theta reported at the beginning of Table EII-2 are, as noted in the table, the result of equations in which these four independent variables are included.

### Specific Variables - Summary Statistics

The simple bivariate relationship of a given independent variable to the dependent variable is shown in Table EII-2 by the bivariate Theta value as well as the generalized Eta square. The first independent variable in Table EII-2 is adjusted rent. The bivariate Theta indicates that knowing an enrollee's adjusted rent would permit correct prediction of his or her

program outcome about 60 percent of the time. The generalized Eta square gives an indication of the strength of the relationship between adjusted rent and the four enrollee outcomes. This statistic is a variance weighted average of the Eta square shown for each category. These category-specific Eta squares are computed as the ratio of the explained sum of squares (from a one way analysis of variance) for a particular dichotomization of the dependent variable and a particular independent variable, divided by the total sum of squares for the dichotomized dependent variable. The Eta square values for each category of the dependent variable indicate how well adjusted rent distinguishes enrollees in that category from all other enrollees. Examination of the table reveals that adjusted rent is most useful for distinguishing recipient stayers and terminees who planned to move from other enrollees.

Table EII-2 also presents series of statistics labelled Beta square. There are four Beta square values (one for each category of the dependent variable) for each independent variable. These statistics provide an indication of the importance of the independent variable as a predictor of each category of the dependent variable, holding all other independent variables constant. The Beta square statistic is a weighted transform of the square of the standardized regression coefficient from an ordinary regression.

The variables which were held constant to obtain the Beta square values for adjusted rent are indicated at the bottom of the table; they are net household income, age of head of household, and race of head of household.<sup>1</sup> These three variables, along with adjusted rent, form a "core" set, for which the effects of the other independent variables are adjusted.<sup>2</sup>

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<sup>1</sup> The Beta square values for income, age, and race in an equation including adjusted rent are shown in Table EII-3. These supplementary Beta square values are reported only for the analysis of enrollee outcomes for the first period based on all enrollees (Table EII-3) and enrollee outcomes for the second period based on all enrollees (Table EII-5).

<sup>2</sup> In some cases correlations between an independent variable and one of the core variables makes it impossible to include both. These cases are indicated in the tables.

### Specific Variables - Detailed Statistics

In addition to information on the overall relationship of each independent variable to enrollee outcomes, MNA also provides detailed information on how each category of the independent variable relates to each of the enrollee outcome categories. In the example of adjusted rent there are two categories: low rent and high rent. The unadjusted percentages shown in Table EII-2 are simply the proportion of low rent enrollees and the proportion of high rent enrollees falling into each of the four outcome categories. The coefficients shown in the table are derived from conventional regression coefficients. In conventional regression the categories of an independent variable can be expressed as a set of dummy variables. There will be one less dummy variable than there are categories of the original variable. In the regression results, the constant term will be the mean of the dependent variable for the excluded category(ies). (In the case of a dichotomous dependent variable, the mean of the dependent variable will be the percentage of cases for which the dependent variable equals 1.) Regression coefficients are computed for the dummy variables which correspond to the categories which were included. The MNA coefficients which are presented are transformations of these coefficients. The constant term in the equation is redefined to be the total proportion of enrollees in a category of the dependent variable. For example, in the regression corresponding to the recipient stayer category, the constant term is defined to be 13, or the proportion of enrollees in the category. The regression coefficients are then transformed to be deviations from the outcome category mean, rather than deviations from the excluded independent variable category mean. This transformation allows the presentation of a coefficient for each category of the independent variable, including the category which was excluded from the regression equation.

The MNA transformed coefficients can be added to the outcome category mean to obtain the adjusted percentages shown in the table. It is these adjusted percentages which are shown in the bar graphs in the text. For example, the outcome category mean for recipient stayers is 13, that is, 13 percent of the enrollees were in this category. The coefficient for low rent, recipient stayers is -4, so the adjusted percent of low rent enrollees in the recipient stayer category is 9 (13 percent minus 4 percent). This adjusted percentage can be interpreted as the proportion of enrollees in the low rent

category predicted to be recipient stayers once other independent variables have been adjusted for by the regression. The independent variables used to make the adjustment are indicated at the bottom of the table. Compared to the unadjusted percentage, 8, the adjusted percentage shows that low rent enrollees were slightly more likely to be recipient stayers after net household income, race, and age of head of household are taken into account.





TABLE EII-1  
 PRODUCT-MOMENT CORRELATIONS AMONG THE PREDICTOR VARIABLES  
 FOR BOTH ENROLLMENT PERIODS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Adjusted Rent <sup>a</sup>		-.33	-.01	.09	-.03	.16	-.02	-.11	-.33	-.04	-.27	.02	.13	-.28	-.31	.31
2. Race - Head of Household <sup>a</sup>	-.42		-.22	.00	.17	.00	.21	.10	.29	.10	.21	.01	-.24	.63	.50	-.49
3. Age - Head of Household <sup>a</sup>	.14	-.28		-.40	-.48	-.31	.03	.20	-.19	.02	-.24	-.08	-.26	.00	.05	-.01
4. Net Household Income <sup>a</sup>	.18	-.11	-.04		.46	.27	-.19	-.67	-.02	-.05	-.05	.05	.07	-.14	-.15	.12
5. Household Size <sup>a</sup>	-.20	.21	-.25	.15		.17	-.21	.17	.12	.01	.13	.14	.14	-.02	.00	.01
6. Education - Head of Household <sup>b</sup>							.01	-.19	-.07	-.12	-.01	.12	.04	-.07	-.13	.10
7. Sex - Head of Household <sup>a</sup>	-.13	.26	-.15	-.36	-.06			.03	.12	.00	.07	.02	-.10	.12	.05	-.04
8. Anticipated Payment Level <sup>a</sup>	-.33	-.25	-.17	-.69	.44		.28		.09	.09	.11	.05	.01	.13	.16	-.12
9. Housing Satisfaction <sup>a</sup>										.12	.42	.03	-.03	.21	.20	-.22
10. Housing Standard <sup>b</sup>											.09	.07	-.06	.14	.16	-.12
11. Searched for Housing <sup>b</sup>												-.03	.25	.20	.18	-.17
12. Amount of Time for Search <sup>a</sup>													-.08	-.04	-.10	.09
13. Number of Past Moves <sup>b</sup>														-.26	-.21	.19
14. Percentage Black in Neighborhood <sup>b</sup>																.79
15. Percentage Lacking Plumbing <sup>b</sup>																
16. Socioeconomic Index <sup>b</sup>																-.88

ATTACHMENT EII  
 SUPPLEMENTARY TABLES

Source: MAE Application, Certification, Enrollment, and Payments Initiation Forms; Enrollee Survey; 1970 Census

Data Base: Below the diagonal: Jacksonville I Enrollee Household (N = 885; missing cases: undecided terminees - 32; other races - 10; paid no rent - 108)

<sup>a</sup>Above the diagonal: Jacksonville II Enrollee Households (N = 1,147; missing cases: undecided terminees - 37; other races - 14; paid no rent - 78).

<sup>b</sup>Above the diagonal: Surveyed Enrollee Households (N = 444; missing cases: incomplete interviews - 124; undecided terminees - 14; other races - 6; paid no rent - 30).

TABLE EII-2  
 ENROLLEE OUTCOMES (UNADJUSTED AND ADJUSTED BY MULTIVARIATE NOMINAL  
 SCALE ANALYSIS) BY INDEPENDENT VARIABLE CATEGORIES

FIRST ENROLLMENT PERIOD  
 ENTIRE ENROLLEE POPULATION

	Recipients		Terminees	
	Stayed	Moved	Planned to Move	Planned to Stay
<u>OVERALL PERCENT (N = 885)</u>	13%	21%	58%	8%
Generalized R <sup>2</sup> = .13				
Multivariate Theta = .62				
R <sup>2</sup>	.14	.06	.20	.09
(Independent variables included: Adjusted Rent, Net Household Income, Race, Age)				
<u>ADJUSTED RENT<sup>a</sup></u>				
Generalized Eta <sup>2</sup> = .08				
Bivariate Theta = .60				
Eta <sup>2</sup>	.11	.00	.12	.07
Beta <sup>2</sup>	.06	.01	.05	.06
<u>Low rent to standard (N = 714)</u>				
Unadjusted Percent	8%	22%	66%	4%
Coefficient	-4	2	6	-3
Adjusted Percent	9%	23%	63%	5%
<u>High rent to standard (N = 171)</u>				
Unadjusted Percent	36%	18%	23%	23%
Coefficient	17	-7	-23	14
Adjusted Percent	30%	13%	34%	22%
(Independent variables used in adjustment: Net Household Income, Race, Age)				
<u>RACE - HEAD OF HOUSEHOLD</u>				
Generalized Eta <sup>2</sup> = .08				
Bivariate Theta = .58				
Eta <sup>2</sup>	.08	.02	.15	.02
Beta <sup>2</sup>	.03	.05	.08	.00
<u>White (N = 315)</u>				
Unadjusted Percent	26%	28%	32%	13%
Coefficient	7	12	-19	-1
Adjusted Percent	21%	33%	39%	8%
<u>Black (N = 570)</u>				
Unadjusted Percent	6%	17%	72%	5%
Coefficient	-4	-7	10	0
Adjusted Percent	9%	14%	68%	8%
(Independent variables used in adjustment: Adjusted Rent, Net Household Income, Age)				
<u>AGE - HEAD OF HOUSEHOLD</u>				
Generalized Eta <sup>2</sup> = .02				
Bivariate Theta = .58				
Eta <sup>2</sup>	.03	.00	.03	.02
Beta <sup>2</sup>	.01	.01	.00	.01
<u>Under 25 (N = 276)</u>				
Unadjusted Percent	8%	22%	64%	5%
Coefficient	-2	2	2	-2
Adjusted Percent	11%	23%	60%	6%
<u>25-44 (N = 423)</u>				
Unadjusted Percent	12%	21%	59%	8%
Coefficient	-1	1	0	-1
Adjusted Percent	13%	22%	58%	7%

TABLE EII-2 (continued)

	Recipients		Terminees	
	Stayed	Moved	Planned to Move	Planned to Stay
<u>45-61 (N = 111)</u>				
Unadjusted Percent	18%	21%	50%	11%
Coefficient	3	-1	-3	2
Adjusted Percent	16%	20%	54%	10%
<u>Over 61 (N = 75)</u>				
Unadjusted Percent	29%	16%	36%	19%
Coefficient	8	-13	-4	9
Adjusted Percent	21%	7%	54%	17%
(Independent variables used in adjustment: Adjusted Rent, Net Household Income, Race)				
<u>NET HOUSEHOLD INCOME</u>				
Generalized $\text{Eta}^2 = .01$				
Bivariate Theta = .58				
$\text{Eta}^2$	.00	.02	.01	.02
$\text{Beta}^2$	.00	.02	.01	.01
<u>\$0-1,999 (N = 468)</u>				
Unadjusted Percent	12%	25%	58%	5%
Coefficient	1	5	-4	-2
Adjusted Percent	14%	26%	54%	6%
<u>\$2,000-3,999 (N = 301)</u>				
Unadjusted Percent	14%	17%	58%	11%
Coefficient	-1	-4	3	2
Adjusted Percent	12%	17%	61%	10%
<u>\$4,000-4,999 (N = 75)</u>				
Unadjusted Percent	17%	16%	49%	17%
Coefficient	-1	-7	2	7
Adjusted Percent	12%	14%	60%	15%
<u>\$5,000 or more (N = 41)</u>				
Unadjusted Percent	12%	5%	73%	10%
Coefficient	-1	-16	15	2
Adjusted Percent	12%	5%	73%	10%
(Independent variables used in adjustment: Adjusted Rent, Race, Age)				
<u>HOUSEHOLD SIZE</u>				
Generalized $\text{Eta}^2 = .02$				
Bivariate Theta = .58				
$\text{Eta}^2$	.04	.00	.04	.01
$\text{Beta}^2$	.01	.00	.01	.00
<u>1 (N = 71)</u>				
Unadjusted Percent	32%	21%	31%	15%
Coefficient	8	0	-6	-1
Adjusted Percent	21%	21%	51%	7%
<u>2 (N = 221)</u>				
Unadjusted Percent	18%	19%	53%	10%
Coefficient	3	-1	-2	1
Adjusted Percent	16%	19%	55%	9%
<u>3-4 (N = 356)</u>				
Unadjusted Percent	9%	24%	60%	7%
Coefficient	-2	3	-1	0
Adjusted Percent	11%	24%	57%	9%
<u>5+ (N = 237)</u>				
Unadjusted Percent	10%	18%	66%	6%
Coefficient	-2	-3	5	-1
Adjusted Percent	12%	18%	63%	7%
(Independent variables used in adjustment: Adjusted Rent, Age, Race, Net Household Income)				
<u>SEX - HEAD OF HOUSEHOLD</u>				
Generalized $\text{Eta}^2 = .01$				
Bivariate Theta = .58				
$\text{Eta}^2$	.00	.00	.02	.03
$\text{Beta}^2$	.00	.00	.00	.02

TABLE EII-2 (continued)

	Recipients		Terminees	
	Stayed	Moved	Planned to Move	Planned to Stay
<u>Male (N = 174)</u>				
Unadjusted Percent	17%	20%	45%	18%
Coefficient	-2	1	-6	7
Adjusted Percent	11%	22%	51%	15%
<u>Female (N = 711)</u>				
Unadjusted Percent	12%	21%	61%	6%
Coefficient	0	0	2	-2
Adjusted Percent	14%	21%	59%	6%
(Independent variables used in adjustment: Adjusted Rent, Pace, Age, Net Household Income)				
<u>INCOME SOURCE OF HEAD (N = 879)<sup>b</sup></u>				
Generalized Eta <sup>2</sup> = .02				
Bivariate Theta = .58				
Eta <sup>2</sup>	.03	.00	.02	.02
Beta <sup>2</sup>	.01	.01	.00	.01
<u>Elderly (N = 75)</u>				
Unadjusted Percent	29%	16%	36%	19%
Coefficient	8	-13	-4	9
Adjusted Percent	21%	7%	54%	17%
<u>Welfare nonelderly (N = 577)</u>				
Unadjusted Percent	9%	23%	63%	5%
Coefficient	-1	2	0	-1
Adjusted Percent	12%	23%	58%	7%
<u>Other nonelderly (N = 227)</u>				
Unadjusted Percent	17%	17%	54%	12%
Coefficient	0	0	1	-1
Adjusted Percent	13%	21%	59%	7%
(Independent variables used in adjustment: Adjusted Rent, Race, Net Household Income)				
<u>ANTICIPATED PAYMENT LEVEL</u>				
Generalized Eta <sup>2</sup> = .01				
Bivariate Theta = .58				
Eta <sup>2</sup>	.02	.01	.01	.03
Beta <sup>2</sup>	.00	.02	.01	.01
<u>\$0-50 (N = 130)</u>				
Unadjusted Percent	23%	11%	53%	13%
Coefficient	3	-11	8	1
Adjusted Percent	16%	10%	66%	9%
<u>\$51-75 (N = 190)</u>				
Unadjusted Percent	15%	19%	52%	14%
Coefficient	-3	-2	1	3
Adjusted Percent	11%	19%	59%	11%
<u>\$76-100 (N = 210)</u>				
Unadjusted Percent	12%	22%	57%	8%
Coefficient	-1	1	1	0
Adjusted Percent	12%	22%	58%	8%
<u>\$101 or more (N = 355)</u>				
Unadjusted Percent	9%	25%	63%	3%
Coefficient	1	5	-4	-2
Adjusted Percent	14%	26%	54%	6%
(Independent variables used in adjustment: Adjusted Rent, Race, Age)				

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

Data Base: Jacksonville I Enrollee Households (N = 385; missing cases: undecided terminees - 32; other races - 10; paid no rent - 108)

<sup>a</sup>Unless otherwise indicated, N = 385.

<sup>b</sup>N = 879; missing cases: undecided terminees - 32; other races - 10; paid no rent and/or no income - 114.

TABLE EII-3

MULTIVARIATE NOMINAL SCALE ANALYSIS PREDICTING ENROLLEE OUTCOMES  
IN THE FIRST ENROLLMENT PERIOD

Independent Variables	Recipients																	Bivariate Theta	
	Stayed									Moved									
	Eta <sup>2</sup>		Beta <sup>2</sup>							Eta <sup>2</sup>		Beta <sup>2</sup>							
Adjusted Rent	.11	.11	.06	.06	.06	.06	.06	.06	.06	.00	.00	.01	.01	.01	.01	.01	.01	.01	.60
Race - Head of Household	.08		.03	.03	.03	.02	.03	.02	.03	.02		.03	.04	.05	.05	.05	.05	.05	.58
Age - Head of Household	.03			.01	.01	.00	.01		.01	.00			.01	.01	.01	.01	.01	.58	
Net Household Income	.00				.00	.00	.00	.00		.02				.02	.02	.02	.02	.58	
Household Size	.04					.01				.00					.00			.58	
Sex - Head of Household	.00							.00		.00						.00		.58	
Income Source of Head	.03								.01	.00							.01	.58	
Anticipated Payment Level	.02								.00	.01							.02	.58	
ADJUSTED R <sup>2</sup>		.10	.13	.14	.13	.14	.13	.13	.14		.00	.03	.03	.05	.05	.05	.05	.04	
MULTIVARIATE THETA		.60	.61	.61	.62	.63	.62	.61	.62		.60	.61	.61	.62	.63	.62	.61	.62	
Enrollees																			
Independent Variables	Planned to Move									Planned to Stay								Bivariate Theta	
	Eta <sup>2</sup>		Beta <sup>2</sup>							Eta <sup>2</sup>		Beta <sup>2</sup>							
Adjusted Rent	.12	.12	.05	.05	.05	.05	.05	.06	.06	.07	.07	.07	.07	.06	.06	.06	.06	.06	.60
Race - Head of Household	.15		.08	.08	.08	.08	.07	.08	.08	.02		.00	.00	.00	.00	.00	.00	.00	.58
Age - Head of Household	.03			.00	.00	.00	.00		.00	.02			.01	.01	.01	.01	.01	.58	
Net Household Income	.01				.01	.01	.01	.01		.02				.01	.01	.01	.01	.58	
Household Size	.04					.01				.01					.00			.58	
Sex - Head of Household	.02							.00		.03						.02		.58	
Income Source of Head <sup>a</sup>	.02								.00	.02							.01	.58	
Anticipated Payment Level	.01								.01	.03							.01	.58	
ADJUSTED R <sup>2</sup>		.11	.18	.18	.19	.19	.19	.19	.19		.07	.07	.08	.08	.08	.10	.08	.08	
MULTIVARIATE THETA		.60	.61	.61	.62	.63	.62	.61	.62		.60	.61	.61	.62	.63	.62	.61	.62	

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

Data Base: Jacksonville I Enrollee Households (N = 885; missing cases: undecided terminees - 32; other races - 10; paid no rent - 108)

<sup>a</sup>N = 879; missing cases: undecided terminees - 32; other races - 10; paid no rent and/or no income - 114.

Note: The Bivariate and Multivariate Theta values should be viewed as a gain over the modal category (Terminees that Planned to Move -- 58%).

TABLE EII-4  
 ENROLLEE OUTCOMES (UNADJUSTED AND ADJUSTED BY MULTIVARIATE NOMINAL  
 SCALE ANALYSIS) BY INDEPENDENT VARIABLE CATEGORIES

SECOND ENROLLMENT PERIOD  
 ENTIRE ENROLLEE POPULATION

	Recipients		Terminées	
	Stayed	Moved	Planned to Move	Planned to Stay
<u>OVERALL PERCENT (N = 1,147)</u>	35%	16%	25%	24%
Generalized R <sup>2</sup> = .11				
Multivariate Theta = .47				
R <sup>2</sup>	.13	.07	.21	.03
(Independent variables included: Adjusted Rent, Race, Age, Net Household Income)				
<u>ADJUSTED RENT<sup>a</sup></u>				
Generalized Eta <sup>2</sup> = .07				
Bivariate Theta = .46				
Eta <sup>2</sup>	.09	.00	.15	.01
Beta <sup>2</sup>	.07	.00	.10	.01
<u>Low rent to standard (N = 371)</u>				
Unadjusted Percent	15%	18%	49%	18%
Coefficient	-18	2	20	-5
Adjusted Percent	18%	18%	45%	19%
<u>High rent to standard (N = 776)</u>				
Unadjusted Percent	45%	15%	13%	27%
Coefficient	8	-1	-10	2
Adjusted Percent	44%	15%	15%	26%
(Independent variables used in adjustment: Race, Age, Net Household Income)				
<u>RACE - HEAD OF HOUSEHOLD</u>				
Generalized Eta <sup>2</sup> = .05				
Bivariate Theta = .44				
Eta <sup>2</sup>	.05	.00	.12	.01
Beta <sup>2</sup>	.01	.01	.06	.00
<u>White (N = 765)</u>				
Unadjusted Percent	43%	16%	14%	26%
Coefficient	4	2	-7	1
Adjusted Percent	39%	18%	18%	25%
<u>Black (N = 382)</u>				
Unadjusted Percent	20%	15%	46%	19%
Coefficient	-8	-4	14	-2
Adjusted Percent	28%	12%	39%	22%
(Independent variables used in adjustment: Adjusted Rent, Age, Net Household Income)				
<u>AGE - HEAD OF HOUSEHOLD</u>				
Generalized Eta <sup>2</sup> = .02				
Bivariate Theta = .36				
Eta <sup>2</sup>	.03	.02	.01	.01
Beta <sup>2</sup>	.02	.07	.00	.01
<u>Under 25 (N = 283)</u>				
Unadjusted Percent	26%	24%	27%	23%
Coefficient	-8	11	-1	-2
Adjusted Percent	27%	27%	24%	22%
<u>25-44 (N = 518)</u>				
Unadjusted Percent	34%	16%	28%	22%
Coefficient	-2	3	2	-3
Adjusted Percent	34%	19%	27%	20%
<u>45-61 (N = 135)</u>				
Unadjusted Percent	37%	12%	19%	32%
Coefficient	1	-8	-3	10
Adjusted Percent	36%	9%	22%	33%

TABLE EII-4 (continued)

	Recipients		Terminees	
	Stayed	Moved	Planned to Move	Planned to Stay
<u>Over 61 (N = 211)</u>				
Unadjusted Percent	51%	8%	18%	23%
Coefficient	14	-17	-1	4
Adjusted Percent	50%	-1%	24%	27%
(Independent variables used in adjustment: Adjusted Rent, Race, Net Household Income)				
<u>NET HOUSEHOLD INCOME</u>				
Generalized $\text{Eta}^2 = .01$				
Bivariate Theta = .35				
$\text{Eta}^2$	.00	.02	.00	.01
$\text{Beta}^2$	.00	.05	.00	.02
<u>\$0-1,999 (N = 200)</u>				
Unadjusted Percent	41%	20%	22%	17%
Coefficient	0	12	-3	-9
Adjusted Percent	36%	29%	21%	14%
<u>\$2,000-3,999 (N = 423)</u>				
Unadjusted Percent	33%	20%	25%	22%
Coefficient	-2	4	-1	-1
Adjusted Percent	33%	20%	24%	22%
<u>\$4,000-4,999 (N = 267)</u>				
Unadjusted Percent	35%	15%	26%	24%
Coefficient	2	-5	1	2
Adjusted Percent	38%	11%	26%	25%
<u>\$5,000 or more (N = 257)</u>				
Unadjusted Percent	35%	8%	26%	30%
Coefficient	1	-12	4	7
Adjusted Percent	36%	4%	29%	31%
(Independent variables used in adjustment: Adjusted Rent, Race, Age)				
<u>HOUSEHOLD SIZE</u>				
Generalized $\text{Eta}^2 = .01$				
Bivariate Theta = .36				
$\text{Eta}^2$	.01	.01	.01	.00
$\text{Beta}^2$	.00	.00	.00	.00
<u>1 (N = 214)</u>				
Unadjusted Percent	46%	12%	20%	22%
Coefficient	-2	-1	3	-1
Adjusted Percent	33%	15%	28%	23%
<u>2 (N = 312)</u>				
Unadjusted Percent	33%	19%	25%	23%
Coefficient	-2	1	1	-1
Adjusted Percent	34%	17%	26%	23%
<u>3-4 (N = 425)</u>				
Unadjusted Percent	34%	18%	23%	25%
Coefficient	1	0	-3	1
Adjusted Percent	37%	17%	22%	25%
<u>5+ (N = 196)</u>				
Unadjusted Percent	31%	13%	33%	22%
Coefficient	2	-2	0	0
Adjusted Percent	37%	15%	25%	23%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				



TABLE EII-4 (continued)

	Recipients		Terminees	
	Stayed	Moved	Planned to Move	Planned to Stay
<u>SEX - HEAD OF HOUSEHOLD</u>				
Generalized $\text{Eta}^2 = .00$				
Bivariate Theta = .35				
Eta <sup>2</sup>	.00	.00	.00	.00
Beta <sup>2</sup>	.00	.00	.00	.00
<u>Male (N = 479)</u>				
Unadjusted Percent	37%	14%	22%	27%
Coefficient	0	-1	-1	2
Adjusted Percent	36%	15%	24%	25%
<u>Female (N = 668)</u>				
Unadjusted Percent	34%	17%	27%	21%
Coefficient	0	1	1	-1
Adjusted Percent	35%	17%	25%	22%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				
<u>INCOME SOURCE OF HEAD (N = 1,127)<sup>b</sup></u>				
Generalized $\text{Eta}^2 = .01$				
Bivariate Theta = .35				
Eta <sup>2</sup>	.03	.01	.01	.00
Beta <sup>2</sup>	.02	.04	.00	.00
<u>Elderly (N = 211)</u>				
Unadjusted Percent	51%	8%	18%	23%
Coefficient	14	-15	-1	2
Adjusted Percent	50%	0%	24%	26%
<u>Welfare nonelderly (N = 228)</u>				
Unadjusted Percent	29%	21%	29%	22%
Coefficient	-3	3	-1	1
Adjusted Percent	33%	19%	24%	24%
<u>Other nonelderly (N = 688)</u>				
Unadjusted Percent	33%	17%	26%	25%
Coefficient	-4	4	1	-1
Adjusted Percent	32%	20%	26%	23%
(Independent variables used in adjustment: Adjusted Rent, Race, Net Household Income)				
<u>ANTICIPATED PAYMENT LEVEL</u>				
Generalized $\text{Eta}^2 = .01$				
Bivariate Theta = .35				
Eta <sup>2</sup>	.00	.01	.00	.01
Beta <sup>2</sup>	.00	.02	.00	.01
<u>\$0-50 (N = 414)</u>				
Unadjusted Percent	35%	13%	24%	28%
Coefficient	0	-6	1	4
Adjusted Percent	36%	10%	26%	28%
<u>\$51-75 (N = 330)</u>				
Unadjusted Percent	35%	16%	25%	23%
Coefficient	0	0	1	0
Adjusted Percent	35%	16%	26%	24%
<u>\$76-100 (N = 269)</u>				
Unadjusted Percent	36%	17%	25%	23%
Coefficient	-3	5	0	-1
Adjusted Percent	32%	21%	25%	22%
<u>\$101 or more (N = 134)</u>				
Unadjusted Percent	35%	26%	27%	12%
Coefficient	6	10	-5	-11
Adjusted Percent	41%	26%	19%	13%
(Independent variables used in adjustment: Adjusted Rent, Race, Age)				

TABLE EII-4 (continued)

	Recipients		Terminees	
	Stayed	Moved	Planned to Move	Planned to Stay
<u>HOUSING SATISFACTION</u>				
Generalized $\text{Eta}^2 = .13$				
Bivariate Theta = .48				
Eta <sup>2</sup>	.14	.06	.22	.07
Beta <sup>2</sup>	.07	.05	.12	.07
<u>Very satisfied (N = 514)</u>				
Unadjusted Percent	54%	8%	5%	33%
Coefficient	14	-8	-15	9
Adjusted Percent	49%	8%	10%	33%
<u>Somewhat satisfied (N = 166)</u>				
Unadjusted Percent	33%	13%	22%	32%
Coefficient	-3	-1	-3	8
Adjusted Percent	32%	15%	21%	31%
<u>Neither (N = 85)</u>				
Unadjusted Percent	22%	24%	35%	19%
Coefficient	-9	7	7	-5
Adjusted Percent	26%	23%	32%	19%
<u>Somewhat dissatisfied (N = 165)</u>				
Unadjusted Percent	17%	24%	48%	11%
Coefficient	-14	8	20	-13
Adjusted Percent	21%	24%	44%	11%
<u>Very dissatisfied (N = 214)</u>				
Unadjusted Percent	13%	29%	52%	6%
Coefficient	-16	13	20	-17
Adjusted Percent	20%	29%	45%	7%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				
<u>AMOUNT OF TIME FOR SEARCH</u>				
Generalized $\text{Eta}^2 = .00$				
Bivariate Theta = .35				
Eta <sup>2</sup>	.00	.00	.00	.00
Beta <sup>2</sup>	.00	.00	.00	.00
<u>90 days (N = 403)</u>				
Unadjusted Percent	38%	15%	24%	22%
Coefficient	1	0	0	-2
Adjusted Percent	37%	16%	25%	22%
<u>60-89 days (N = 287)</u>				
Unadjusted Percent	32%	19%	25%	24%
Coefficient	-1	2	-1	1
Adjusted Percent	34%	18%	24%	24%
<u>30-59 days (N = 359)</u>				
Unadjusted Percent	33%	16%	26%	25%
Coefficient	-1	-1	1	2
Adjusted Percent	34%	15%	25%	25%
<u>1-29 days (N = 98)</u>				
Unadjusted Percent	41%	13%	21%	24%
Coefficient	1	-1	0	0
Adjusted Percent	37%	15%	25%	24%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				

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

Data Base: Jacksonville II Enrollee Households (N = 1,147; missing cases: undecided terminees - 37; other races - 14; paid no rent - 78)

<sup>a</sup>Unless otherwise indicated, N = 1,147.

<sup>b</sup>N = 1,127; missing cases: undecided terminees - 37; other races - 14; paid no rent and/or no income - 98.

TABLE EII-5  
 MULTIVARIATE NOMINAL SCALE ANALYSIS PREDICTING ENROLLEE OUTCOMES  
 IN THE SECOND ENROLLMENT PERIOD

Independent Variables	Recipients																			Bivariate Theta		
	Stayed									Moved												
	Eta <sup>2</sup>	Beta <sup>2</sup>								Eta <sup>2</sup>	Beta <sup>2</sup>											
Adjusted Rent	.09	.09	.06	.07	.07	.07	.07	.07	.07	.03	.06	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.46
Race - Head of Household	.05	.02	.01	.01	.01	.01	.01	.01	.01	.01	.01	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.44
Age - Head of Household	.03	.02	.02	.03	.02	.03	.01	.02	.02	.03	.07	.06	.07	.07	.04	.05	.07	.04	.05	.07	.36	
Net Household Income	.00	.00	.00	.00	.00	.00	.00	.00	.02	.05	.05	.05	.04	.04	.05	.05	.04	.05	.05	.35		
Household Size	.01	.00							.01	.00										.36		
Sex - Head of Household	.00					.00			.00	.00										.35		
Income Source of Head	.03					.02			.01	.04										.35		
Anticipated Payment Level	.00						.00		.01	.02										.35		
Housing Satisfaction	.14							.07	.06	.05							.05			.48		
Amount of Time for Search	.00								.00	.00							.00			.35		
ADJUSTED R <sup>2</sup>	.09	.11	.13	.12	.12	.12	.12	.13	.18	.12	.00	.00	.02	.06	.06	.06	.04	.04	.10	.06		
MULTIVARIATE THETA	.46	.46	.47	.47	.47	.47	.47	.46	.53	.47	.46	.46	.47	.47	.47	.47	.47	.46	.53	.47		

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Independent Variables	Terminées																			Bivariate Theta	
	Planned to Move									Planned to Stay											
	Eta <sup>2</sup>	Beta <sup>2</sup>								Eta <sup>2</sup>	Beta <sup>2</sup>										
Adjusted Rent	.15	.15	.10	.10	.10	.10	.10	.10	.05	.10	.01	.01	.01	.01	.01	.01	.01	.01	.00	.01	.46
Race - Head of Household	.12	.06	.05	.06	.05	.05	.06	.06	.03	.06	.01	.00	.00	.00	.00	.00	.00	.00	.00	.00	.44
Age - Head of Household	.01	.00	.00	.00	.00	.00	.00	.00	.00	.00	.01	.00	.01	.01	.01	.01	.01	.01	.00	.01	.36
Net Household Income	.00	.00	.00	.00	.00	.00	.00	.01	.00	.01	.02	.02	.01	.01	.01	.01	.01	.01	.02	.35	
Household Size	.01	.00								.00	.00									.36	
Sex - Head of Household	.00					.00			.00	.00										.35	
Income Source of Head <sup>a</sup>	.01					.00			.00	.00										.35	
Anticipated Payment Level	.00						.00		.01	.01								.01		.35	
Housing Satisfaction	.22							.12	.07	.07								.07		.48	
Amount of Time for Search	.00								.00	.00								.00		.35	
ADJUSTED R <sup>2</sup>	.15	.20	.20	.21	.21	.20	.21	.21	.31	.20	.01	.01	.01	.02	.02	.02	.01	.02	.08	.02	
MULTIVARIATE THETA	.46	.46	.47	.47	.47	.47	.47	.46	.53	.47	.46	.46	.47	.47	.47	.47	.47	.46	.53	.47	

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

Data Base: Jacksonville II Enrollee Households (N = 1,147; missing cases: undecided terminées - 37; other races - 14; paid no rent - 78)

<sup>a</sup>N = 1,127; missing cases: undecided terminées - 37; other races - 14; paid no rent and/or no income - 98.

Note: The Bivariate and Multivariate Theta values should be viewed as a gain over the modal category (Recipients that Stayed -- 35%)

TABLE EII-6  
 ENROLLEE OUTCOMES (UNADJUSTED AND ADJUSTED BY MULTIVARIATE NOMINAL  
 SCALE ANALYSIS) BY INDEPENDENT VARIABLE CATEGORIES

SECOND ENROLLMENT PERIOD  
 ENROLLEE SURVEY SAMPLE

	Recipients		Terminées	
	Stayed	Moved	Planned to Move	Planned to Stay
<u>OVERALL PERCENT (N = 444)</u>	42%	16%	21%	21%
Generalized R <sup>2</sup> = .15				
Multivariate Theta = .54				
R <sup>2</sup>	.17	.10	.29	.01
(Independent variables included: Adjusted Rent, Race, Age, Net Household Income)				
<u>ADJUSTED RENT<sup>a</sup></u>				
Generalized Eta <sup>2</sup> = .08				
Bivariate Theta = .50				
Eta <sup>2</sup>	.10	.00	.18	.00
Beta <sup>2</sup>	.06	.00	.10	.00
<u>Low rent to standard (N = 138)</u>				
Unadjusted Percent	19%	17%	46%	17%
Coefficient	-18	1	19	-2
Adjusted Percent	24%	17%	40%	19%
<u>High rent to standard (N = 306)</u>				
Unadjusted Percent	52%	16%	9%	22%
Coefficient	8	0	-9	1
Adjusted Percent	50%	16%	12%	22%
(Independent variables used in adjustment: Race, Age, Net Household Income)				
<u>RACE - HEAD OF HOUSEHOLD</u>				
Generalized Eta <sup>2</sup> = .08				
Bivariate Theta = .50				
Eta <sup>2</sup>	.08	.00	.20	.00
Beta <sup>2</sup>	.03	.01	.12	.00
<u>White (N = 288)</u>				
Unadjusted Percent	52%	17%	8%	23%
Coefficient	6	3	-11	1
Adjusted Percent	48%	20%	10%	22%
<u>Black (N = 156)</u>				
Unadjusted Percent	22%	15%	46%	17%
Coefficient	-11	-6	19	-3
Adjusted Percent	31%	10%	40%	18%
(Independent variables used in adjustment: Adjusted Rent, Age, Net Household Income)				
<u>AGE - HEAD OF HOUSEHOLD</u>				
Generalized Eta <sup>2</sup> = .02				
Bivariate Theta = .42				
Eta <sup>2</sup>	.03	.03	.00	.00
Beta <sup>2</sup>	.03	.12	.01	.00
<u>Under 25 (N = 92)</u>				
Unadjusted Percent	34%	23%	24%	20%
Coefficient	-7	11	-2	-2
Adjusted Percent	34%	28%	19%	19%
<u>25-44 (N = 197)</u>				
Unadjusted Percent	38%	20%	22%	21%
Coefficient	-5	8	-2	-1
Adjusted Percent	37%	24%	19%	20%
<u>45-61 (N = 59)</u>				
Unadjusted Percent	46%	14%	17%	24%
Coefficient	3	-7	1	4
Adjusted Percent	45%	9%	22%	24%

TABLE EII-6 (continued)

	Recipients		Terminees	
	Stayed	Moved	Planned to Move	Planned to Stay
<u>Over 61 (N = 96)</u>				
Unadjusted Percent	56%	5%	19%	20%
Coefficient	16	-22	6	1
Adjusted Percent	57%	-6%	27%	21%
(Independent variables used in adjustment: Adjusted Rent, Race, Net Household Income)				
<u>NET HOUSEHOLD INCOME</u>				
Generalized $\text{Eta}^2 = .01$				
Bivariate Theta = .42				
$\text{Eta}^2$	.02	.02	.01	.00
$\text{Beta}^2$	.02	.08	.01	.01
<u>\$0-1,999 (N = 97)</u>				
Unadjusted Percent	42%	22%	19%	18%
Coefficient	-5	16	-6	-4
Adjusted Percent	37%	32%	15%	17%
<u>\$2,000-3,999 (N = 158)</u>				
Unadjusted Percent	39%	19%	23%	20%
Coefficient	-3	3	1	-1
Adjusted Percent	39%	20%	22%	20%
<u>\$4,000-4,999 (N = 93)</u>				
Unadjusted Percent	35%	15%	28%	22%
Coefficient	-1	-6	6	2
Adjusted Percent	41%	10%	27%	23%
<u>\$5,000 or more (N = 96)</u>				
Unadjusted Percent	53%	8%	14%	25%
Coefficient	11	-15	-1	4
Adjusted Percent	53%	1%	20%	25%
(Independent variables used in adjustment: Adjusted Rent, Race, Age)				
<u>HOUSEHOLD SIZE</u>				
Generalized $\text{Eta}^2 = .01$				
Bivariate Theta = .42				
$\text{Eta}^2$	.01	.01	.01	.00
$\text{Beta}^2$	.02	.01	.00	.01
<u>1 (N = 94)</u>				
Unadjusted Percent	47%	12%	20%	21%
Coefficient	-10	1	3	6
Adjusted Percent	32%	18%	24%	27%
<u>2 (N = 113)</u>				
Unadjusted Percent	39%	19%	19%	24%
Coefficient	-5	4	-3	4
Adjusted Percent	37%	20%	18%	24%
<u>3-4 (N = 157)</u>				
Unadjusted Percent	44%	19%	19%	18%
Coefficient	7	0	-1	-5
Adjusted Percent	49%	17%	20%	15%
<u>5+ (N = 80)</u>				
Unadjusted Percent	36%	14%	29%	21%
Coefficient	6	-7	3	-1
Adjusted Percent	48%	9%	24%	19%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				
<u>EDUCATION - HEAD OF HOUSEHOLD</u>				
Generalized $\text{Eta}^2 = .01$				
Bivariate Theta = .42				
$\text{Eta}^2$	.01	.01	.01	.01
$\text{Beta}^2$	.01	.01	.01	.02

TABLE EII-6 (continued)

	Recipients		Terminees	
	Stayed	Moved	Planned to Move	Planned to Stay
<u>Elementary school or less (N = 57)</u>				
Unadjusted Percent	42%	11%	26%	21%
Coefficient	0	-3	-1	4
Adjusted Percent	42%	14%	20%	24%
<u>Some high school (N = 143)</u>				
Unadjusted Percent	36%	15%	22%	27%
Coefficient	-7	-1	2	6
Adjusted Percent	35%	15%	23%	27%
<u>Completed high school (N = 159)</u>				
Unadjusted Percent	43%	16%	22%	19%
Coefficient	2	-1	2	-3
Adjusted Percent	44%	15%	23%	18%
<u>Some college or more (N = 85)</u>				
Unadjusted Percent	51%	22%	13%	14%
Coefficient	7	6	-6	-7
Adjusted Percent	49%	23%	15%	13%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				
<u>SEX - HEAD OF HOUSEHOLD</u>				
Generalized Eta <sup>2</sup> = .00				
Bivariate Theta = .42				
Eta <sup>2</sup>	.00	.00	.01	.00
Beta <sup>2</sup>	.00	.00	.00	.00
<u>Male (N = 194)</u>				
Unadjusted Percent	45%	17%	16%	22%
Coefficient	-1	2	-1	0
Adjusted Percent	41%	19%	20%	20%
<u>Female (N = 250)</u>				
Unadjusted Percent	39%	16%	25%	20%
Coefficient	1	-2	1	0
Adjusted Percent	42%	15%	22%	21%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				
<u>INCOME SOURCE OF HEAD (N = 435)<sup>b</sup></u>				
Generalized Eta <sup>2</sup> = .02				
Bivariate Theta = .42				
Eta <sup>2</sup>	.04	.04	.01	.00
Beta <sup>2</sup>	.03	.08	.01	.00
<u>Elderly (N = 96)</u>				
Unadjusted Percent	56%	5%	19%	20%
Coefficient	15	-19	5	-1
Adjusted Percent	56%	-3%	27%	20%
<u>Welfare nonelderly (N = 100)</u>				
Unadjusted Percent	26%	26%	28%	20%
Coefficient	-9	8	1	0
Adjusted Percent	32%	24%	22%	22%
<u>Other nonelderly (N = 239)</u>				
Unadjusted Percent	42%	16%	20%	22%
Coefficient	-2	4	-3	0
Adjusted Percent	40%	20%	19%	21%
(Independent variables used in adjustments: Adjusted Rent, Race, Net Household Income)				
<u>ANTICIPATED PAYMENT LEVEL</u>				
Generalized Eta <sup>2</sup> = .01				
Bivariate Theta = .42				
Eta <sup>2</sup>	.01	.02	.01	.01
Beta <sup>2</sup>	.00	.03	.00	.01

TABLE EII-6 (continued)

	Recipients		Terminées	
	Stayed	Moved	Planned to Move	Planned to Stay
<u>\$0-50 (N = 151)</u>				
Unadjusted Percent	47%	12%	16%	25%
Coefficient	4	-8	0	4
Adjusted Percent	46%	8%	21%	25%
<u>\$51-75 (N = 121)</u>				
Unadjusted Percent	40%	17%	24%	19%
Coefficient	-3	1	3	-2
Adjusted Percent	39%	18%	24%	19%
<u>\$76-100 (N = 112)</u>				
Unadjusted Percent	41%	15%	23%	21%
Coefficient	-4	4	0	0
Adjusted Percent	38%	21%	21%	21%
<u>\$101 or more (N = 60)</u>				
Unadjusted Percent	35%	28%	23%	13%
Coefficient	3	10	-5	-7
Adjusted Percent	45%	26%	16%	13%
(Independent variables used in adjustment: Adjusted Rent, Race, Age)				
<u>HOUSING SATISFACTION</u>				
Generalized $\text{Eta}^2 = .13$				
Bivariate Theta = .52				
Eta <sup>2</sup>	.16	.05	.24	.05
Beta <sup>2</sup>	.07	.05	.12	.05
<u>Very satisfied (N = 216)</u>				
Unadjusted Percent	61%	11%	3%	26%
Coefficient	13	-6	-12	6
Adjusted Percent	55%	10%	9%	27%
<u>Somewhat satisfied (N = 63)</u>				
Unadjusted Percent	40%	10%	21%	30%
Coefficient	-3	-5	-1	9
Adjusted Percent	39%	11%	20%	30%
<u>Neither (N = 33)</u>				
Unadjusted Percent	27%	21%	30%	21%
Coefficient	-9	4	5	0
Adjusted Percent	33%	21%	26%	21%
<u>Somewhat dissatisfied (N = 57)</u>				
Unadjusted Percent	21%	26%	44%	9%
Coefficient	-16	10	19	-12
Adjusted Percent	25%	26%	40%	8%
<u>Very dissatisfied (N = 75)</u>				
Unadjusted Percent	12%	29%	52%	7%
Coefficient	-18	13	20	-15
Adjusted Percent	24%	30%	41%	5%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				
<u>HOUSING STANDARD (N = 423)<sup>c</sup></u>				
Generalized $\text{Eta}^2 = .09$				
Bivariate Theta = .51				
Eta <sup>2</sup>	.15	.04	.14	.01
Beta <sup>2</sup>	.09	.05	.05	.00
<u>Believe requirements met (N = 271)</u>				
Unadjusted Percent	57%	11%	9%	22%
Coefficient	11	-6	-7	2
Adjusted Percent	54%	11%	14%	22%
<u>Believe requirements not met (N = 152)</u>				
Unadjusted Percent	17%	27%	40%	15%
Coefficient	-19	11	12	-3
Adjusted Percent	23%	28%	32%	17%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				

TABLE EII-6 (continued)

	Recipients		Terminees	
	Stayed	Moved	Planned to Move	Planned to Stay
<u>SEARCHED FOR HOUSING</u>				
Generalized $\text{Eta}^2 = .21$				
Bivariate Theta = .55				
Eta <sup>2</sup>	.40	.24	.11	.00
Beta <sup>2</sup>	.33	.25	.05	.00
<u>Did not search (N = 246)</u>				
Unadjusted Percent	70%	0%	9%	21%
Coefficient	25	-17	-8	-1
Adjusted Percent	67%	0%	13%	20%
<u>Did search (N = 198)</u>				
Unadjusted Percent	7%	37%	36%	20%
Coefficient	-31	21	10	1
Adjusted Percent	10%	37%	31%	22%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				
<u>AMOUNT OF TIME FOR SEARCH</u>				
Generalized $\text{Eta}^2 = .01$				
Bivariate Theta = .42				
Eta <sup>2</sup>	.01	.01	.00	.01
Beta <sup>2</sup>	.00	.01	.00	.01
<u>90 days (N = 166)</u>				
Unadjusted Percent	47%	17%	19%	17%
Coefficient	3	2	-2	-3
Adjusted Percent	45%	18%	19%	17%
<u>60-89 days (N = 112)</u>				
Unadjusted Percent	38%	21%	21%	20%
Coefficient	-2	4	-1	-1
Adjusted Percent	40%	21%	20%	20%
<u>30-59 days (N = 132)</u>				
Unadjusted Percent	37%	13%	24%	26%
Coefficient	-3	-5	3	5
Adjusted Percent	39%	12%	24%	26%
<u>1-29 days (N = 34)</u>				
Unadjusted Percent	50%	12%	18%	21%
Coefficient	3	-4	2	-1
Adjusted Percent	44%	12%	23%	20%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				
<u>NUMBER OF PAST MOVES</u>				
Generalized $\text{Eta}^2 = .02$				
Bivariate Theta = .42				
Eta <sup>2</sup>	.01	.06	.02	.01
Beta <sup>2</sup>	.01	.04	.01	.01
<u>No moves (N = 207)</u>				
Unadjusted Percent	44%	7%	26%	23%
Coefficient	4	-8	0	3
Adjusted Percent	46%	9%	21%	24%
<u>1 move (N = 103)</u>				
Unadjusted Percent	43%	21%	15%	21%
Coefficient	2	4	-6	0
Adjusted Percent	44%	21%	14%	21%
<u>2 moves (N = 66)</u>				
Unadjusted Percent	33%	30%	23%	14%
Coefficient	-7	11	3	-7
Adjusted Percent	35%	29%	24%	14%
<u>3 or more (N = 68)</u>				
Unadjusted Percent	41%	25%	13%	21%
Coefficient	-9	5	6	-2
Adjusted Percent	33%	22%	27%	18%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				



TABLE EII-6 (continued)

	Recipients		Terminees	
	Stayed	Moved	Planned to Move	Planned to Stay
<u>PERCENTAGE BLACK IN NEIGHBORHOOD AND RACE</u>				
Generalized $\text{Eta}^2 = .09$				
Bivariate $\text{Theta} = .50$				
$\text{Eta}^2$	.10	.01	.21	.02
$\text{Beta}^2$	.04	.03	.13	.02
<u>Whites</u>				
<u>0-5% (N = 201)</u>				
Unadjusted Percent	55%	15%	5%	24%
Coefficient	9	0	-12	3
Adjusted Percent	50%	17%	9%	24%
<u>6-100% (N = 87)</u>				
Unadjusted Percent	46%	22%	14%	18%
Coefficient	0	10	-8	-2
Adjusted Percent	42%	26%	13%	19%
<u>Black</u>				
<u>0-5% (N = 26)</u>				
Unadjusted Percent	42%	19%	38%	0%
Coefficient	6	0	16	-21
Adjusted Percent	47%	16%	37%	-1%
<u>6-100% (N = 130)</u>				
Unadjusted Percent	18%	14%	47%	21%
Coefficient	-14	-7	20	1
Adjusted Percent	28%	9%	41%	22%
(Independent variables used in adjustment: Adjusted Rent, Age, Net Household Income)				
<u>PERCENTAGE LACKING PLUMBING AND RACE</u>				
Generalized $\text{Eta}^2 = .09$				
Bivariate $\text{Theta} = .50$				
$\text{Eta}^2$	.12	.01	.20	.02
$\text{Beta}^2$	.06	.03	.12	.02
<u>Whites</u>				
<u>0-5% (N = 208)</u>				
Unadjusted Percent	58%	15%	8%	22%
Coefficient	11	0	-10	0
Adjusted Percent	53%	16%	11%	21%
<u>6-100% (N = 80)</u>				
Unadjusted Percent	39%	24%	12%	25%
Coefficient	-7	12	-11	5
Adjusted Percent	35%	29%	10%	26%
<u>Blacks</u>				
<u>0-5% (N = 31)</u>				
Unadjusted Percent	42%	13%	42%	3%
Coefficient	8	-7	17	-18
Adjusted Percent	50%	10%	38%	3%
<u>6-100% (N = 125)</u>				
Unadjusted Percent	18%	15%	46%	21%
Coefficient	-16	-6	20	1
Adjusted Percent	26%	11%	41%	22%
(Independent variables used in adjustments: Adjusted Rent, Age, Net Household Income)				

TABLE EII-6 (continued)

	Recipients		Terminees	
	Stayed	Moved	Planned to Move	Planned to Stay
<u>SOCIOECONOMIC INDEX AND RACE</u>				
Generalized Eta <sup>2</sup> = .09				
Bivariate Theta = .50				
Eta <sup>2</sup>	.11	.01	.21	.01
Beta <sup>2</sup>	.05	.03	.13	.01
<u>Whites</u>				
<u>0-1 [low] (N = 90)</u>				
Unadjusted Percent	41%	24%	14%	20%
Coefficient	-4	12	-8	0
Adjusted Percent	38%	28%	13%	20%
<u>Over 1 [high] (N = 198)</u>				
Unadjusted Percent	58%	14%	5%	24%
Coefficient	10	-1	-12	2
Adjusted Percent	52%	16%	9%	23%
<u>Blacks</u>				
<u>0-1 [low] (N = 128)</u>				
Unadjusted Percent	18%	15%	47%	20%
Coefficient	-15	-6	20	1
Adjusted Percent	27%	10%	41%	22%
<u>Over 1 [high] (N = 28)</u>				
Unadjusted Percent	43%	14%	39%	4%
Coefficient	7	-5	16	-18
Adjusted Percent	48%	12%	37%	3%
(Independent variables used in adjustment: Adjusted Rent, Age, Net Household Income)				

Source: AAE Application, Certification, Enrollment, and Payments Initiation Forms; Enrollee Survey; 1970 Census

Data Base: Surveyed Enrollee Households (N = 444; missing cases: incomplete interviews - 124; undecided terminees - 14; other races - 6; paid no rent - 30)

<sup>a</sup>Unless otherwise indicated, N = 444.

<sup>b</sup>N = 435; missing cases: incomplete interviews - 124; undecided terminees - 14; other races - 6; paid no rent and/or no income - 39.

<sup>c</sup>N = 423; missing cases: incomplete interviews - 124; undecided terminees - 14; other races - 6; paid no rent - 30; don't know if the housing standard would be met - 21.

TABLE EII-7

ENROLLEE OUTCOMES (UNADJUSTED AND ADJUSTED BY MULTIVARIATE NOMINAL SCALE ANALYSIS)  
 BY INDEPENDENT VARIABLE CATEGORIES USING SEARCH INFORMATION FROM  
 THE ENROLLEE SURVEY INSTEAD OF MOVING PLANS

SECOND ENROLLMENT PERIOD  
 ENROLLEE SURVEY SAMPLE

	Recipients		Terminees	
	Stayed	Moved	Searched	Did Not Search
<u>OVERALL PERCENT (N = 444)</u>	42%	16%	25%	17%
Generalized $R^2 = .12$				
Multivariate Theta = .54				
$R^2$	.17	.10	.15	.02
(Independent variables included: Adjusted Rent, Race, Age, Net Household Income)				
<u>ADJUSTED RENT<sup>a</sup></u>				
Generalized $Eta^2 = .06$				
Bivariate Theta = .50				
$Eta^2$	.10	.00	.09	.00
$Beta^2$	.06	.00	.06	.00
<u>Low rent to standard (N = 138)</u>				
Unadjusted Percent	19%	17%	44%	20%
Coefficient	-18	1	15	2
Adjusted Percent	24%	17%	40%	19%
<u>High rent to Standard (N = 306)</u>				
Unadjusted Percent	52%	16%	16%	15%
Coefficient	8	0	-7	-1
Adjusted Percent	50%	16%	18%	16%
(Independent variables used in adjustment: Race, Age, Net Household Income)				
<u>RACE-HEAD OF HOUSEHOLD</u>				
Generalized $Eta^2 = .05$				
Bivariate Theta = .49				
$Eta^2$	.08	.00	.09	.00
$Beta^2$	.03	.01	.05	.01
<u>White (N = 288)</u>				
Unadjusted Percent	52%	17%	15%	15%
Coefficient	6	3	-7	-2
Adjusted Percent	48%	20%	18%	15%
<u>Black (N = 156)</u>				
Adjusted Percent	22%	15%	43%	20%
Coefficient	-11	-6	13	4
Adjusted Percent	31%	10%	38%	20%
(Independent variables used in adjustment: Adjusted Rent, Age, Net Household Income)				
<u>AGE-HEAD OF HOUSEHOLD</u>				
Generalized $Eta^2 = .02$				
Bivariate Theta = .42				
$Eta^2$	.03	.03	.01	.01
$Beta^2$	.03	.12	.00	.02
<u>Under 25 (N = 92)</u>				
Unadjusted Percent	34%	23%	30%	13%
Coefficient	-7	11	2	-5
Adjusted Percent	34%	28%	27%	11%
<u>25-44 (N = 197)</u>				
Unadjusted Percent	38%	20%	27%	15%
Coefficient	-5	8	0	-2
Adjusted Percent	37%	24%	25%	14%
<u>45-61 (N = 59)</u>				
Unadjusted Percent	46%	14%	20%	20%
Coefficient	3	-7	-1	5
Adjusted Percent	45%	9%	24%	22%

TABLE EII-7 (continued)

	Recipients		Terminees	
	Stayed	Moved	Searched	Did Not Search
<u>Over 61 (N = 96)</u>				
Unadjusted Percent	56%	5%	13%	21%
Coefficient	16	-22	0	7
Adjusted Percent	57%	-6%	25%	24%
(Independent variables used in adjustment: Adjusted Rent, Race, Net Household Income)				
<u>NET HOUSEHOLD INCOME</u>				
Generalized Eta <sup>2</sup> = .01				
Bivariate Theta = .42				
Eta <sup>2</sup>	.02	.02	.01	.01
Beta <sup>2</sup>	.02	.08	.01	.01
<u>\$0-1,999 (N = 97)</u>				
Unadjusted Percent	42%	22%	21%	15%
Coefficient	-5	16	-5	-5
Adjusted Percent	37%	32%	20%	11%
<u>\$2,000-3,999 (N = 158)</u>				
Unadjusted Percent	39%	19%	23%	20%
Coefficient	-3	3	-3	3
Adjusted Percent	39%	20%	22%	19%
<u>\$4,000-4,999 (N = 93)</u>				
Unadjusted Percent	35%	15%	32%	17%
Coefficient	-1	-6	5	2
Adjusted Percent	41%	10%	30%	19%
<u>\$5,000 or more (N = 96)</u>				
Unadjusted Percent	53%	8%	26%	12%
Coefficient	11	-15	5	-1
Adjusted Percent	53%	1%	30%	15%
(Independent variables used in adjustment: Adjusted Rent, Race, Age)				
<u>HOUSEHOLD SIZE</u>				
Generalized Eta <sup>2</sup> = .01				
Bivariate Theta = .42				
Eta <sup>2</sup>	.01	.01	.01	.02
Beta <sup>2</sup>	.02	.01	.00	.04
<u>1 (N = 94)</u>				
Unadjusted Percent	47%	12%	18%	23%
Coefficient	-10	1	-2	11
Adjusted Percent	32%	18%	23%	28%
<u>2 (N = 113)</u>				
Unadjusted Percent	39%	19%	22%	20%
Coefficient	-5	4	-2	3
Adjusted Percent	37%	20%	23%	20%
<u>3-4 (N = 157)</u>				
Unadjusted Percent	44%	19%	27%	10%
Coefficient	7	0	1	-8
Adjusted Percent	49%	17%	26%	8%
<u>5+ (N = 80)</u>				
Unadjusted Percent	36%	14%	32%	18%
Coefficient	6	-7	3	-2
Adjusted Percent	48%	9%	28%	15%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				

TABLE EII-7 (continued)

	Recipients		Terminees	
	Stayed	Moved	Searched	Did Not Search
<u>EDUCATION - HEAD OF HOUSEHOLD</u>				
Generalized Eta <sup>2</sup> = .01				
Bivariate Theta = .42				
Eta <sup>2</sup>	.01	.01	.01	.01
Beta <sup>2</sup>	.01	.01	.01	.01
<u>Elementary school or less (N = 57)</u>				
Unadjusted Percent	42%	11%	26%	21%
Coefficient	0	-3	1	2
Adjusted Percent	42%	14%	26%	19%
<u>Some high school (N = 143)</u>				
Unadjusted Percent	36%	15%	27%	22%
Coefficient	-7	-1	3	5
Adjusted Percent	35%	15%	28%	21%
<u>Completed high school (N = 159)</u>				
Unadjusted Percent	43%	16%	27%	13%
Coefficient	2	-1	2	-3
Adjusted Percent	44%	15%	27%	14%
<u>Some college or more (N = 85)</u>				
Unadjusted Percent	51%	22%	15%	12%
Coefficient	7	6	-9	-4
Adjusted Percent	49%	23%	16%	12%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				
<u>SEX - HEAD OF HOUSEHOLD</u>				
Generalized Eta <sup>2</sup> = .00				
Bivariate Theta = .42				
Eta <sup>2</sup>	.00	.00	.01	.00
Beta <sup>2</sup>	.00	.00	.00	.00
<u>Male (N = 194)</u>				
Unadjusted Percent	45%	17%	21%	17%
Coefficient	-1	2	-3	1
Adjusted Percent	41%	19%	22%	18%
<u>Female (N = 250)</u>				
Unadjusted Percent	39%	16%	28%	16%
Coefficient	1	-2	2	-1
Adjusted Percent	42%	15%	27%	16%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				
<u>INCOME SOURCE OF HEAD (N = 435)<sup>b</sup></u>				
Generalized Eta <sup>2</sup> = .02				
Bivariate Theta = .42				
Eta <sup>2</sup>	.04	.04	.01	.01
Beta <sup>2</sup>	.03	.08	.00	.01
<u>Elderly (N = 96)</u>				
Unadjusted Percent	56%	5%	18%	21%
Coefficient	15	-19	-2	6
Adjusted Percent	56%	-3%	24%	23%
<u>Welfare nonelderly (N = 100)</u>				
Unadjusted Percent	26%	26%	29%	19%
Coefficient	-9	8	0	1
Adjusted Percent	32%	24%	26%	18%
<u>Other nonelderly (N = 239)</u>				
Unadjusted Percent	42%	16%	27%	15%
Coefficient	-2	4	1	-3
Adjusted Percent	40%	20%	26%	14%
(Independent variables used in adjustment: Adjusted Rent, Race, Net Household Income)				

TABLE EII-7 (continued)

	Recipients		Terminees	
	Stayed	Moved	Searched	Did Not Search
<u>ANTICIPATED PAYMENT LEVEL</u>				
Generalized $\text{Eta}^2 = .01$				
Bivariate Theta = .42				
Eta <sup>2</sup>	.01	.02	.00	.00
Beta <sup>2</sup>	.00	.03	.00	.00
<u>\$0-50 (N = 151)</u>				
Unadjusted Percent	47%	12%	24%	17%
Coefficient	4	-8	2	2
Adjusted Percent	46%	8%	27%	19%
<u>\$51-75 (N = 121)</u>				
Unadjusted Percent	40%	17%	26%	17%
Coefficient	-3	1	1	1
Adjusted Percent	39%	18%	26%	17%
<u>\$76-100 (N = 112)</u>				
Unadjusted Percent	41%	15%	25%	19%
Coefficient	-4	4	0	-1
Adjusted Percent	38%	21%	25%	16%
<u>\$101 or more (N = 60)</u>				
Unadjusted Percent	35%	28%	25%	12%
Coefficient	3	10	-7	-5
Adjusted Percent	45%	26%	18%	11%
(Independent variables used in adjustment: Adjusted Rent, Race, Age)				
<u>HOUSING SATISFACTION</u>				
Generalized $\text{Eta}^2 = .10$				
Bivariate Theta = .50				
Eta <sup>2</sup>	.16	.05	.13	.01
Beta <sup>2</sup>	.07	.05	.06	.02
<u>Very satisfied (N = 216)</u>				
Unadjusted Percent	61%	11%	10%	19%
Coefficient	13	-6	-11	4
Adjusted Percent	55%	10%	14%	21%
<u>Somewhat satisfied (N = 63)</u>				
Unadjusted Percent	40%	10%	40%	11%
Coefficient	-3	-5	14	-6
Adjusted Percent	39%	11%	39%	11%
<u>Neither (N = 33)</u>				
Unadjusted Percent	27%	21%	27%	24%
Coefficient	-9	4	-1	6
Adjusted Percent	33%	21%	24%	22%
<u>Somewhat dissatisfied (N = 57)</u>				
Unadjusted Percent	21%	26%	37%	16%
Coefficient	-16	10	9	-2
Adjusted Percent	25%	26%	34%	14%
<u>Very dissatisfied (N = 75)</u>				
Unadjusted Percent	12%	29%	47%	12%
Coefficient	-18	13	12	-7
Adjusted Percent	24%	30%	37%	9%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				
<u>HOUSING STANDARD (N = 423)<sup>c</sup></u>				
Generalized $\text{Eta}^2 = .09$				
Bivariate Theta = .52				
Eta <sup>2</sup>	.15	.04	.10	.00
Beta <sup>2</sup>	.09	.05	.05	.01
<u>Believe requirements met (N = 271)</u>				
Unadjusted Percent	57%	11%	14%	17%
Coefficient	11	-6	-7	2
Adjusted Percent	54%	11%	19%	18%

TABLE EII-7 (continued)

	Recipients		Terminees	
	Stayed	Moved	Searched	Did Not Search
<u>Believe requirements not met (N = 152)</u>				
Unadjusted Percent	17%	27%	43%	12%
Coefficient	-19	11	13	-4
Adjusted Percent	23%	28%	38%	11%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				
<u>PLANS TO MOVE OR STAY</u>				
Generalized $\text{Eta}^2 = .15$				
Bivariate Theta = .57				
$\text{Eta}^2$	.28	.07	.16	.00
$\text{Beta}^2$	.20	.11	.09	.01
<u>Plan to stay (N = 296)</u>				
Unadjusted Percent	59%	9%	14%	18%
Coefficient	15	-9	-8	2
Adjusted Percent	57%	8%	17%	19%
<u>Undecided (N = 8)</u>				
Unadjusted Percent	62%	38%	-- <sup>d</sup>	-- <sup>d</sup>
Coefficient	19	13	-- <sup>d</sup>	-- <sup>d</sup>
Adjusted Percent	60%	30%	-- <sup>d</sup>	-- <sup>d</sup>
<u>Plan to move (N = 140)</u>				
Unadjusted Percent	4%	30%	51%	16%
Coefficient	-32	18	19	-4
Adjusted Percent	10%	34%	44%	13%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				
<u>AMOUNT OF TIME FOR SEARCH</u>				
Generalized $\text{Eta}^2 = .01$				
Bivariate Theta = .42				
$\text{Eta}^2$	.01	.01	.01	.01
$\text{Beta}^2$	.00	.01	.01	.01
<u>90 days (N = 166)</u>				
Unadjusted Percent	47%	17%	23%	13%
Coefficient	3	2	0	-5
Adjusted Percent	45%	18%	25%	12%
<u>60-89 days (N = 112)</u>				
Unadjusted Percent	38%	21%	22%	19%
Coefficient	-2	4	-4	2
Adjusted Percent	40%	21%	21%	19%
<u>30-59 days (N = 132)</u>				
Unadjusted Percent	37%	13%	30%	20%
Coefficient	-3	-5	4	3
Adjusted Percent	39%	12%	29%	20%
<u>1-29 days (N = 34)</u>				
Unadjusted Percent	50%	12%	21%	18%
Coefficient	3	-4	0	2
Adjusted Percent	44%	12%	25%	19%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				
<u>NUMBER OF PAST MOVES</u>				
Generalized $\text{Eta}^2 = .02$				
Bivariate Theta = .42				
$\text{Eta}^2$	.01	.06	.00	.04
$\text{Beta}^2$	.01	.04	.02	.03
<u>No moves (N = 207)</u>				
Unadjusted Percent	44%	7%	25%	24%
Coefficient	4	-8	-4	7
Adjusted Percent	46%	9%	21%	24%

TABLE EII-7 (continued)

	Recipients		Terminees	
	Stayed	Moved	Searched	Did Not Search
<u>1 move (N = 103)</u>				
Unadjusted Percent	43%	21%	22%	14%
Coefficient	2	4	-3	-3
Adjusted Percent	44%	21%	22%	13%
<u>2 moves (N = 66)</u>				
Unadjusted Percent	33%	30%	26%	11%
Coefficient	-7	11	2	-6
Adjusted Percent	35%	28%	27%	11%
<u>3 or more (N = 68)</u>				
Unadjusted Percent	41%	25%	29%	4%
Coefficient	-9	5	14	-11
Adjusted Percent	33%	22%	39%	6%
(Independent variables used in adjustment: Adjusted Rent, Race, Age, Net Household Income)				

PERCENTAGE BLACK IN NEIGHBORHOOD AND RACEGeneralized  $\text{Eta}^2 = .07$ 

Bivariate Theta = .50

Eta <sup>2</sup>	.10	.01	.11	.00
Beta <sup>2</sup>	.04	.03	.06	.01

Whites0-5% (N = 201)

Unadjusted Percent	55%	15%	14%	15%
Coefficient	9	0	-8	-1
Adjusted Percent	50%	17%	17%	15%

6-100% (N = 87)

Unadjusted Percent	46%	22%	17%	15%
Coefficient	0	10	-6	-4
Adjusted Percent	42%	26%	19%	13%

Blacks0-5% (N = 26)

Unadjusted Percent	42%	19%	23%	15%
Coefficient	6	0	-6	0
Adjusted Percent	47%	16%	19%	17%

6-100% (N = 130)

Unadjusted Percent	18%	14%	47%	21%
Coefficient	-14	-7	17	4
Adjusted Percent	28%	9%	42%	21%

(Independent variables used in adjustment:  
Adjusted Rent, Age, Net Household Income)PERCENTAGE LACKING PLUMBING AND RACEGeneralized  $\text{Eta}^2 = .07$ 

Bivariate Theta = .50

Eta <sup>2</sup>	.12	.01	.10	.02
Beta <sup>2</sup>	.06	.03	.05	.01

Whites0-5% (N = 208)

Unadjusted Percent	58%	15%	14%	13%
Coefficient	11	0	-7	-4
Adjusted Percent	53%	16%	18%	13%

6-100% (N = 80)

Unadjusted Percent	39%	24%	18%	20%
Coefficient	-7	12	-7	2
Adjusted Percent	35%	29%	18%	19%



TABLE EII-7 (continued)

	Recipients		Terminees	
	Stayed	Moved	Searched	Did Not Search
<u>Blacks</u>				
<u>0-5% (N = 31)</u>				
Unadjusted Percent	42%	13%	35%	10%
Coefficient	8	-7	4	-6
Adjusted Percent	50%	10%	29%	11%
<u>6-100% (N = 125)</u>				
Unadjusted Percent	18%	15%	45%	22%
Coefficient	-16	-6	15	6
Adjusted Percent	26%	11%	40%	23%
(Independent variables used in adjustment: Adjusted Rent, Age, Net Household Income)				
<u>SOCIOECONOMIC INDEX AND RACE</u>				
Generalized Eta <sup>2</sup> = .07				
Bivariate Theta = .50				
Eta <sup>2</sup>	.11	.01	.10	.01
Beta <sup>2</sup>	.05	.03	.05	.01
<u>Whites</u>				
<u>0-1 [low] (N = 90)</u>				
Unadjusted Percent	41%	24%	16%	19%
Coefficient	-4	12	-9	1
Adjusted Percent	38%	28%	16%	18%
<u>Over 1 [high] (N = 198)</u>				
Unadjusted Percent	58%	14%	15%	13%
Coefficient	10	-1	-6	-4
Adjusted Percent	52%	16%	19%	13%
<u>Blacks</u>				
<u>0-1 [low] (N = 128)</u>				
Unadjusted Percent	18%	15%	45%	22%
Coefficient	-15	-6	15	6
Adjusted Percent	27%	10%	40%	22%
<u>Over 1 [high] (N = 28)</u>				
Unadjusted Percent	43%	14%	32%	11%
Coefficient	7	-5	3	-4
Adjusted Percent	49%	12%	28%	12%
(Independent variables used in adjustment: Adjusted Rent, Age, Net Household Income)				

Source: AAE Application, Certification, Enrollment, and Payments Initiation Forms; Enrollee Survey; 1970 Census

Data Base: Surveyed Enrollee Households (N = 444; missing cases: incomplete interviews - 124; undecided terminees - 14; other races - 6; paid no rent - 30)

<sup>a</sup> Unless otherwise indicated, N = 444.

<sup>b</sup> N = 435; missing cases: incomplete interviews - 124; undecided terminees - 14; other races - 6; paid no rent and/or income - 39.

<sup>c</sup> N = 423; missing cases: incomplete interviews - 124; undecided terminees - 14; other races - 6; paid no rent - 30; don't know if the housing standard would be met - 21.

<sup>d</sup> Undecided terminees are missing cases, hence no one could appear in these categories.

ATTACHMENT EIII

COMPARISON OF MULTIVARIATE NOMINAL SCALE ANALYSIS WITH  
LOGIT ANALYSIS

There is currently considerable discussion among social science practitioners with regard to various techniques for the analysis of nominally scaled dependent variables.<sup>1</sup> This attachment presents data that bears on the question, "Do these techniques produce substantively different findings?" The answer with regard to MNA and logit analysis, when applied to these data, is no.

Table EIII-1 provides a comparison between the adjusted MNA probabilities<sup>2</sup> and the predicted probabilities computed from a logit analysis.<sup>3</sup> The predicted probabilities are similar for both techniques and lead to the same conclusions with regard to the relative importance of the independent variables across categories of the dependent variable.

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<sup>1</sup> See, for example, James A. Davis, "Analyzing Contingency Tables with Linear Flow Graphs: D Systems," in Sociological Methods 1976 (San Francisco: Jossey-Bass Publishers, 1975); L. A. Goodman, "The Analysis of Multidimensional Contingency Tables: Stepwise Procedures and Direct Estimation Methods for Building Models for Multiple Classifications," Technometrics, Vol. 13, pp. 33-61, 1971; L. A. Goodman, "A Modified Multiple Regression Approach to the Analysis of Dichotomous Variables," American Sociological Review, Vol. 37, pp. 28-46, 1972; H. Theil, "On the Estimation of Relationships Involving Qualitative Variables," American Journal of Sociology, Vol. 76, pp. 103-154, 1970; and J. E. Grizzle, C. F. Starmer, and G. G. Koch, "Analysis of Categorical Data by Linear Models," Biometrics, Vol. 25, pp. 489-504, 1969.

<sup>2</sup> These probabilities are identical to the adjusted percents found in Table EII-2.

<sup>3</sup> The predicted probabilities (Pr) for each category of the dependent variable for any value of a particular independent variable  $X_j$ , with all other independent variables set at their mean values is:

$$\text{Pr} = \frac{1}{1 + e^{-\hat{\alpha} \left( \sum_{i \neq j} \hat{\beta}_i \bar{X}_i \right) - \hat{\beta}_j X_j}}$$

where  $\hat{\alpha}$  and  $\hat{\beta}$  are the maximum likelihood estimates of  $\alpha$  and  $\beta$ .

TABLE EIII-1  
 COMPARISON OF MULTIVARIATE NOMINAL SCALE ANALYSIS AND LOGIT  
 ANALYSIS PREDICTIONS FOR EACH CATEGORY  
 OF THE DEPENDENT VARIABLE

		Recipients		Terminees	
		Stayed	Moved	Planned to Move	Planned to Stay
<u>ADJUSTED RENT</u>					
Low Rent to Standard	MNA	.18	.18	.45	.19
	Logit	.16	.16	.43	.18
High Rent to Standard	MNA	.44	.15	.15	.26
	Logit	.43	.13	.13	.26
<u>RACE-HEAD OF HOUSEHOLD</u>					
White	MNA	.39	.18	.18	.25
	Logit	.37	.16	.15	.24
Black	MNA	.28	.12	.39	.22
	Logit	.24	.10	.36	.21
<u>AGE-HEAD OF HOUSEHOLD</u>					
Under 25	MNA	.27	.27	.24	.22
	Logit	.24	.28	.21	.20
25-44	MNA	.34	.19	.27	.20
	Logit	.31	.16	.20	.22
45-61	MNA	.36	.09	.22	.33
	Logit	.38	.08	.20	.25
Over 61	MNA	.50	-.01	.24	.27
	Logit	.47	.04	.20	.28
<u>NET HOUSEHOLD INCOME</u>					
\$0-1,999	MNA	.36	.29	.21	.14
	Logit	.31	.29	.16	.17
\$2,000-3,999	MNA	.33	.20	.24	.22
	Logit	.32	.18	.19	.21
\$4,000-4,999	MNA	.38	.11	.26	.25
	Logit	.33	.10	.22	.25
\$5,000 or more	MNA	.36	.04	.29	.31
	Logit	.34	.06	.25	.31

Source: AAE Enrollment and Payments Initiation Forms

Data Base: Jacksonville II Enrollee Households (N = 1,147; missing cases:  
 undecided terminees - 37; other races - 14; paid no rent - 78)

APPENDIX F  
THE JACKSONVILLE HOUSING MARKET

## THE JACKSONVILLE HOUSING MARKET<sup>1</sup>

This appendix provides information on the housing market in Jacksonville. This material is intended as a general background for interpreting the analysis in other appendices, particularly those in Appendix G, "Search Intensity and Location" and Appendix H, "The Response of Housing Suppliers." For a more complete description of the city of Jacksonville, its government and housing, see Chapter IV of the Selected Aspects Report.

### RESIDENTIAL DEVELOPMENT

Jacksonville is located on the St. Johns River, adjacent to the Atlantic Ocean in northeast Florida. The river divides the city. To the immediate west of the river lies the urban core, an area interspersed with residential and commercial development. The newer areas, developed after World War II, are located primarily between the eastern banks of the river and the Atlantic Ocean, but also in outlying areas to the north, west and southwest of the urban core.

In 1968, the city and county were consolidated and now form one jurisdiction. The city of Jacksonville encompasses an area of over 800 square miles and is considered to be a major growth center in the Southeast, offering a climate favorable to new business. The city experienced rapid growth during the 1950's and the population is now close to one-half million residents. Blacks comprise 25 percent of the population.

Jacksonville is highly segregated. It follows patterns of racial segregation more similar to those encountered in northern cities than in southern cities. In 1970, four out of every five blacks lived in census tracts in which a majority of the inhabitants were black, and more than half of all blacks lived in census tracts which were at least 90 percent black. The majority of black households reside west of the St. Johns: few live east of the river. Black neighborhoods are characterized by lower values on a

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<sup>1</sup> Data sources for this appendix include site background documents, interviews with local housing experts, and agency operating forms. For a complete discussion of data sources see Appendix L, "Discussion of Data Sources."

socioeconomic index (SEI<sup>1</sup>) and larger proportions of renters below the poverty level than other neighborhoods in the city (see Figure F-1).

## RECENT TRENDS IN THE HOUSING MARKET

### Effect of Code Enforcement on Housing Supply

Most of the city's housing was built before a municipal housing code was adopted. A large amount of housing is substandard. Until 1968, there was no demolition program for abandoned, substandard housing units. Since the city adopted and began enforcing its housing code in 1968, the amount of substandard housing has declined. In 1968, 19 percent of all the city's housing stock was substandard, but by 1975 it had declined to 10 percent of the total stock.<sup>2</sup> This decrease was due to rehabilitation and demolition activity as well as new construction.

One side effect of enforcing the housing code has been to reduce the supply of housing in the urban core area west of the river. As substandard rental units are taken off the market, low-income renters in this area find that the market is tighter for units they can afford. An offsetting trend can be the construction of new rental units because, indirectly, it could increase the supply of housing available to low-income households through "filtering." In fact, during the last five years, the majority of new construction in Jacksonville has been of rental units. However, because the main effects of filtering on housing supply may be long run, any immediate impact of new construction may not benefit low-income households.

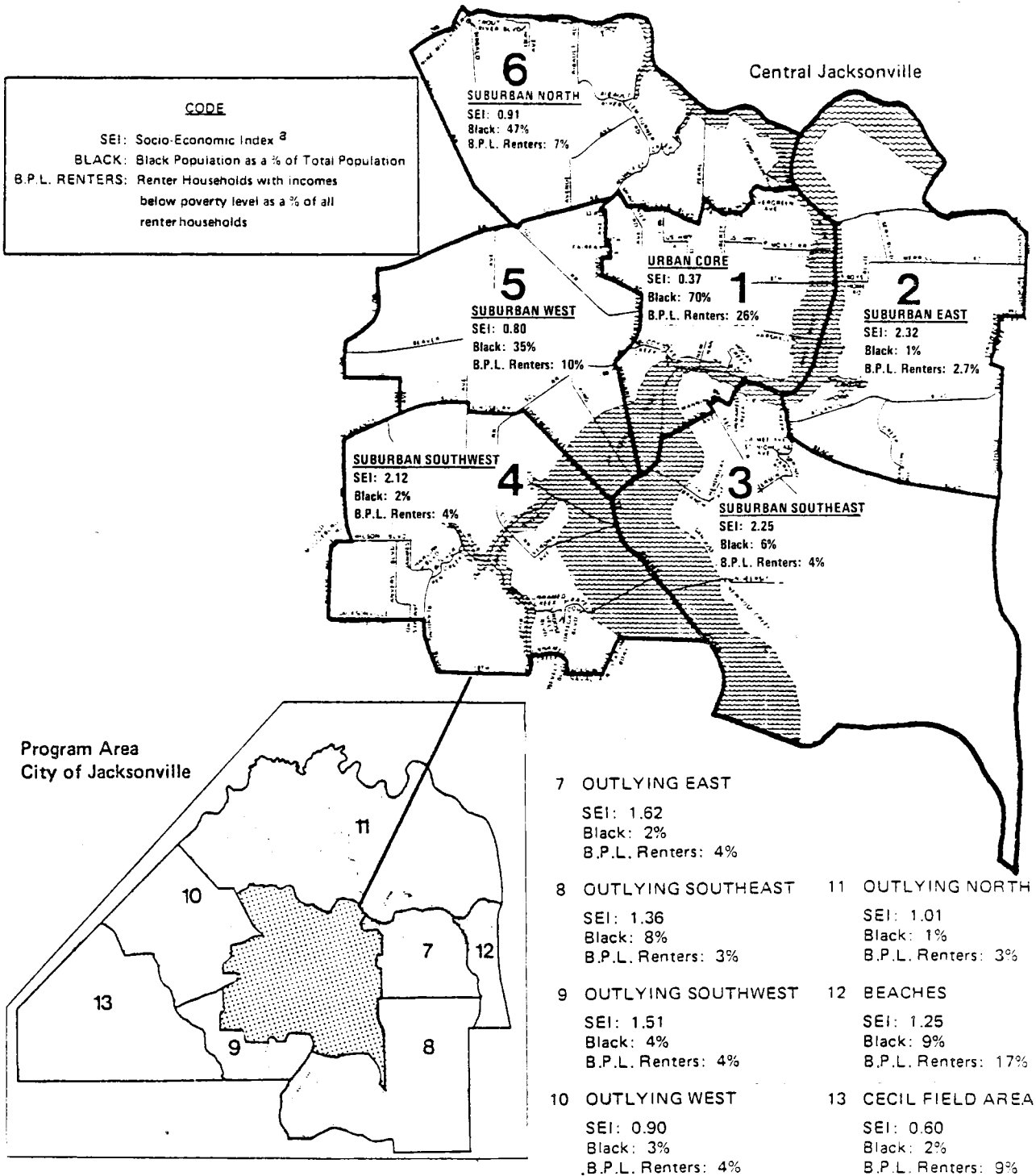
### Cost of Housing

In the early winter of 1974 during the energy crisis, the city of Jacksonville experienced sharp increases in the cost of electricity. Costs more than doubled between the winter of 1974 and July 1975. Because electricity is the primary utility used for such home needs as heating and cooling, shelter costs have increased accordingly. This utility increase reduces renters' purchasing power in the housing market.

<sup>1</sup> SEI is an index defined on the basis of income, education and occupation. The SEI value for the entire Standard Metropolitan Statistical Area (SMSA) is equal to 1.

<sup>2</sup> Jacksonville Council on Citizen Involvement, "Housing Data Brief," 1975, p. 4.

**FIGURE F-1  
JACKSONVILLE PROGRAM AREA**



Source: 1970 Census, 4th Count

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

## Patterns of Residential Segregation

A local panel of housing experts interviewed in late 1975 indicated that trends cited in the Selected Aspects Report on neighborhood transition continued with few exceptions. Figure F-2 shows those areas which were characterized in 1974 and 1975 by an increasing proportion of black households. During the second enrollment period, black households continued to move into neighborhood 2, and began to move into neighborhoods 3, 10, and 12.

## Vacancy Rates

Vacancy rates are important since they are commonly available (if not entirely satisfactory) indicators of the tightness or looseness of the housing market. Agency staff conjectured that increases in vacancy rates in rental units in certain areas of the city contributed to the success of the second enrollment effort.

An identical measure of neighborhood vacancy rates during the two enrollment periods would be ideal. However, although three surveys of vacancy rates are available, differences in neighborhood boundaries and definition of housing units prevent a precise assessment of the change in vacancy rates between the two enrollment periods.<sup>1</sup> Furthermore, these surveys do not distinguish standard housing from substandard housing.<sup>2</sup> In order for a vacant housing unit to be of use to program participants, it must be standard. Nevertheless, Table F-1 can indicate changes in citywide and neighborhood vacancy rates from Spring 1973 to June 1975. It shows an increasing vacancy rate citywide over the two enrollment periods.

In addition to these vacancy rates, other sources demonstrate that the vacancy rate has been increasing. The first indicator is the number and nature of rental advertisements in the local Sunday paper. On February 11, 1973 (immediately preceding the first enrollment period), there were 325 advertisements for furnished and unfurnished apartments and houses. Two years later, on February 2, 1975, there were 567 separate listings.

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<sup>1</sup> One survey was conducted by the Jacksonville Electric Authority, the second by the Post Office, and the third by R. L. Polk and Company.

<sup>2</sup> "Standard housing" refers to housing that meets the City of Jacksonville's housing code.



**FIGURE F-2**  
**AREAS CHARACTERIZED BY INCREASING PROPORTION OF BLACK HOUSEHOLDS**

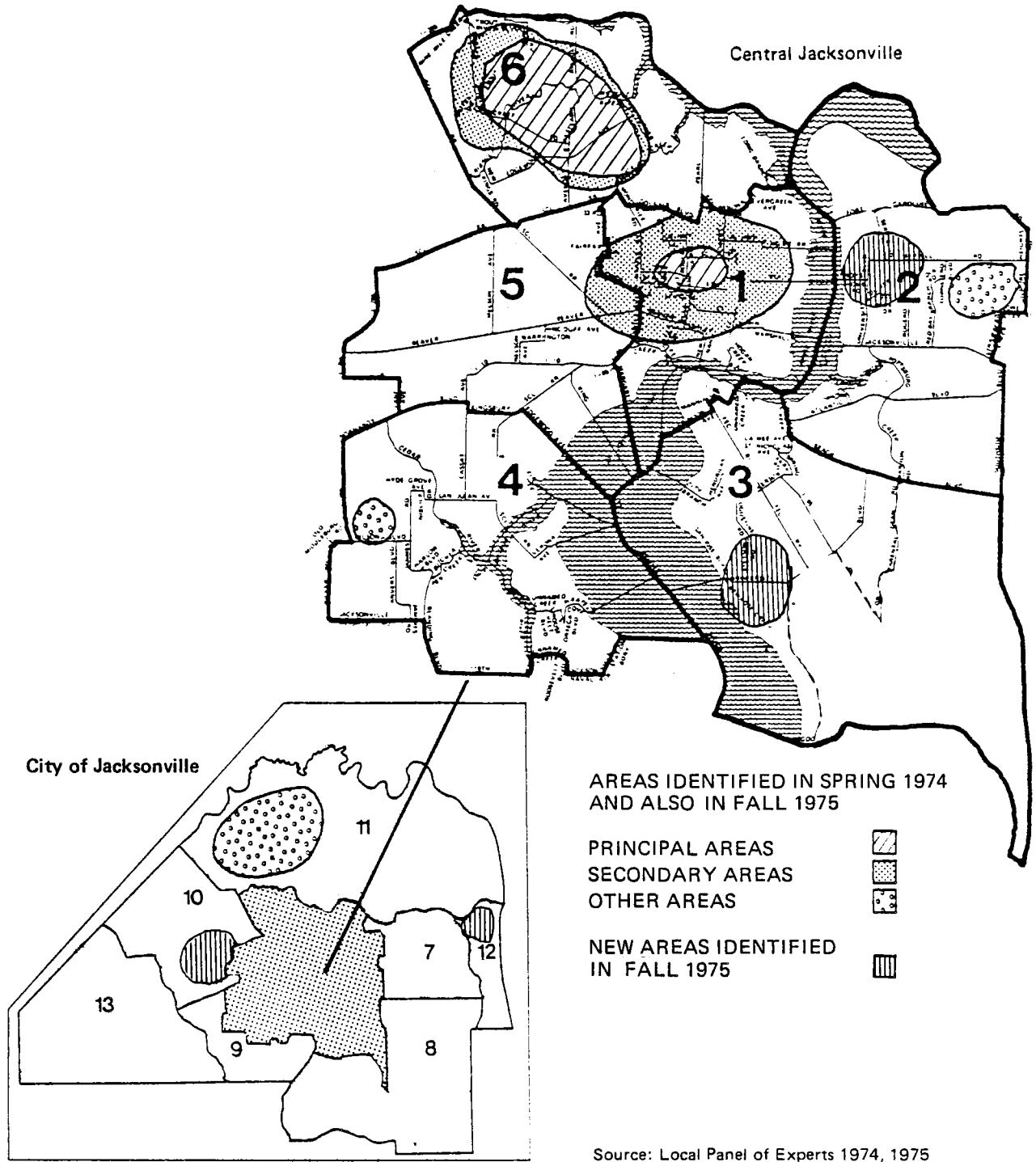


TABLE F-1  
 NEIGHBORHOOD AND CITYWIDE VACANCY RATES IN  
 JACKSONVILLE (INCLUDES SUBSTANDARD UNITS)

Neighborhood		R.L. Polk & Co. <sup>a</sup> Profiles of Change (1974)	Jacksonville Electric Authority <sup>b</sup> (June 1975)
No.	Name		
1	Urban Core	.06	.13 (.09)
5	Suburban West	.06	.11
6	Suburban North	.07	.11 (.09)
2	Suburban East	.11	.13
3	Suburban Southeast	.07	.09
4	Suburban Southwest	.09	.08
Citywide			
Postal Vacancy Survey <sup>c</sup> (1973)	R.L. Polk & Co. <sup>a</sup> (1974)	Postal Vacancy Survey <sup>c</sup> (March 1975)	Jacksonville Electric Authority <sup>b</sup> (June 1975)
.10	.07	.14	.11

Source: R.L. Polk & Co.; Jacksonville Electric Authority; Postal Vacancy Survey

<sup>a</sup>R.L. Polk & Co., Table 6900; based on urbanized areas of Jacksonville; excludes rural census tracts. Vacancy Rate =  $\frac{\text{Current Vacant for Rent}}{\text{Total Units Vacant for Rent Plus Units That are Renter-Occupied}}$

<sup>b</sup>Does not include units that have never been occupied. Based only on multi-family units. Does not include single-family rentals. Numbers in parentheses exclude units that have been vacant for more than six months since there are large numbers of abandoned vacant rental units in those neighborhoods.

<sup>c</sup>Postal Vacancy Survey does not exclude new units and is based only on multi-family housing.

Furthermore, the number of apartment complexes offering discounts and gifts to prospective tenants increased from one to seven.

One theory about these increased vacancies is that developers had constructed new apartment complexes to house the large number of people who were expected to move to Jacksonville to work for Offshore Power Systems (OPS), a Westinghouse subsidiary formed to build floating nuclear power plants and provide 10,000 to 14,000 new jobs. However, during 1974, OPS shut down operations, and the in-migration of OPS employees never materialized. New complexes, built east and south of the urban core in anticipation of this boom, have high vacancy rates.<sup>1</sup>

<sup>1</sup> Jack McWethy, "A City that Reached For Riches and Got Headaches Instead," U.S. News and World Report, vol. 79, September 1, 1975, pg. 33. Interview with staff member of Neighborhood Improvement Mechanism, December 1975.

A closer look suggests a pattern that may have been occurring during both enrollment periods. On one hand, there has been new apartment construction north, east, and southwest of the urban core (see Table F-2), and also many vacancies in existing structures east of the urban core.<sup>1</sup> On the other hand, the continuing demolition and renewal in the urban core decreases the number of available units.<sup>2</sup> It appears, therefore, that the housing market was looser in parts of Jacksonville other than the urban core. However, this trend was not unique to Jacksonville II. Instead, it represented a continuation of housing market patterns already evident during Jacksonville I. More Jacksonville II enrollees searched outside of the urban core. Therefore, it appeared to agency staff that vacancy rates had sharply increased.

#### DESCRIPTION OF JACKSONVILLE'S HOUSING SUBMARKETS

The remaining discussion of the Jacksonville housing market will be based on neighborhood divisions, because analysis on an aggregate level does not indicate much about actual market and environmental conditions program participants encountered during their search for housing.<sup>3</sup> Enrollees searching for housing needed to find units that met their own personal requirements as well as the program's housing quality requirement. Evaluating Jacksonville's neighborhoods as to how well they could provide what enrollees sought is not possible given the wide variations inherent in such personal desires as location, housing type, and costs. However, a discussion of the characteristics of each neighborhood's housing may indicate what each area offered. Table F-2 summarizes some of these housing characteristics and should be used for reference in the discussion of neighborhood characteristics.

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<sup>1</sup> Local Panel of Housing Experts, 1975.

<sup>2</sup> Records from the Building and Zoning Inspection Division indicate that over one-half of all residential structures demolished between April 1974 and June 1975 were located in the urban core.

<sup>3</sup> Neighborhood divisions used in this analysis were based on those delineated by the Jacksonville Area Planning Board (JAPB). The JAPB defined them on the basis of contiguity and similarities in housing stock, racial composition, rent levels, family income, and composition of the labor force. These neighborhoods are shown in Figure F-1.

TABLE F-2  
NEIGHBORHOOD HOUSING DATA

Neighborhood Number	Name	Failure Rate <sup>a</sup> of Agency Inspections	1974 Estimated <sup>b</sup> Gross Rents For "Modest Standard" 2-Bedroom Unit	Number of New Rental Units Under Construction <sup>c</sup> (April 1974-June 1975)	Percent Units Occupied by Renters <sup>d</sup> (1974)
		<u>Number of Failed Units</u> Total Number Inspections			
<u>Central Jacksonville</u>					
1	Urban Core	.66	\$ 142	5	53%
5	Suburban West	.56	152	61	32
6	Suburban North	.51	132	636	18
<u>Suburbs</u>					
2	Suburban East	.21	197	1,108	31
3	Suburban Southeast	.21	202	296	30
4	Suburban Southwest	.56	195	1,280	26
<u>Outlying</u>					
7	Outlying East	.32	186	152	27
8	Outlying Southeast	--	209	240	22
9	Outlying Southwest	.66	165	2	30
10	Outlying West	.56	147	72	19
11	Outlying North	.32	175	418	18
12	Beaches	.22	197	20	42
13	Cecil Field	--	187	--	--
<u>Entire Area</u>		.47	167	4,290	

Source: AAE Inspection Forms (Jacksonville II); Local Panel of Housing Experts; Jacksonville Area Planning Board; Polk Census 1974.

<sup>a</sup> Agency Inspection Forms, Jacksonville II. See Appendix J, "Inspection Activity," for more discussion of agency inspections. Rate calculated only for those neighborhoods where at least ten inspections occurred.

<sup>b</sup> Local Panel of Housing Experts, April 1974. Agency estimate (C\*) for "modest standard" 2-bedroom unit = \$150.

<sup>c</sup> Tables prepared by Jacksonville Area Planning Board based on permits issued for private new rental construction.

<sup>d</sup> Polk Census 1974; has complete data for neighborhoods 1-7 only. (Table 6500). Figures for other neighborhoods exclude census tracts in which there is little residential development.

Although the city is divided into 13 neighborhoods, many of these were not involved in the program. Table F-3 presents the origin, destination, and search neighborhoods of Jacksonville II enrollees. Neighborhoods most often cited were those in central Jacksonville and the suburbs. The outlying areas were, for the most part, less involved. For this reason the discussion will focus on central Jacksonville and the suburbs.

#### Central Jacksonville--Neighborhoods 1, 5, 6

When they enrolled, 55 percent of all housing allowance participants lived in one of the three central city neighborhoods which constitute this sub-market. Only 40 percent of recipients ended up living in central Jacksonville. A large proportion of the enrollees, recipients, and searchers in central Jacksonville were black, although neighborhoods 1 and 5 housed and attracted whites as well.

The urban core has been described as plagued by "deteriorated commercial facilities, poor environmental conditions, inadequate recreation areas, and severe traffic problems."<sup>1</sup>

Mixed and incompatible land use is characteristic of the urban core. Commercial and industrial facilities have intruded into residential areas, particularly along the St. Johns River, where the business and government district is located. The modern high-rise office buildings stand in apparent incongruity with surrounding residential neighborhoods, many of which have condemned housing and buildings that are being demolished. Urban renewal activity is clearly visible.

Seventy percent of the population was black in 1970. The socioeconomic index (SEI) of 0.37 was lower for this neighborhood than for any other in the city, and 26 percent of the renter households fell below the census definition of poverty. More than one-fourth of the urban core population was elderly, nearly twice the percentage in the total population. Over 50 percent were renters. The cost and quality of rental housing are low. Little new rental construction has occurred in the last few years.

The suburban west area lies directly west of the urban core. The two neighborhoods are somewhat similar, with scattered industrial and commercial

<sup>1</sup> Jacksonville Area Planning Board, Social and Environmental Conditions, September 1970.

TABLE F-3  
NEIGHBORHOOD ACTIVITY OF HOUSING ALLOWANCE PARTICIPANTS  
JACKSONVILLE II (in percentages)

Neighborhood Number	Name	Enrollees' Original Neighborhoods			Recipients' Destination Neighborhoods			Searchers' Neighborhoods <sup>a</sup>		
		Total	White	Black	Total	White	Black	Total	White	Black
<b>Central Jacksonville</b>										
1	Urban Core	28	17	49	17	12	34	48	30	66
5	Suburban West	18	18	17	15	14	18	36	37	35
6	Suburban North	10	5	19	8	5	18	25	8	42
<b>Suburbs</b>										
2	Suburban East	10	13	4	14	15	13	20	22	18
3	Suburban Southeast	11	14	5	16	18	8	18	22	14
4	Suburban Southwest	7	10	1	10	12	3	16	26	6
<b>Outlying</b>										
7	Outlying East	2	2	1	3	4	1	4	5	3
8	Outlying Southeast	2	2	0	2	2	0	4	7	0
9	Outlying Southwest	4	5	1	4	6	0	4	6	1
10	Outlying West	2	2	1	2	2	2	5	8	2
11	Outlying North	3	4	0	3	4	1	8	14	2
12	Beaches	4	6	2	6	7	3	5	7	3
13	Cecil Field	0	0	0	0	0	0	0	0	0

Source: AAE Enrollment and Payments Initiation Forms, Enrollee Survey

Data Base: Enrollees (N = 1,262; 14 other races excluded)

Recipients (N = 634; 7 other races excluded)

Enrollee Survey respondents who searched for housing (N = 195; missing cases - 2)

<sup>a</sup>Totals are greater than 100 percent since a searcher could name up to seven unique neighborhoods.

development throughout most of the suburban west. Areas bordering the urban core are particularly blighted by deterioration and mixed land use, while the western section of the neighborhood is in more stable physical condition. It is also an area with little new apartment construction. (The Riverside-Avondale District is located partly in the suburban west and partly in the suburban southwest. It is described later.)

The black population in the suburban west increased during the 1960's until, in 1970, it reached 35 percent. During the same time, overall population dropped by about 50 percent. The movement of black urban core residents into the suburban west was expected to continue during the 1970's. The socioeconomic index for this neighborhood was 0.80, and 10 percent of the renter households had poverty-level incomes.

Adjacent to the northern boundaries of the urban core and the suburban west, the suburban north is a rapidly growing and changing neighborhood. Land use is primarily single-family residential, although there has been recent construction of multi-family housing. Most parts of this neighborhood are in good physical condition, with exceptions primarily in the west and southwest sections.

The population of the suburban north increased by more than one-third between 1960 and 1970. Most of this growth occurred in the northern and western portions, primarily because of movement from the urban core, and the trend is expected to continue. In 1960, 12 percent of the city's black population lived in the suburban north; by 1970, nearly 26 percent resided there. Nearly half the neighborhood's residents in 1970 were black and the majority were homeowners.

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

The suburban north could be characterized as Jacksonville's middle-class black neighborhood. It was not popular either as a search or destination area for white enrollees.

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

The second submarket includes much of the rest of the city of Jacksonville. It figured more actively in Jacksonville II, both as a place where enrollees originated and as a destination for movers. It was primarily a submarket for white enrollees, but black enrollees also searched in neighborhoods 2 and 3.

Rental housing is moderately priced and generally in standard condition. Much of the overbuilding of new apartments occurred in this area. Although the most visible concentrations of this stock are relatively new garden apartments located to the east and southwest of the central city, smaller apartments, duplexes, and single-family rental units exist as well.

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

The single-family housing ranges from modest to large homes, some of which are set back from the road and secluded by heavy vegetation. Suburban shopping centers are located in this submarket as well as retail shops and offices along major traffic arteries.

Jacksonville University is located in the Arlington area of neighborhood 2. Previously an all-white area, blacks are now moving to the new apartment complexes surrounding the university. A new bridge was planned to connect this neighborhood with the OPS facility. Much of the speculative apartment construction in this area was in response to the anticipated demand from OPS employees.

Neighborhood 3 is a diverse area. It contains a black section of deteriorating housing, a district of modest homes occupied by middle-income whites along the river, and some very expensive housing on large tracts of land.

The Riverside-Avondale district is in neighborhoods 4 and 5. It is an area of mixed housing types including single-family homes, large mansions converted to apartments, and apartment buildings. It is an old, established white neighborhood that is trying to restore and maintain many of its old buildings. Few black enrollees searched in this area.



### The Third Submarket: Outlying Jacksonville

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

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

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

### CONCLUSION

Enrollees who searched in central Jacksonville often had problems locating units. Although rental units were inexpensive, they were often of poor quality and would be less likely to pass the agency inspection. In fact, over half of all units that the agency inspected in this area initially

failed the standard (see Table F-2). The suburban submarket offered more units of standard quality but at higher rental prices. Increasing vacancy rates could have helped enrollees who searched in the suburban submarket. Housing in the outlying areas varied in cost and quality, but was largely inaccessible to enrollees without automobiles.

APPENDIX G  
SEARCH INTENSITY AND LOCATION



## SEARCH INTENSITY AND LOCATION<sup>1</sup>

### INTRODUCTION

The experience of enrollees who attempted to become recipients by searching for new housing was different from that of enrollees who did not attempt to move. As a result of several factors, searchers were less successful in becoming recipients.<sup>2</sup> This appendix examines two aspects of the search experience of enrollees: the extent of their search efforts and the locations in which they searched. The following appendices discuss other search issues, including the response of housing suppliers to enrollees searching for housing (Appendix H), the extent of discrimination they encountered (Appendix I), and agency inspection procedures (Appendix J).

This appendix first examines the frequency and intensity with which enrollees searched for housing--the number of enrollees who actually searched for a unit among those who said they planned to move, as well as the number of units searchers visited and the number of neighborhoods they searched in. The relationship of the extent of enrollees' search efforts to their success in locating new housing is then analyzed. (A successful searcher is defined as an enrollee who was able to locate and move to a new unit and begin receiving housing allowance payments. Unsuccessful searchers are those enrollees who searched for new units but did not become recipients.<sup>3</sup>)

Next, the locations in which enrollees searched for housing are discussed. The Selected Aspects Report<sup>4</sup> found that the success of enrollees in locating and moving to new units in the first enrollment period seemed related to the neighborhoods in which they searched. Blacks, who were less successful searchers than whites, tended to concentrate their searches in the traditionally black areas of Jacksonville, which are characterized by low vacancy

<sup>1</sup> Data sources for this appendix include the Enrollee Survey, the 1970 Census, and agency operating forms. See Appendix L for a more complete discussion of data sources.

<sup>2</sup> See the discussion in Appendix E, "Enrollee Outcomes."

<sup>3</sup> Enrollees who searched for new housing but decided not to move and received payments in their original units are excluded from the analysis of search success.

<sup>4</sup> See W. L. Holshouser, Report on Selected Aspects of the Jacksonville Housing Allowance Experiment (Cambridge, Mass.: Abt Associates Inc., 1976).

rates for standard rental units. Whites, on the other hand, searched more widely and were able to choose their housing from a broader range of alternatives. The search patterns of blacks and whites during the second enrollment period in Jacksonville are examined to see if they continue to conform to this pattern. The neighborhoods in which enrollees searched, their success in becoming recipients, and the neighborhoods to which recipients moved are analyzed for black and white households to see if search location explains the different success rates and moving patterns of the two groups.

The Selected Aspects Report used interview data from in-depth terminnee surveys to analyze the neighborhoods in which the terminnees searched. Additional data are available for analyzing the second enrollment period. The major source of these data is the Enrollee Survey, in which a sample of enrollees were asked a series of questions dealing with how and where they searched. This survey not only provides information on a much larger group of enrollees than were interviewed in the first period, it also provides search information on enrollees who went on to become recipients, not just those who later terminated. Responses to the survey questions can be combined with census data on neighborhood characteristics to give a more complete picture of the role of location in search success than was possible in the first Jacksonville enrollment period.

#### THE EXTENT OF SEARCH EFFORTS

Almost half the enrollees in the survey sample said that they had made some attempt to search for new housing since they had enrolled in the program (see Table G-1).<sup>1</sup> Eighty-five percent of the households in the sample that planned to move when they entered the program reported searching for a new unit. Many of the enrollees who planned to move when they entered the program terminated without moving or without requesting an agency inspection. One might hypothesize that these enrollees lost interest and did not search for housing. However, it is interesting to note that a sample of these

<sup>1</sup> This figure includes 36 households who had moved at the time they became recipients, although they had not reported moving or searching on the Enrollee Survey. It excludes 12 households who said they had moved on the survey but became recipients in the unit they had been living in at enrollment. The Enrollee Survey was conducted well after the date of enrollment--sometimes six to eight months later. Thus, some respondents could be reporting searches that took place after the 90-day period allowed under the program or after they became recipients.

TABLE G-1  
NUMBER OF ENROLLEES SEARCHING BY MOVING PLANS AT ENROLLMENT

Moving Plans	N	Number Searching	Percentage Searching
Plan to move	170	144	85%
Undecided	22	10	45
Plan to Stay	296	79	27
TOTAL	488	233 <sup>a</sup>	48%

Source: AAE Enrollment and Payments Initiation Forms

Data Base: AAE Enrollee Survey respondents (N = 488; 6 households which were other than black or white not included)

<sup>a</sup>This includes 36 households who moved to new units and were thus designated as searchers, although they did not say they had searched on the Enrollee Survey; information is therefore not available on their search behavior.

enrollees did make an effort to follow through on the plans expressed at enrollment.<sup>1</sup>

The amount of effort enrollees put into the housing search can be measured in two ways: the number of neighborhoods searched in and the number of units visited. Searchers generally did not look in a large number of distinct neighborhoods although two-thirds of the searchers had considered at least 2 neighborhoods. The median number of neighborhoods visited, out of a possible 55,<sup>2</sup> was 2.3; the mean was 2.5 (see Table G-2). The most commonly reported number of neighborhoods searched in was one.

<sup>1</sup> The agency did not provide much search assistance to enrollees during the second enrollment period. Agency search assistance is discussed in Attachment GI to this appendix.

<sup>2</sup> Up to seven search neighborhoods were recorded for Enrollee Survey respondents out of a total of 55 Jacksonville neighborhoods. These neighborhoods, defined by the Jacksonville Area Planning Board, share similar socioeconomic and housing characteristics and represent smaller units than than the 13 C\* neighborhoods described in Appendix F, "The Jacksonville Housing Market." The analysis of this appendix relies primarily on the 55 neighborhood divisions and refers only to the 13 C\* neighborhoods where a summary of search neighborhood locations is presented.

TABLE G-2  
THE EXTENT OF ENROLLEE SEARCH EFFORTS

Number of Units Looked at by Searchers		
	Number	Percentage
0	17	9%
1	39	20
2	19	10
3	21	11
4	20	10
5-6	20	10
7+	61	31
TOTAL	197	101%

Mean number of units looked at: 7.7

Median number of units looked at: 3.6

Standard deviation: 11.9

Range: 0 to 66<sup>a</sup>

Number of Neighborhoods Searched In		
	Number	Percentage
0	2	1%
1	61	31
2	45	23
3	43	22
4	26	13
5+	20	10
TOTAL	197	100%

Mean number of neighborhoods searched in: 2.5

Median number of neighborhoods searched in: 2.3

Standard deviation: 1.5

Range: 0 to 7

Source: Enrollee Survey

Data Base: Enrollee Survey respondents who searched for housing (N = 197).  
(One Enrollee Survey respondent who searched for housing but was an "other" race has been excluded from all tables in this appendix.)

<sup>a</sup>Although this number seems large, it is not an outlier. Five percent of the searchers reported looking at more than 30 units.



The number of units searchers reported looking at shows more variation than the number of neighborhoods. A few enrollees reported looking at a large number of units, as indicated by the large standard deviation shown in Table G-2. The mean number of units examined was 7.7; the median was 3.6. Twenty percent of the searchers only looked at one unit; 9 percent said they had not actually looked at any units even though they had searched for housing.<sup>1</sup>

#### THE EFFECT OF THE EXTENT OF SEARCH ON SUCCESS

It is possible that the extent of the effort put into search could affect whether an enrollee was able to find and move to a new unit. Since the number of neighborhoods visited or the number of units looked at can be considered to be a measure of the effort a household put into its housing search, the analysis can explore this relationship. If a household did not search very hard--that is, did not look at at least several units or did not look in a variety of areas--then its chances of successfully locating a unit might be reduced.

Table G-3 shows little effect of extent of search on success. Enrollees who looked at only one unit were almost as successful in moving as enrollees who searched more extensively. Enrollees who searched in more than one neighborhood were generally somewhat more successful. A small group of households searching in five or more neighborhoods was very successful; almost three-quarters of them were successful movers. The relationship between level of search effort and success is not likely to be straightforward, however. Several types of search behavior probably combine to produce the effects noted in Table G-3.

Some households, for example, may have located a unit through a friend or relative and therefore had no need to look at more than one unit. Some may have conducted an extensive search that was finally successful, and others may have become discouraged after looking at several unsatisfactory units and decided not to move.

Other factors such as search location and the presence of discrimination in the housing market may have had an impact on search success in addition to search effort. Search location is therefore analyzed in the section which follows. Discrimination is discussed in Appendix I.

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<sup>1</sup>These results differ little by race. White households looked at a median of 3.6 units, and blacks a median of 3.5. Whites searched in a median of 1.9 neighborhoods, compared to 2.4 for blacks.

TABLE G-3

## PERCENTAGE OF SEARCHERS SUCCESSFULLY MOVING BY EXTENT OF SEARCH

Number of Units Looked At			
	N	Number Moving	Percentage Moving
0	15	0	--
1	38	12	32
2	16	6	38
3-4	38	13	34
5-6	19	4	21
7+	57	20	35

Number of Neighborhoods Searched In			
	N	Number Moving	Percentage Moving
0	2	0	--
1	57	12	21
2	42	14	33
3-4	64	16	25
5+	18	13	72

Source: Enrollee Survey, AAE Payments Initiation Forms

Data Base: Enrollee Survey respondents who searched for housing (N = 183, 14 searchers who remained in their units excluded)

## SEARCH LOCATIONS

Most enrollees' search efforts were concentrated in central Jacksonville and its immediate suburbs, as shown in Table G-4. The boundaries of the 13 neighborhoods used in this presentation are shown in Figure G-1.<sup>1</sup>

Neighborhood 1, the urban core in central Jacksonville showed the largest concentration of searchers; almost half the enrollees who searched for housing had looked at a unit in that neighborhood. It is the poorest area of the city, with 26 percent of the renter households below the census definition of poverty.<sup>2</sup> The socioeconomic index (SEI) of this neighborhood was 0.37, lower than any other neighborhood in the city. Seventy percent of its population was black in 1970. The cost and quality of rental housing are low; also, little rental construction has occurred in the last few years. More blacks than whites searched in neighborhood 1. Sixty-six percent of the black searchers looked at at least one unit in this neighborhood, compared to only 30 percent of the whites.

Neighborhoods 5 and 6 constitute the remainder of central Jacksonville. Neighborhood 5 resembles neighborhood 1 to some extent, particularly in those areas which border on the urban core. Thirty-five percent of the population was black in 1970, and 10 percent of the renters had poverty-level incomes. This area was a popular search location for both blacks and whites: 37 percent of all white enrollees and 35 percent of the blacks looked at at least one unit there. Neighborhood 6 is a changing area which had a large influx of black residents between 1960 and 1970. Housing in the neighborhood is largely single-family residential although some multi-family housing has been constructed recently. In general, neighborhood 6 could be characterized as an area of black middle-class homeowners. Few whites searched there, although over 40 percent of black enrollees looked at units in the neighborhood.

Neighborhoods 1, 5, and 6 can be considered the low-income submarket for rental housing in Jacksonville. Substantially more blacks (96 percent) than whites (66 percent) searched for housing in this submarket. Neighborhoods

<sup>1</sup> To simplify presentation, this analysis has collapsed the 55 Jacksonville neighborhoods into the 13 neighborhoods described in Appendix F, "The Jacksonville Housing Market." Neighborhood 13, which contains Cecil Field, an Air Force Base, has been omitted from analysis because no searches occurred there.

<sup>2</sup> See Appendix F, "The Jacksonville Housing Market," for a description of Jacksonville neighborhoods.

TABLE G-4  
 PERCENTAGE OF SEARCHERS WHO SEARCHED IN A NEIGHBORHOOD

Neighborhood Number	Total		Whites		Black	
	N	%	N	%	N	%
<b>Central Jacksonville</b>						
1	93	48%	30	30%	63	66%
5	71	36	37	37	34	35
6	48	25	8	8	40	42
Total <sup>a</sup>	157	81	65	66	92	96
<b>Suburbs</b>						
2	39	20	22	22	17	18
3	35	18	22	22	13	14
4	32	16	26	26	6	6
Total <sup>a</sup>	83	43	55	56	28	29
<b>Outlying Areas</b>						
7	8	4	5	5	3	3
8	7	4	7	7	-	-
9	7	4	6	6	1	1
10	10	5	8	8	2	2
11	16	8	14	14	2	2
12	10	5	7	7	3	3
Total <sup>a</sup>	45	23	35	35	10	10
Total Number of Searchers	195		99		96	

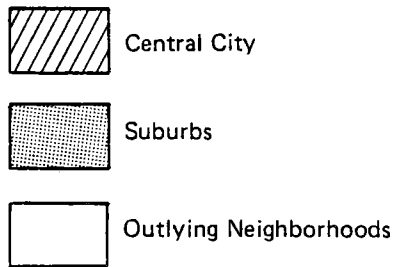
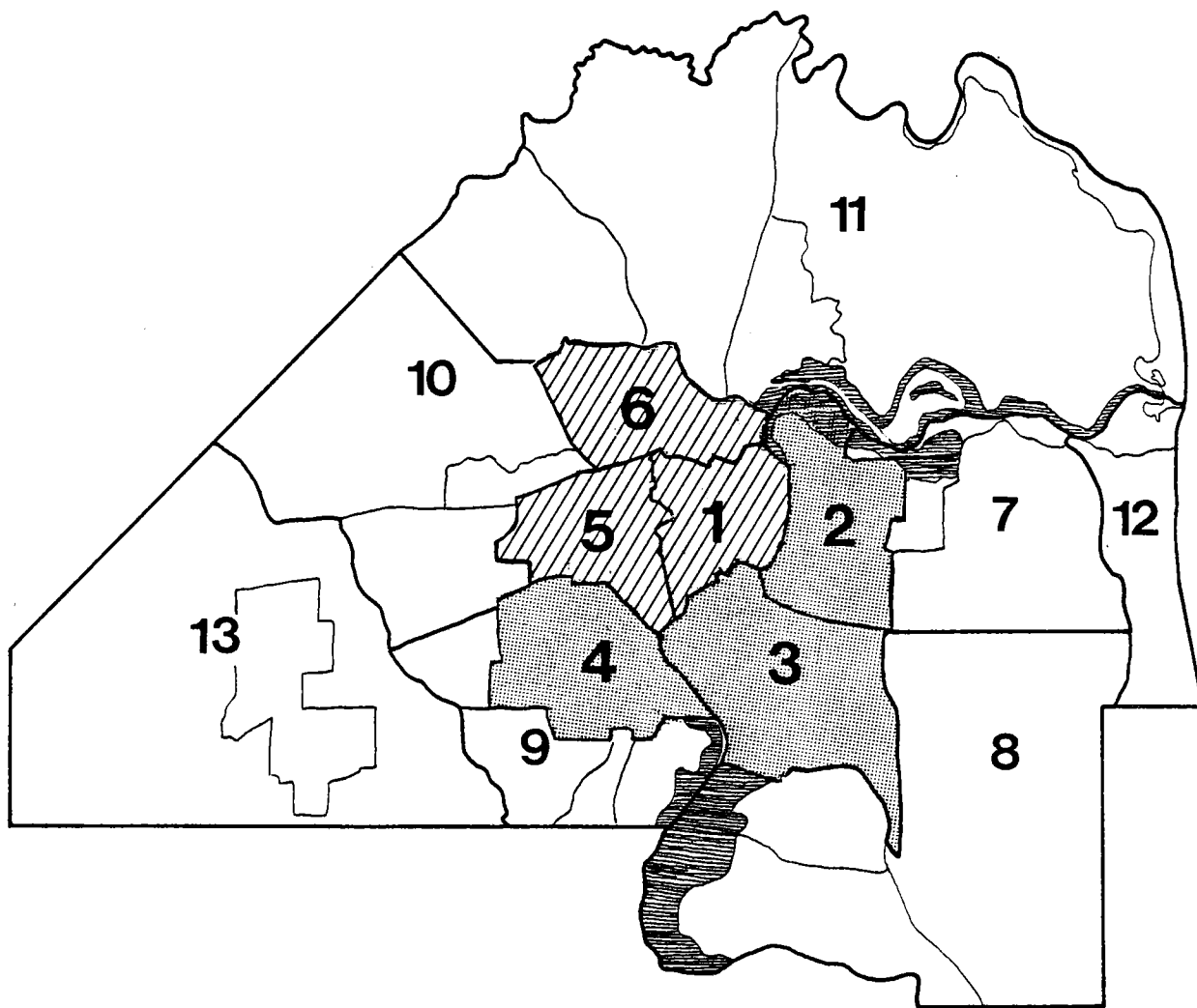
Source: Enrollee Survey, AAE Application Forms

Data Base: Enrollee Survey Respondents who searched for housing (N = 195; 2 cases with no search location data)

<sup>a</sup>Since enrollees could search in more than one neighborhood this number indicates how many enrollees searched in at least one of the neighborhoods in the submarket.

Note: Percentages will not add to 100 because enrollees could name up to seven search neighborhoods.

FIGURE G-1  
THIRTEEN JACKSONVILLE NEIGHBORHOODS



2, 3, and 4, in contrast, are a middle-income submarket. Rental housing in these neighborhoods was generally moderately priced and in standard condition. Substantial amounts of new construction have occurred in this area. Although some blacks searched in these neighborhoods (29 percent), they were more popular among whites (56 percent).

There may be several reasons for the marked difference in search locations observed for blacks and whites. Differences in preference may account for some of this disparity. A much higher proportion of blacks were already living in central Jacksonville neighborhoods at the time they enrolled (see Table F-3). Black households may have preferred to remain in these neighborhoods because of their familiarity with the area or because they preferred to remain close to friends or relatives. Alternatively, discrimination, either experienced or anticipated, may have persuaded blacks to confine their search to traditionally black areas. Lack of transportation may also have been a problem. Only 50 percent of black searchers in the Enrollee Survey sample had access to an automobile, compared to 80 percent of whites. Blacks may therefore have chosen to concentrate their searches in central city areas that are less geographically dispersed and have better public transportation than the suburbs.

An additional factor that may contribute to differences in the search locations of black and white households is the willingness of the household to spend money on rent. Black enrollees generally had lower incomes than whites, and for that reason, in spite of the subsidy, may have been inclined to seek less expensive housing. Housing in central Jacksonville is less expensive than housing in the suburbs. Estimates of the rent of a "modest, standard" two-bedroom unit in 1974 ranged from \$132 to \$152 in central Jacksonville, compared to \$195 to \$202 in the immediate suburbs.<sup>1</sup> Though these estimates do not mean that no lower price housing was available, they at least capture an image of the market that was probably shared by the enrollees. Blacks, therefore, may have decided to search in central Jacksonville in part because they believed more inexpensive housing was available there.

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<sup>1</sup> The formula for computing allowance payments used \$150 as the estimate for a two-bedroom unit. See Appendix F, "The Jacksonville Housing Market," for a discussion of the figures presented.

## THE ROLE OF LOCATION IN SEARCH SUCCESS

The Selected Aspects Report found that the type of neighborhoods that enrollees searched in appeared to be associated with success. Blacks tended to confine their search to predominantly black neighborhoods. It was suggested that the poorer quality of the housing in these neighborhoods may have contributed to the failure of black households to locate suitable units. As the previous section has shown, black households generally continued to search in black areas in the second enrollment period. Some white households also searched in these neighborhoods, however, and some black households searched in the predominantly white suburban areas. This section examines whether households were less successful if they searched in poorer housing areas, and whether black and white households had differing degrees of success when searching in the same type of neighborhoods. Two general analytic questions are posed. First, were enrollees who searched in particular areas or types of areas more successful than average in moving to a new unit and becoming recipients? Second, how many enrollees who searched in a particular area or type of area actually moved there?

Search outcomes are first analyzed for the 13 geographically distinct Jacksonville neighborhoods discussed earlier. Figure G-2 shows the percentage of enrollees searching in neighborhoods 1 through 6<sup>1</sup> who either moved to that neighborhood, moved to another neighborhood, or terminated from the program.<sup>2</sup>

White enrollees were generally most successful searching in the suburbs, particularly in neighborhoods 3 and 4. Over 30 percent of the enrollees who looked at a unit in these two neighborhoods eventually moved to them. Although 28 of the white searchers looked at a unit in neighborhood 1, the urban core, only 21 percent of them actually moved to this neighborhood. Similarly, although 31 whites looked at a unit in neighborhood 5 in the central city, only 6 percent of them moved to this neighborhood.

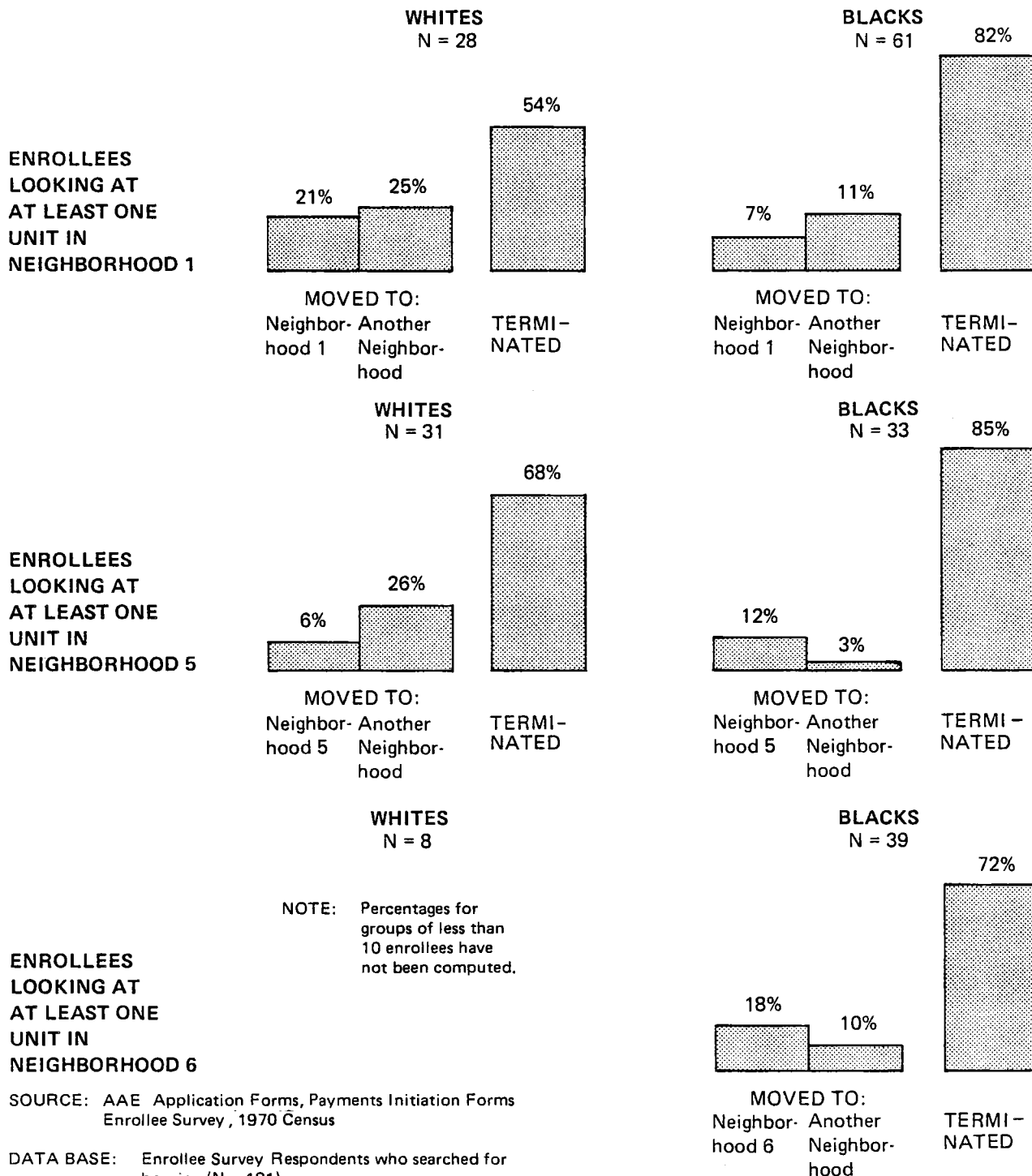
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<sup>1</sup> Neighborhoods 7 through 13 did not have enough searches to be included.

<sup>2</sup> The 14 enrollees who searched for new housing but became recipients in their original units are not included in the figure. The overall success rate in becoming a recipient among searchers in the sample was 47 percent (47 out of 99) for whites and 23 percent (22 out of 96) for blacks. These rates are very similar to the success rates among white and black enrollees who planned to move during the second enrollment period (47 percent and 26 percent, respectively).

FIGURE G-2

SEARCH OUTCOMES BY NEIGHBORHOODS SEARCHED IN FOR BLACKS AND WHITES  
CENTRAL JACKSONVILLE



NOTE: Percentages for groups of less than 10 enrollees have not been computed.

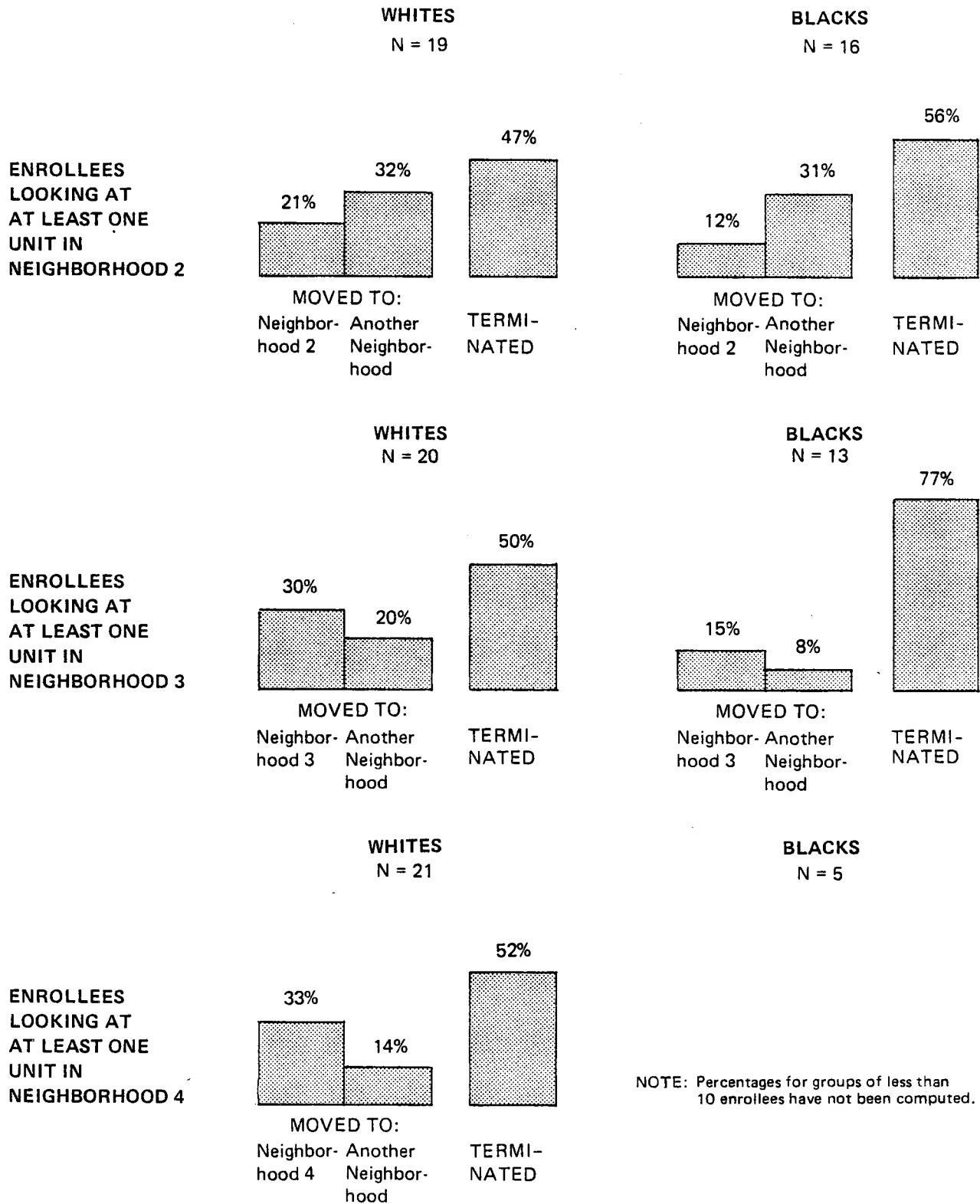
SOURCE: AAE Application Forms, Payments Initiation Forms Enrollee Survey, 1970 Census

DATA BASE: Enrollee Survey Respondents who searched for housing (N = 181)

Missing cases: 14 searchers who stayed in original units excluded;  
2 missing search location data



IMMEDIATE SUBURBS



NOTE: Percentages for groups of less than 10 enrollees have not been computed.

Although neighborhood 1 was the most frequent search location for black enrollees, few blacks moved to units there. Of the 61 black households that searched in neighborhood 1, only 7 percent moved there. Blacks who searched in suburban neighborhoods do not appear to have done substantially better than blacks searching in the central city, with the exception of neighborhood 1. Of the black households searching in neighborhoods 5 and 6 in central Jacksonville, 12 and 18 percent respectively moved to these neighborhoods. Of the black households searching in neighborhoods 2 and 3 in the suburbs, 12 and 15 percent moved there.

The most consistent trend in Figure G-2 is that white households were more successful in searching for new housing. White households searching in a given neighborhood were generally more successful in moving to that neighborhood than black households. Black households were also more likely than whites to terminate from the program rather than move to a new unit, no matter where they searched.

The evidence in Figure G-2 is inconclusive on the relationship of search location to search outcomes. Few black households searched in neighborhoods other than those in the central city, but blacks were less successful than whites everywhere. The analysis of search and moving patterns on the basis of the 13 neighborhoods used above may be on too aggregate a level to reveal a relationship between search location and search outcomes, however. Pockets of older housing in poor condition exist within better neighborhoods in Jacksonville.<sup>1</sup> Small areas that are all black exist in the middle of areas which are otherwise completely white and vice versa. Some smaller areas are in racial transition, generally changing from white to black.<sup>2</sup> The 13 neighborhood divisions used, above although they separate the city into areas each of which is homogeneous on the whole, are too crude to pick up the block-to-block differences which may be important to households searching for housing. The 55 smaller neighborhood divisions are therefore useful for a more detailed analysis.

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<sup>1</sup> See the Selected Aspects Report, Chapter 4.

<sup>2</sup> Some of these areas are discussed in Appendix F, "The Jacksonville Housing Market."

Two types of neighborhood characteristics are important to include in the analysis. First, the racial composition of search neighborhoods<sup>1</sup> may be related to search outcomes. Factors such as discrimination may have impeded blacks who searched in white areas from moving there.

Second, search neighborhoods are characterized by measures of the quality of the housing in the neighborhood, because the amount of standard housing in a given area seems likely to affect whether an enrollee could find an acceptable unit there. The analysis uses two proxies for neighborhood housing quality that are available from census data: the socioeconomic index (SEI) of the residents of the neighborhood and the percentage of occupied rental units lacking some or all plumbing.<sup>2</sup>

Enrollees searching for housing can be characterized by the type of the neighborhood in which they concentrated most of their search effort. Figure G-3 shows the search outcomes for enrollees who searched mainly in white neighborhoods, those who searched mainly in black neighborhoods, and those who searched mainly in racially mixed neighborhoods.<sup>3</sup> Black enrollees who searched mainly in white areas were less likely to terminate than other black searchers. Interestingly, however, these households did not necessarily move to units in the white neighborhoods in which they conducted most of their search. They were equally likely to move to black neighborhoods. Whites who searched mostly in white areas, as might be expected, moved almost exclusively to white neighborhoods. Blacks who searched mostly in black

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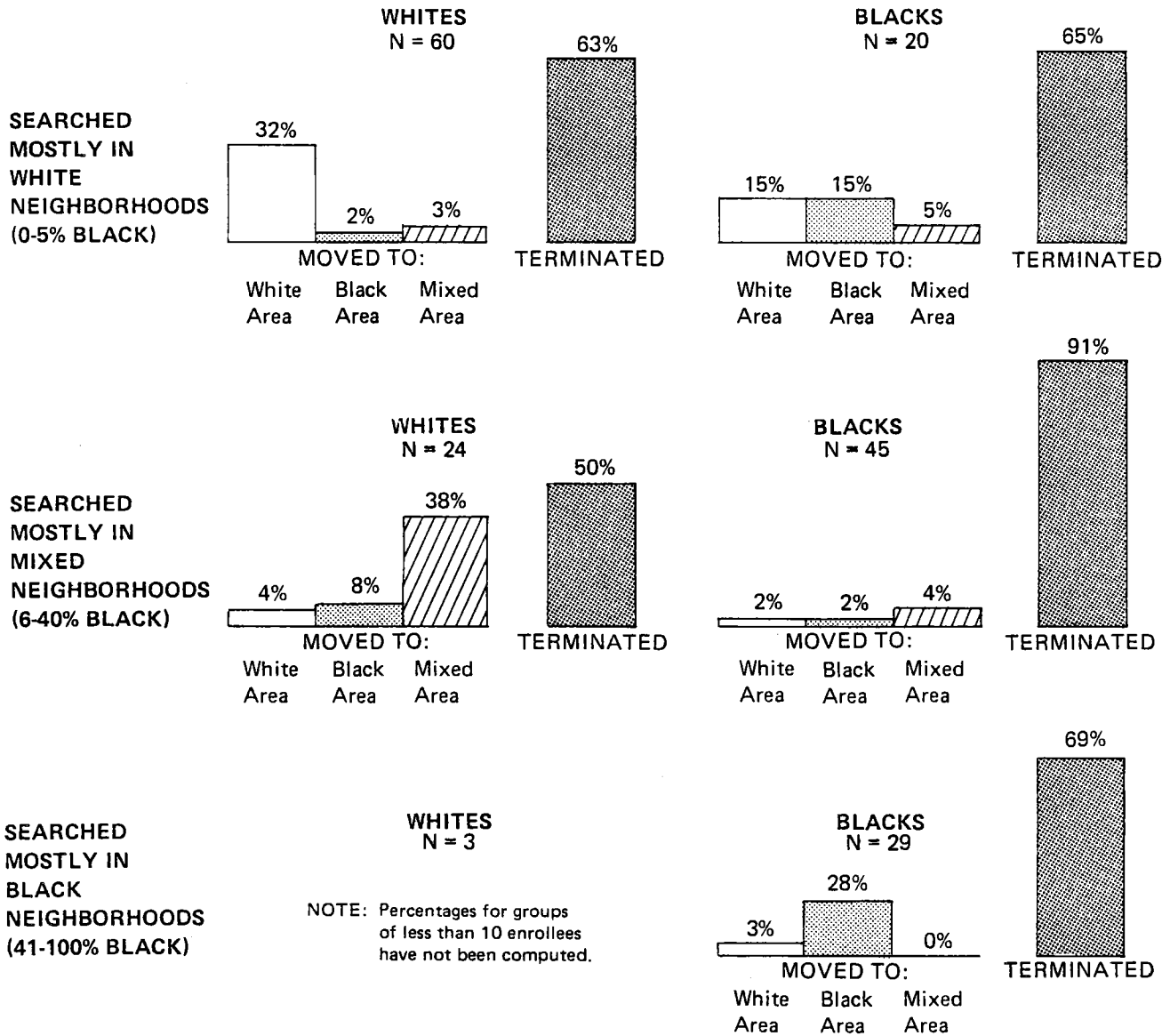
<sup>1</sup> The 1970 Census percentage of black residents in a neighborhood is used to determine the racial composition of each of the 55 neighborhoods.

<sup>2</sup> The 1970 Census percentage of occupied rental units lacking some or all plumbing and the SEI, based on 1970 Census education, income, and occupational status information are used to determine the neighborhood housing quality measures.

<sup>3</sup> This categorization is based on 55 neighborhoods. A neighborhood was considered white if 5 percent or less of its residents were black; mixed if 6 to 40 percent of its residents were black, and black if more than 40 percent were black. Most neighborhoods in the mixed category fell between 15 and 30 percent. Few neighborhoods were in the 30 to 60 percent black range.

An enrollee's search pattern was described according to the modal category of the search locations. Enrollees who searched equally in black and white neighborhoods, as well as enrollees who searched predominantly in mixed neighborhoods, were assigned to the mixed category. (However, very few households searched equally in black and white neighborhoods.)

**FIGURE G-3**  
**SEARCH OUTCOMES BY TYPE OF NEIGHBORHOOD PREDOMINANTLY**  
**SEARCHED IN (PERCENTAGE OF RESIDENTS WHO WERE BLACK)**  
**FOR BLACKS AND WHITES**



SOURCE: AAE Application Forms  
 Payments Initiation Forms  
 Enrollee Survey, 1970 Census

DATA BASE: Enrollee Survey Respondents who searched for housing (N = 181)

Missing cases: 14 searchers who stayed in original units excluded;  
 2 missing search location data

neighborhoods show a similar pattern; almost all of those who did not terminate moved to black neighborhoods.<sup>1</sup>

The difference in search outcomes for white and black enrollees who searched mostly in racially mixed neighborhoods is particularly striking. Whites searching in mostly mixed areas were less likely to terminate than whites searching mostly in white areas. Blacks, on the other hand, apparently found it very difficult to find a unit in mixed neighborhoods. Ninety-one percent of the black households that searched predominantly in mixed areas terminated from the program, compared to 67 percent of those searching elsewhere.

The lack of black enrollees' success in mixed neighborhoods is more understandable if the nature of these neighborhoods is considered. Because of segregation patterns in Jacksonville, racially mixed neighborhoods are not likely to be stable areas with roughly equal proportions of black and white residents. Instead, neighborhoods tend to be all black, all white, or in transition from white to black. These latter neighborhoods are included in the "mixed" category. For the most part, between 15 and 30 percent of their population was black in 1970. Blacks searching for housing in these neighborhoods, therefore, may have encountered resistance from landlords who wished to stop the influx of black residents. Whites, on the other hand, may have been welcomed by landlords as a racially stabilizing influence.<sup>2</sup>

Both blacks and whites who searched mostly in mixed areas most often considered the Springfield/Brentwood area in the center of neighborhood 1. This area provides an example of the pattern which was typical of mixed neighborhoods. Of the 24 white households that searched mostly in mixed neighborhoods,

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<sup>1</sup> The search patterns of whites were much more likely to be completely racially homogeneous than those of blacks. Among whites searching mostly in white neighborhoods, only 3 out of 60 looked in a black neighborhood and only 14 looked in a mixed neighborhood. Among the 29 blacks who searched predominantly in black areas, 8 looked in at least one white neighborhood and 7 in at least one mixed neighborhood.

<sup>2</sup> This trend, however, is counter to what one might expect. Often a neighborhood experiencing racial transition is receptive to black residents. Data available from interviews with housing suppliers do not furnish concrete information on this issue. For example, one supplier noted that landlords in North Riverside (5% black) preferred renting to white tenants, whereas landlords in Arlington (0% black) in the last few years have accepted blacks into recently constructed apartment complexes that had high vacancy rates. Clearly, many forces are at work in the Jacksonville housing market.

11 searched in Springfield/Brentwood and 4 moved there. Among blacks, 31 out of 45 searched in the area, but none moved there. The population of Springfield/Brentwood was 29 percent black in 1970. It was one of the areas cited by local housing experts in both 1974 and 1975 as a principal area of increasing black population<sup>1</sup> and was described in an interview with a housing supplier in 1975 as a transitional area with larger, older homes. It is an area with a high demand for housing, so that landlords have no difficulty in renting units and can choose among prospective tenants.<sup>2</sup> It seems possible that blacks' striking lack of success in searching in this and similar areas was caused by suppliers' resistance to the influx of black residents, which was seen as changing the character of the neighborhood.<sup>3</sup>

The quality of the housing in a neighborhood seems likely to affect an enrollee's chances of finding a satisfactory unit. One proxy for neighborhood housing quality is the socioeconomic status of the residents of the neighborhood. Areas in which the residents have higher incomes, higher occupational status, or more education seem likely to have better housing. Figure G-4 presents search outcomes for enrollees who searched predominantly in areas with a low socioeconomic index (SEI) and those who searched predominantly in areas with a high SEI.<sup>4</sup>

The socioeconomic character of search neighborhoods appears to have made little difference in whether white enrollees were able to locate and move to new units. Fifty-four percent of the whites searching mostly in low SEI neighborhoods terminated from the program, compared to 61 percent of whites

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<sup>1</sup> See Figure F-2 in Appendix F, "The Jacksonville Housing Market."

<sup>2</sup> Interview with Jacksonville housing supplier, 1975.

<sup>3</sup> Part of the lack of success of blacks in mixed neighborhoods may be due to price discrimination. The effect of racial segregation on the price of housing has not been resolved. However, a study of the New Haven, Connecticut housing market found that blacks paid more for equivalent housing than whites in racially mixed areas but not in all black or all white areas. See Thomas King and Peter Mieszkowski, "Racial Discrimination, Segregation, and the Price of Housing," Journal of Political Economy, Vol. 81, May-June 1973, pp. 590-606, as well as Martin Bailey, "Effects of Race and Other Demographic Factors on the Value of Single-family Homes," Land Economics, Vol. 42, May 1966, pp. 215-20, and Richard Muth, Cities and Housing, Chicago, University of Chicago Press, 1969.

<sup>4</sup> The 19 enrollees who searched equally in neighborhoods with low and high SEI's have not been included.

searching mostly in high SEI neighborhoods. White enrollees moved predominantly to the type of neighborhood in which they conducted most of their search. Black enrollees were somewhat more successful if they searched in high SEI neighborhoods, however. Although 11 percent of the blacks searching mostly in high SEI areas ended up moving to low SEI neighborhoods, 17 percent did move to areas with a high SEI. Seventy-two percent of blacks searching in high SEI neighborhoods terminated, compared to 81 percent of blacks searching in low SEI areas. Blacks were less successful than whites in both low and high SEI neighborhoods, however.

Given the differences in search outcomes shown in Figure G-4 for black and white enrollees searching in neighborhoods with similar SEI values, it is interesting to see if they were in fact searching in the same neighborhoods. Table G-5 shows the neighborhoods most frequently searched in by blacks and whites who searched mostly in low or high SEI neighborhoods. The SEI and racial composition of the neighborhood is shown as well as the number of searchers that eventually moved to the neighborhood.

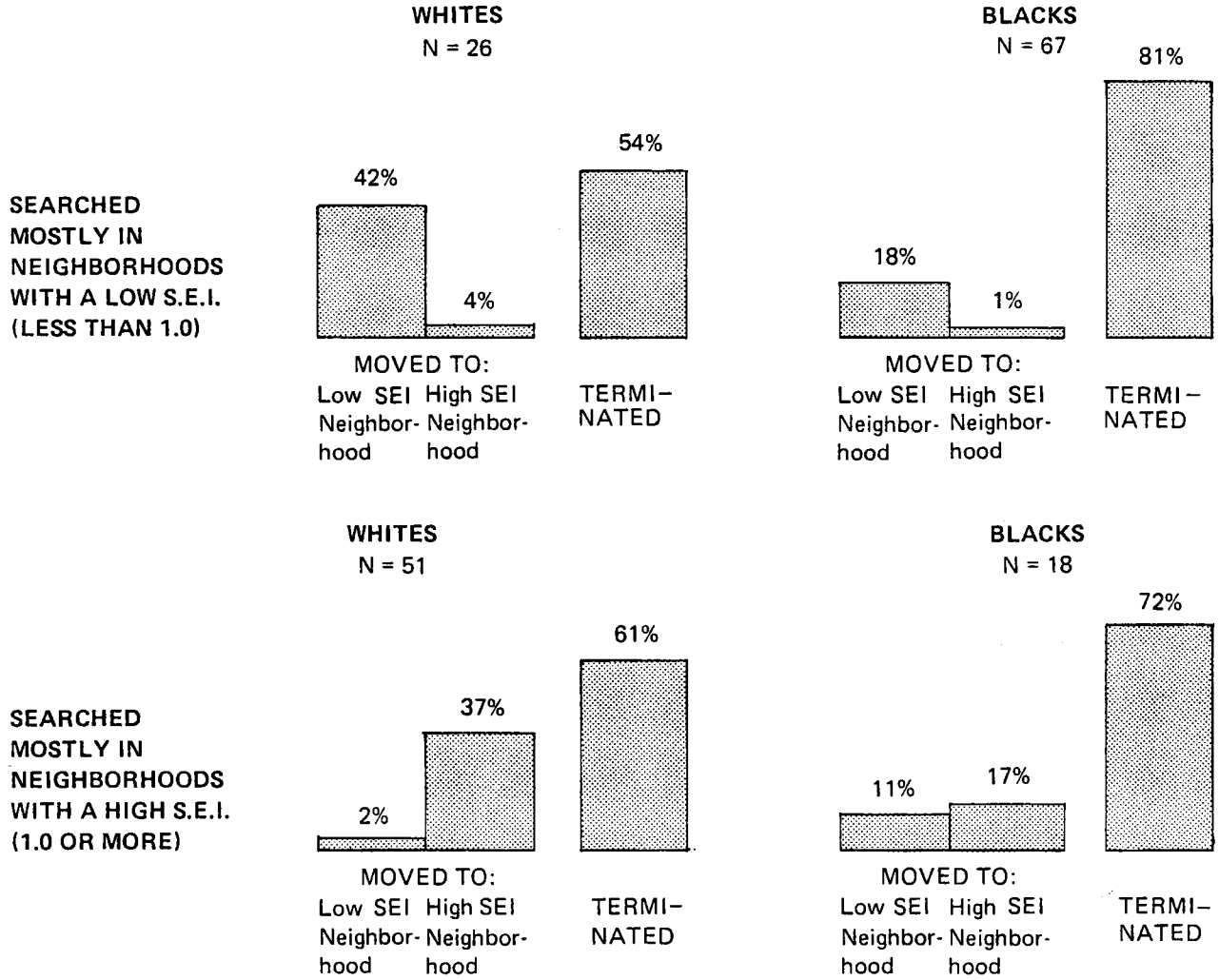
The low SEI neighborhoods searched in by whites were generally racially mixed areas where the black population was increasing. Springfield/Brentwood was the most popular low SEI search area for both blacks and whites. Blacks who searched in low SEI neighborhoods frequently searched in all-black neighborhoods as well as racially mixed areas.

Blacks and whites who searched mostly in high SEI neighborhoods, in contrast, usually searched in the same neighborhoods. All the high SEI neighborhoods mentioned most frequently by black searchers were also mentioned frequently by whites. These neighborhoods were almost totally white; the percentage of residents who were black was never more than 11.

The finding that blacks searching in high SEI areas were more successful than blacks searching in low SEI areas is consistent with the finding that blacks searching mostly in white areas were more successful (see Figure G-3). Because many of the low SEI neighborhoods in Jacksonville were predominantly black, this agreement is not surprising. The patterns shown in Figures G-3 and G-4 are consistent in several ways. In both cases, whites tended to move to the type of neighborhood in which they did most of their searching. Blacks, on the other hand, moved at a fairly constant rate to predominantly black or low SEI neighborhoods, even if they searched extensively elsewhere.

FIGURE G-4

SEARCH OUTCOMES BY TYPE OF NEIGHBORHOOD PREDOMINANTLY SEARCHED IN (SOCIO-ECONOMIC INDEX OF RESIDENTS) FOR BLACKS AND WHITES



SOURCE: AAE Application Forms, Payments Initiation Forms Enrollee Survey, 1970 Census

DATA BASE: Enrollee Survey Respondents who searched for housing (N = 162)

Missing Cases: 14 searchers who became recipients in their original units ;  
 2 missing search location data ;  
 19 who searched equally in low and high SEI areas.



TABLE G-5  
 NEIGHBORHOODS MOST FREQUENTLY SEARCHED IN BY ENROLLEES<sup>a</sup>  
 IN HIGH AND LOW SEI NEIGHBORHOODS

Enrollees Who Searched Mostly in Low SEI Neighborhoods			
Neighborhoods Most Frequently Searched In (Number of Searchers)	Neighborhood Characteristics	Location (in the 13 C* Neighborhoods)	Number Moving to Neighborhood
<u>Whites</u>			
Springfield/Brentwood (11)	SEI .33; 29% Black Black population increasing	1	4
West Jacksonville/Paxson (7)	SEI .50; 20% Black Black population increasing	5	1
Garden City/Highlands/Eastport (7)	SEI .89; 1% Black	11	1
<u>Blacks</u>			
Springfield/Brentwood (31)	SEI .33; 29% Black Black population increasing	1	0
Sherwood Forest/Harbor View/Ribault Manor (19)	SEI .79; 67% Black Black population increasing	6	2
Moncrief (16)	SEI .23; 100% Black	1	1
Grand Park (11)	SEI .22; 97% Black	5	2
West Jacksonville/Paxson (10)	SEI .50; 20% Black Black population increasing	5	1
Enrollees Who Searched Mostly in High SEI Neighborhoods			
Neighborhoods Most Frequently Searched In (Number of Searchers)	Neighborhood Characteristics	Location (in the 13 C* Neighborhoods)	Number Moving to Neighborhood
<u>Whites</u>			
South Riverside/Murray Hill (19)	SEI 1.06; 2% Black	5	0
North Riverside (14)	SEI 1.04; 5% Black	1	0
Lake Lucina/Arlington (12)	SEI 1.66; 1% Black	2	3
Hyde Park/Cedar Hills (12)	SEI 1.52; 3% Black	4	1
South West St. Nicholas/South St. Marco (10)	SEI 1.62; 11% Black	3	1
Arlington Hills/Arlingwood (10)	SEI 2.32; 0% Black	2	0
<u>Blacks</u>			
North Riverside (9)	SEI 1.04; 5% Black	1	0
Arlington Hills/Arlingwood (9)	SEI 2.32; 0% Black	2	1
South Riverside/Murray Hill (7)	SEI 1.06; 2% Black	5	1
South West St. Nicholas/South St. Marco (5)	SEI 1.62; 11% Black	3	0

Source: AAE Application and Payments Initiation Forms, 1970 Census, Enrollee Survey, Interviews with Housing Experts

Data Base: Enrollee Survey Respondents who searched for housing

<sup>a</sup>Neighborhood selection criteria were: All neighborhoods where 10 or more enrollees searched:  
 - Blacks searching mostly in low SEI neighborhoods (N = 67)  
 - Whites searching mostly in high SEI neighborhoods (N = 51)  
 All neighborhoods where 5 or more enrollees searched:  
 - Blacks searching mostly in high SEI neighborhoods (N = 18)  
 - Whites searching mostly in low SEI neighborhoods (N = 26)

Many of the 55 neighborhoods were searched in by only a few enrollees. These neighborhoods have not been included in the table.

A few blacks who searched in high SEI or mostly white neighborhoods, however, were successful in moving there. This meant that blacks who searched in high SEI or white neighborhoods were somewhat more successful in becoming recipients.

The finding that blacks searching in white or high SEI neighborhoods were more successful than other black searchers raises the possibility that these enrollees were in some way different from other black enrollees. They may have been more motivated, had better access to transportation (since many of the better areas were in the suburbs), been more skilled in searching, or willing to pay higher rents. These factors could have caused them to search in better neighborhoods, but would also be likely to make them more successful no matter where they searched. Unfortunately, it is not possible to determine how much of the success of blacks searching in high SEI or white neighborhoods is due to their individual characteristics and how much is due to the location of their search.

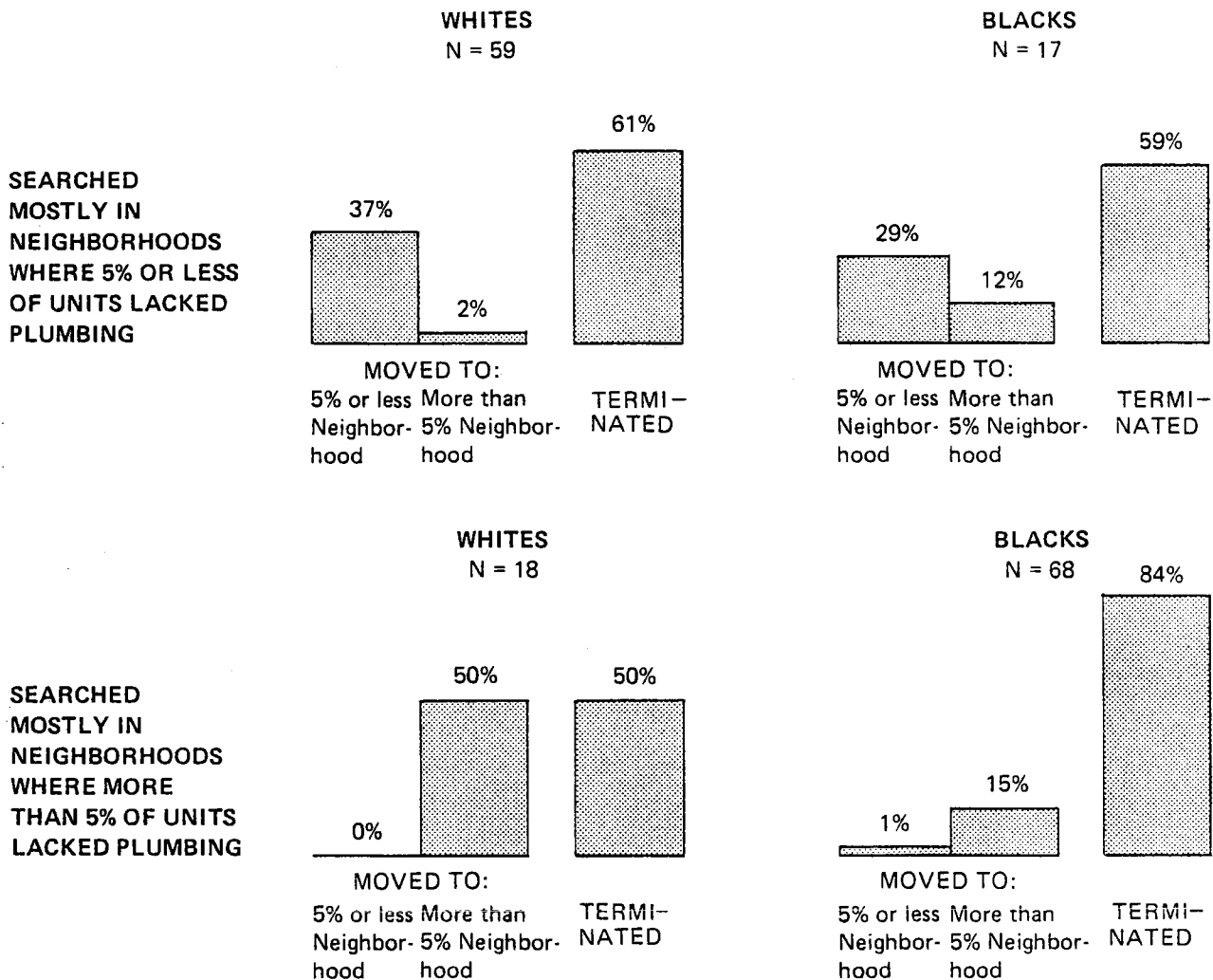
Another proxy for the housing quality in a neighborhood is the percentage of units that lack some or all plumbing facilities. Figure G-5 shows the outcomes for enrollees who searched mostly in areas where 5 percent or less of the units lacked plumbing and for enrollees who searched in areas where more than 5 percent of the units lacked plumbing.<sup>1</sup> Whites show a pattern similar to those in Figures G-3 and G-4; they generally moved into those areas in which they did most of their searching. Blacks moved at a fairly constant rate into areas where more than 5 percent of the units lacked plumbing, whether or not they searched predominantly in those areas. However, blacks who searched in better neighborhoods where fewer units lacked plumbing were more successful in becoming recipients. Among blacks searching mostly in areas where few units lacked plumbing, 29 percent moved to those areas, 12 percent moved to areas where more units lacked plumbing, and 59 percent terminated. A higher proportion of the blacks searching mostly in areas where more than 5 percent of the units lacked plumbing terminated from the program (84 percent).

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<sup>1</sup> The 19 enrollees who searched equally in both types of areas have not been included.

FIGURE G-5

SEARCH OUTCOMES BY TYPE OF NEIGHBORHOOD PREDOMINANTLY SEARCHED IN (PERCENTAGE OF UNITS LACKING PLUMBING) FOR BLACKS AND WHITES



SOURCE: AAE Application Forms, Payments Initiation Forms, Enrollee Survey, 1970 Census

DATA BASE: Enrollee Survey Respondents who searched for housing (N = 162)

Missing Cases: 14 searchers who became recipients in their original units;  
 2 missing search location data;  
 19 who searched equally in both types of area.

TABLE G-6

NEIGHBORHOODS MOST FREQUENTLY SEARCHED IN BY ENROLLEES WHO SEARCHED MOSTLY IN  
NEIGHBORHOODS WHERE 5 PERCENT OR LESS OR MORE THAN 5 PERCENT OF UNITS LACKED PLUMBING<sup>a</sup>

Enrollees Who Searched Mostly in Neighborhoods Where 5 Percent or Less of the Units Lacked Plumbing			
Neighborhoods Most Frequently Searched In (Number of Searchers)	Neighborhood Characteristics	Location (in 13 C* Neighborhoods)	Number Moving to Neighborhood
<u>Whites</u>			
South Riverside/Murray Hill (19)	4% Lacked Plumbing 2% Black	5	0
Hyde Park/Cedar Hills (14)	1% Lacked Plumbing 3% Black	4	4
Arlington Hills/Arlingwood (11)	0% Lacked Plumbing 0% Black	2	0
North Riverside (10)	7% Lacked Plumbing 5% Black	1	0
South West St. Nicholas/ South St. Marco (9)	3% Lacked Plumbing 11% Black	3	1
<u>Blacks</u>			
Arlington Hills/Arlingwood (10)	0% Lacked Plumbing 0% Black	2	1
Enrollees Who Searched Mostly in Neighborhoods Where More Than 5 Percent of the Units Lacked Plumbing			
Neighborhoods Most Frequently Searched In (Number of Searchers)	Neighborhood Characteristics	Location (in 13 C* Neighborhoods)	Number Moving to Neighborhood
<u>Whites</u>			
Springfield/Brentwood (11)	6% Lacked Plumbing 29% Black	1	4
<u>Blacks</u>			
Springfield/Brentwood (31)	6% Lacked Plumbing 29% Black	1	0
Sherwood Forest/Ribault Manor (19)	7% Lacked Plumbing 67% Black	6	2
Moncrief (16)	7% Lacked Plumbing 100% Black	1	1
Grand Park (13)	16% Lacked Plumbing 97% Black	5	2
West Jacksonville/Paxson (12)	15% Lacked Plumbing 20% Black	5	1

Source: AAE Application and Payments Initiation Forms, 1970 Census, Enrollee Survey, Interviews with Housing Experts

Data Base: Enrollee Survey Respondents who searched for housing

<sup>a</sup>Neighborhood selection criteria were: All neighborhoods where 10 or more enrollees searched:  
 - Whites searching mostly in neighborhoods where 5 percent or less of units lacked plumbing (N = 59)  
 - Blacks searching mostly in neighborhoods where more than 5 percent of units lacked plumbing (N = 68)  
 All neighborhoods where 5 or more enrollees searched:  
 - Whites searching mostly in neighborhoods where more than 5 percent of units lacked plumbing (N = 18)  
 - Blacks searching mostly in neighborhoods where 5 percent or less of units lacked plumbing (N = 17)

Many of the 55 neighborhoods were searched in by only a few enrollees. These neighborhoods have not been included in the table.

Again, it is interesting to ask whether blacks and whites who searched in areas where a similar proportion of units lacked plumbing were searching in the same neighborhoods. Table G-6 shows the areas most frequently searched in by blacks and whites. The patterns shown in Table G-6 are very similar to those in Table G-5. As might be expected, neighborhoods where a large percentage of units lacked plumbing were generally low SEI neighborhoods.

Blacks who searched in neighborhoods where few units lacked plumbing searched most frequently in Arlington Hills/Arlingwood, an area also popular with whites. Whites also searched in other all-white areas that blacks did not search in, however. Whites searching in areas where more than 5 percent of the units lacked plumbing searched most frequently in the mixed area of Springfield/Brentwood. Blacks searched in this area too, but they also searched in other, all-black, areas.

#### CONCLUSION

This appendix has examined the intensity with which enrollees searched for housing and the locations in which they searched. Most enrollees planning to move when they entered the program did make some attempt to find a new unit. Most enrollees who searched for housing looked at more than one unit and many looked in more than one neighborhood. The extent of the search effort did not have a large effect on the success of enrollees moving into new housing and becoming recipients, however. Enrollees looking at only one unit were as successful in moving as enrollees conducting a more extensive search. Enrollees searching in two or more neighborhoods were somewhat more successful than enrollees who searched in only one area.

White households were more successful searchers than blacks during both enrollment periods in Jacksonville. The Selected Aspects Report suggested that search location might be an important factor in blacks' lack of success. Because black households searched predominantly in neighborhoods with poorer housing, they were less likely to be able to find an acceptable unit.

Results for the second enrollment period show that search location did have some effect on the success of black enrollees in becoming recipients. The search patterns of enrollees usually followed racial lines. Most whites searched in and moved to white areas. Many blacks searched in and moved to all-black areas. Some blacks did search in white areas and a few were

successful in moving to white neighborhoods. Many blacks who searched mostly in white areas eventually moved to black neighborhoods, however. Blacks who searched in white areas were somewhat more successful in becoming recipients, even though they did not move to those neighborhoods.

Both black and white enrollees searched in racially mixed areas. These neighborhoods, for the most part, were 15 to 30 percent black and were transitional areas where the black population was increasing. Although white enrollees were more successful than blacks regardless of their search location, the disparity was greatest in racially mixed areas. Black enrollees' success rates in racially mixed areas were substantially below their rates elsewhere. White enrollees enjoyed their highest success rates in the mixed areas. Although there is no evidence, it is possible that blacks searching in these neighborhoods encountered resistance from suppliers who were opposed to further increases in the black population.

Racial patterns underlie the effect of neighborhood housing quality on search outcomes. Both black and white enrollees who searched in neighborhoods with good housing were for the most part searching in white neighborhoods. Black enrollees who searched in neighborhoods with poor housing, in contrast, searched in somewhat different neighborhoods than white enrollees searching in neighborhoods with poor housing. For whites, the areas with poor housing were almost always racially mixed. Blacks also searched in mixed neighborhoods that had poor housing; in addition, they searched in all-black areas of poor housing.

The housing quality of search neighborhoods had little effect on the search success of whites. Black enrollees who searched mostly in areas with good housing, however, were somewhat more successful in becoming recipients than blacks searching mostly in areas of poor housing. Blacks searching in areas of poor housing were often searching in racially mixed neighborhoods, in which they were notably unsuccessful; blacks searching in areas of good housing were most often searching in white neighborhoods.

Search location did have some effect on the success of black enrollees. Those who searched in better neighborhoods were somewhat more successful in becoming recipients whether or not they moved to those neighborhoods. Searching in the better areas appears to have opened an important option for black enrollees.

ATTACHMENT GI

AGENCY ASSISTANCE TO ENROLLEES SEARCHING FOR HOUSING  
(DURING THE SECOND ENROLLMENT PERIOD IN JACKSONVILLE)

The agency did not provide much search assistance to enrollees during the second period. Information concerning the program, enrollees' rights and responsibilities (including equal opportunity rights), and agency inspection procedures was provided to all enrollees at a required group enrollment presentation. Following this presentation, services representatives met individually with enrollees and assessed their needs. If an enrollee planned to remain in his or her original unit, the services representative would attempt to arrange for an inspection of that unit. On the other hand, if an enrollee planned to move, the services representative would spend time discussing housing search and related information. The agency distributed a participant's handbook to enrollees. This booklet included four pages of "Hints for House Hunting"; however, these hints were quite general and did not refer to any specifics of house hunting in Jacksonville (see Attachment GII).

To the extent that search assistance existed, it usually took the form of informing enrollees of vacancies, either at the direct request of the enrollee or through the initiative of the services representative, who would telephone an enrollee when a vacancy occurred in a neighborhood in which the enrollee had previously expressed an interest. This practice was not common, however. The agency also maintained a bulletin board of housing listings. A complaint commonly voiced by enrollees, however, was that units suggested by the agency were usually too expensive.<sup>1</sup>

The agency did not furnish enrollees with any childcare or transportation services.<sup>2</sup> The amount of agency search assistance during Jacksonville II was less than that offered in Jacksonville I. In the first period, workshops were offered on several aspects of housing, including relocation, an average of six times per month, at various times and locations. A listing of available units, as well as some transportation and childcare, were also provided.

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<sup>1</sup> Participant Group Interview.

<sup>2</sup> When asked about unmet needs or shortcomings in agency services, only 10 percent of the respondents to the Enrollee Survey (N=494) felt that the agency could have provided them with additional services which would have been helpful. Among the small group of enrollees who felt they could have used more help, however, additional search assistance, such as better lists of available housing, was one form of assistance most often desired. Participants in group interviews suggested that transportation assistance would have been helpful in their search effort. The main problem seemed to be that many available units either were widely scattered or were not easily accessible with public transportation.





ATTACHMENT GII

"HINTS FOR HOUSE HUNTING" FROM PARTICIPANT'S HANDBOOK DISTRIBUTED TO ENROLLEES DURING SECOND ENROLLMENT PERIOD IN JACKSONVILLE

HINTS FOR HOUSE HUNTING

Now that you are in the Housing Allowance Program (HAP) you may have started to wonder about where you want to live. Under our program you may remain where you are now living if your house passes the inspection and if your landlord agrees to give you a one year rental agreement and agrees to the special rental provisions. However, some people will now want to find a new place to live. Remember, you may not live in public housing or any unit receiving a federal subsidy. As you look around Jacksonville for housing, you will have some questions and problems. This booklet may help you start to look for your new home.

**SIZE AND COST.** To start with you will be thinking about the size of the house you need. How many bedrooms do you need? And, of course, the really big question on your mind is the cost. How much will rent allowance cover, and how much extra can you afford to pay? Once you decide on the size of the house you need and the price you can afford, you will want to consider the neighborhood.

**LOCATION.** Some people will have special problems. If you don't have a car, you will want to check bus lines. Also you might want to know how close you would be to local stores and schools, health care centers, your job, or your church. As you think about where you want to live in Jacksonville, remember it is not always easy to get around town.

**WHERE TO LOOK.** If you have never had to look for a house to rent you may ask "Where do I begin?" It is a good idea to start by checking the newspaper ads every day. The Sunday papers usually have more listings, but be sure to look at all the daily papers. When you find a listing that sounds good, look at the address or call to find out where the house or apartment is located. If you already know the neighborhood, consider the location of the house. If you don't know the neighborhood, check on a city map or ask friends if they know the address.

Rentex, Home Rentals and Home Finders charge a non-refundable fee; the Housing Allowance Program is not connected with these organizations. There is no guarantee that any of the property will be available, or standard, or that the owner would co-operate with the program.

You will want to call the owner or agent to ask about the cost, the number of bedrooms, and the exact address. Then find out if you can go by to look at the property. Also find out the rent, the number of rooms and the owner or landlord's name and phone number. Also as you look around keep in mind that you may not live in public housing under the Housing Allowance Program.

Besides looking at the newspaper ads for houses and apartments you could call or go by and check with Jacksonville realtors. You can also always check the yellow pages of the phone book under listings of Jacksonville realtors under "Real Estate" and "Apartments." To save you time, find out if you can get an appointment with the realtor. Many people will tell you to just come by or that they can't give out information over the phone. It helps to try anyway. Some realtors will ask you for a key deposit. Be sure to return the key promptly.

It is to your advantage when you go to talk to a realtor or landlord to make a good impression; so it is a good idea to dress up and leave your children at home! Finally, be on the lookout for "For Rent" signs as you go around town. Sometimes you may spot just the right place.

Finding a new place to live isn't always easy. Some people are lucky and find a place right away. Others may have to take more time. Try to make it easy on yourself and save steps. You may obtain a map of Jacksonville for HAP or at one of the local banks. Use the telephone when you can and ask friends to help you. HAP will also be available to serve you. If you are having problems call your Services Representative.

Here is a model checklist that might help you when you are looking around Jacksonville for a place to rent.

I. Size

- A. How big a place do I need? \_\_\_\_\_
- B. How many bedrooms? \_\_\_\_\_

II. Cost

- A. How much is the rent? \_\_\_\_\_

III. Neighborhood

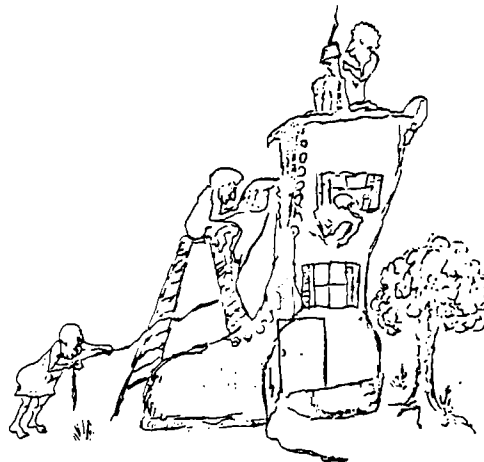
- A. North, South, East, West? \_\_\_\_\_
- B. What Street? \_\_\_\_\_
- C. Is the house/apartment close to a bus line? \_\_\_\_\_
- D. Is it near local stores? \_\_\_\_\_
- E. Is it near schools? \_\_\_\_\_
- F. Is it close to my job? \_\_\_\_\_
- G. Is it near a health center or doctor's office? \_\_\_\_\_
- H. Is it near a church? \_\_\_\_\_

IV. Where to Look

- A. Newspaper ads. Make a list of places.
- B. Realty companies. Make a list, call, go by, and check.
- C. Ask friends, church members, neighbors, relatives, etc.
- D. Check with HAP.
- E. Watch for rental signs around town.

V. Points to Remember

- A. You may have to pay a key deposit to look at a house.
- B. Dress up and make a good impression with the landlord. If you have children, it is better to leave them at home when house hunting.





APPENDIX H  
THE RESPONSE OF HOUSING SUPPLIERS



## THE RESPONSE OF HOUSING SUPPLIERS<sup>1</sup>

### INTRODUCTION

During the first enrollment period, enrollees who tried to locate rental units, have them inspected, and arrange for leases to be signed encountered widespread resistance from housing suppliers.<sup>2</sup> The Selected Aspects Report concluded, "while other factors such as lack of enrollee initiative, unacceptable units, and higher-than-acceptable rents were involved, most of the reasons given by unsuccessful enrollees for their failure to rent units that they located were associated with supplier resistance of various sorts."<sup>3</sup> This resistance was composed of several elements, including dislike and distrust of JHUD, its housing code and inspection procedures, opposition to the required lease provisions, and a general suspicion of government programs that interfere with regular business practices. The Selected Aspects Report also concluded that existing discrimination against program participants as such was closely associated with suppliers' perceptions that participants were similar to welfare recipients or likely to be black. Because of these difficulties, the agency decided to change its strategy in dealing with suppliers during the second enrollment period. Special efforts were made to encourage landlords to cooperate with the program.

Agency efforts to improve relations with suppliers included direct mail advertising, telephone calls, and personal visits to suppliers as well as adoption of an optional two-party check for making allowance payments. The agency also continued practices initiated late in the first enrollment period --quick approval for eviction requests, assurances that inspections would not carry the authority of inspections under the regular code enforcement program,

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<sup>1</sup> Data sources for this appendix include interviews with housing suppliers and agency staff, agency records on supplier contacts and recipients' leases, on-site observer's field notes and written reports on relations with suppliers, the Enrollee Survey, and agency operating forms. For a complete discussion of data sources see Appendix L, "Discussion of Data Sources."

<sup>2</sup> In this report, "supplier" refers to those landlords, rental agents, and individuals or organizations who handle units in the private rental market.

<sup>3</sup> See W. L. Holshouser, Report on Selected Aspects of the Jacksonville Housing Allowance Experiment (Cambridge, Mass.: Abt Associates Inc., 1976).

and a low-visibility equal opportunity effort intended to avoid alienating suppliers. The effectiveness of these activities was increased by a change in the type of participants enrolled in the program. Because there was a greater number of white, moderate-income families, suppliers no longer equated participants with low-income blacks.

Although a larger number of suppliers cooperated with the program during the second enrollment period, enrollees continued to report that they had encountered problems with suppliers. The improvement in suppliers' attitudes that did occur resulted as much from external factors, such as suppliers' growing experience with a housing allowance program and increasing vacancy rates, as from agency activities.

This appendix will discuss the agency's strategy and activities to encourage supplier cooperation. It will also examine the influence of agency activities and external factors on the willingness of suppliers to cooperate with the program.

#### AGENCY STRATEGIES AND ACTIONS

Agency strategies and activities that were designed to improve relations with suppliers can be divided into three types:

Public relations efforts that were intended both to advertise the program to suppliers and show how it would benefit them;

Discussions with suppliers about specific enrollees when program points needed clarification or problems arose;

Policy decisions intended in part to appeal to suppliers, such as the adoption of a two-party check option and a low-key equal opportunity effort.

#### Supplier Outreach

The agency hired two full-time staff members to conduct an outreach campaign to "sell" the program to suppliers. The main purpose of supplier outreach was to provide information about the program requirements--in response to a conviction that inaccurate information about the program had contributed to the hostility of suppliers during the first enrollment period. At that time, most suppliers had to rely on enrollees for information. In addition, during the first enrollment period, suppliers did not always know about or understand agency changes in program requirements.

As well as providing information on the program's regulations, agency staff in the second period told suppliers that the program served "moderate-income" families. During the first enrollment period, the general image was that the program typically served very poor, black families. Agency staff felt that some suppliers were particularly resistant to renting units to such households, but that they would be more willing to participate in a program that seemed to offer assistance to people with higher incomes.

As part of the attempt to change the program's image, agency staff pointed out to suppliers that assistance could be given to families who wished to remain in their units and simply needed a little help to keep up with the cost of living. The agency approach stressed the problems of inflation that were being faced by both landlords and tenants. Agency staff often initiated contacts with a supplier by saying, "Would you believe that the federal government is finally doing something for the middle-class person?"<sup>1</sup> Once they had attracted attention with this opening line, they could explain how the program worked. If a supplier objected to the program they would often say, "Do you have elderly people as tenants who are having trouble living on Social Security?" If the answer was affirmative, they would ask the supplier if they would object to financial assistance for those people. Sometimes, after such conversations, suppliers would agree to participate on at least a trial basis.

Types of Suppliers Contacted. The agency made a special effort to attract suppliers who had not participated during the first period, particularly those who handled units for moderate-income tenants.<sup>2</sup> The agency gave less attention to suppliers in the low-income submarket.

The agency hoped this approach would serve several purposes. Suppliers who handled units for moderate-income tenants might refer some of their own tenants to the program. In this way the program could attract more applicants in the higher eligible income categories, the group needed to fill out

<sup>1</sup> Interview with Supplier Outreach Staff, June 1975.

<sup>2</sup> Data describing the amount, content, and type of supplier outreach and the names of the suppliers contacted were taken from the agency's files on supplier contacts. The agency has stated that it has a complete record of its activities; however, there is no way of confirming this with other data sources. Therefore, analysis is restricted to this source.

the demographic profile.<sup>1</sup> In addition, these suppliers handled many units that could pass the inspection requirement without much difficulty. And, if repairs were needed, it was possible that these landlords would be willing to make them because their property was already likely to be in substantially sound condition.

The types of suppliers contacted by the agency are described in Table H-1. Many of the suppliers contacted (71 percent) handled units in the moderate-income submarkets of the city, especially in neighborhoods 2 and 3 located east and south of the river.<sup>2</sup> However, 30 percent of the suppliers handled units in the central city and in the areas immediately to the west and north of the urban core (neighborhoods 1, 5, and 6) where low-income families, particularly blacks, tended to live. Little attention was given to suppliers who handled units in the outlying areas, neighborhoods 7 through 13. Only 10 percent of contacted suppliers handled units in those areas of the city.

As Table H-1 shows, the agency contacted managers of both large and small complexes. However, because of the emphasis on suppliers in the moderate-income submarket, only 26 percent of the suppliers contacted handled any units that rented for the estimated rental cost of a standard unit (C\*).<sup>3</sup> Thus, even if these suppliers agreed to cooperate, some enrollees, particularly those with very low incomes, might consider these units too expensive.

Types of Contacts Made with Suppliers. The agency contacted suppliers by letter as well as directly (telephone calls or personal visits). Direct contacts were initiated by either the agency or the supplier. Of the 157 suppliers contacted, 83 received only the outreach letter, 50 had only direct contact with the agency, and 24 had direct contact as well as letters.

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<sup>1</sup> For a discussion of the agency's demographic profile see Appendix B, "Attracting Applicants Through Outreach."

<sup>2</sup> See Appendix F, "The Jacksonville Housing Market," for the location and description of these neighborhoods.

<sup>3</sup> C\* was the estimated rent of a "modest, standard" unit of a given size in Jacksonville. To determine whether or not a supplier handled units within the C\* range, the agency supplied information on the size of units each supplier handled as well as the amount of rent asked for each size unit. A supplier could be counted as (1) handling only units that rented for C\* or less, (2) handling some unit sizes that rented for C\* or less and other unit sizes that rented for more than C\*, or (3) handling only units that rented for more than C\*. Twenty-six percent of suppliers contacted fell into the first two categories.



TABLE H-1

## TYPES OF SUPPLIERS CONTACTED BY JACKSONVILLE II OUTREACH ACTIVITIES

	Total Contacted = 157	
	Number	Percentage
<u>Participation in Program<sup>a</sup></u>		
Signed lease in Jacksonville I only	11	7
Signed lease in Jacksonville II only	41	26
Signed leases in both	21	13
Did not sign lease in either program	<u>83</u>	53
	156	
<u>Location of Units<sup>b</sup></u>		
Moderate Income Suburban Submarket (Neighborhoods 2, 3, 4)	108	71 <sup>e</sup>
Central Jacksonville Submarket (Neighborhoods 1, 5, 6)	46	30
Outlying Areas (7, 8, 9, 10, 11, 12, 13)	<u>15</u>	10
	153	
<u>Number of Units Handled by Suppliers<sup>c</sup></u>		
Less than 10	67	49
10-49	16	12
50-199	25	18
200+	<u>28</u>	21
	136	
<u>Price of Units<sup>d</sup></u>		
Less than C* exclusively	30	21
Mixed	7	5
More than C* exclusively	<u>103</u>	74
	140	

Source: Main source was Supplier Survey completed by agency staff member in charge of Supplier Outreach. Augmenting this survey were agency records on supplier contacts, Recipients' Leases, and On-Site Observers Relations with Supplier Logs.

<sup>a</sup>Information unavailable for 1 supplier, so base = 156.

<sup>b</sup>Information unavailable for 4 suppliers, so base = 153.

<sup>c</sup>Information unavailable for 21 suppliers, so base = 136.

<sup>d</sup>Information unavailable for 17 suppliers, so base = 140.

<sup>e</sup>Totals may be greater than 100% because some suppliers handle units in more than one location.

These two types of supplier outreach were directed at somewhat different groups of suppliers. The agency sent the outreach letter (Figure H-1) and brochure<sup>1</sup> to 107 suppliers primarily in the moderate-income submarket, who had not been involved with the first program. About half these suppliers owned or managed less than ten units, and most of them handled only units with rental amounts in excess of C\* levels.

Direct contact focused on suppliers who operated in the moderate-income submarket, but it was directed more often to suppliers who managed large numbers of units. A larger proportion of these suppliers had been involved in the first program. This approach reflected the agency's decision to try to ensure continued participation of previously cooperative suppliers, as well as to try to attract new suppliers.

Intensity. Outreach to suppliers varied in intensity during the course of the program. Few suppliers were contacted during September. In October 1974, agency staff talked with about 20 suppliers and sent outreach letters to an additional 50. During November and December, the agency sent more letters, but made very few individual contacts.

Supplier contacts increased considerably in January 1974, when the agency responded to HUD's concern about the progress of the program. Although the agency's discussions with HUD did not focus on supplier outreach as such, the agency decided that increased efforts to encourage supplier acceptance of the program would facilitate the goal of achieving the targeted number of recipients. Therefore, supplier outreach was stepped up along with outreach to potential applicants. In January, the agency contacted 11 suppliers. By the end of February, 50 additional suppliers had been contacted individually, and some 35 more were addressed at a meeting of the Jacksonville Apartment Managers Association. In addition, some suppliers saw or heard the media outreach directed to potential participants and called the agency for information.

During March and April, outreach to suppliers tapered off. About 20 suppliers were contacted in March, and approximately 15 in April. Over the course of the enrollment period, contacts were made with at least 157 different landlords and apartment managers.<sup>2</sup>

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<sup>1</sup> See Figure B-2 in Appendix B, "Attracting Applicants Through Outreach," for a copy of this brochure.

<sup>2</sup> These 157 suppliers represent contacts on which the agency kept detailed records that allow a determination of whether a given supplier later participated in the program. Because numbers in the discussion above draw on

# Help Keep Good Tenants

DEPARTMENT OF HOUSING & URBAN DEVELOPMENT  
Housing Allowance Program



Dear Property Owner/Manager,

Did you know that there are funds available to help many middle and lower income Americans pay their rent? If you are currently renting to good tenants who may be feeling the pinch of inflation, they might be eligible for a monthly housing allowance payment to help in paying their rent and/or utilities. These funds are available through a specifically designed program to lighten the load of rent and rising utility costs in Jacksonville. It is also possible to fill any vacancies you may have with families receiving a Housing Allowance Payment.

The eligibility for the Housing Allowance Program is based on adjusted income and number of people in the household. If the tenant is eligible and selected, a check can be made out and mailed to that tenant each month. If desired by the tenant, the check can be handled as a 2-party check made out to the tenant and landlord and then mailed to that tenant each month for payment of rent. There are still some good, really positive things happening to people who genuinely need a hand in paying rent; you can help by explaining the program to them. The program is funded by the Federal Government...truly tax dollars at work helping people needing some assistance.

Please call 353-0273 for more information on the Housing Allowance Program and HELP KEEP GOOD TENANTS!

Sincerely,

Director

Area Code 904 - 353-0273 -- 124 W. Ashley Street - Jacksonville. Florida 32202

## Agency Assistance to Enrollees

Agency activities designed to assist enrollees directly with suppliers were similar to those used during the first period and were not a new element in public relations strategy. The services representatives offered advice to enrollees on how to deal with landlords, provided information to landlords about the program requirements, and mediated between landlords and enrollees. These services were often provided at an enrollee's request. However, suppliers also contacted services representatives directly.

The supplier outreach staff and the program director handled problems that the services representatives felt they could not handle themselves. For example, if a property management company consistently refused to sign an agency lease and had prevented several enrollees from leasing units, the program director or supplier outreach staff might step in. Nominally representing the interests of a specific enrollee who was at that time trying to get a lease signed, the program director or supplier outreach staff would encourage the company to sign the lease. This intervention not only assisted the individual enrollee, but also potentially paved the way for other enrollees.

Data from the services records of one services representative show that agency assistance in providing information to suppliers was the type of help most frequently requested by enrollees.<sup>1</sup> Enrollees requested agency help in getting suppliers to sign leases, mediating other problems, and furnishing general advice about handling landlords; 17 percent of all enrollees in the sample said that they requested agency help in one or more of these areas. Most agency-participant contact was for routine business such as setting up enrollment conferences or inspection appointments rather than problems with suppliers, however.

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other sources such as the monthly chronologies of the on-site observer, they are more approximate figures and will not add to give the total of 157. Also, the figures in the discussion may include duplicate contacts.

<sup>1</sup> Although the research plan for the second enrollment period had intended to use services data from services representatives' log forms, the agency neglected to fill these forms out during the busiest months of enrollment, January, February, and March. A single services representative's files provide the best available data and are used as a substitute for the services representatives' logs.

## Policy Decisions

The third action the agency took to improve relations with suppliers was to make several policy decisions that it felt would make the program more acceptable to suppliers. The first was a low-key open-housing approach, a continuation of the practice in the first enrollment period of not stressing the equal housing component of the program to suppliers.<sup>1</sup> It was decided that information about this aspect of the program would be provided to suppliers who asked, but that direct confrontation about the issue would be avoided if possible. For example, if suppliers said that they did not like to rent to "welfare" families, agency staff told them that they had the right to screen prospective tenants and determine to whom they wished to rent units.<sup>2</sup> The agency approach thus attempted to avoid the issue of racial discrimination. Although it did not vigorously advocate open housing, it also did not encourage suppliers to discriminate.

Second, the agency made two-party checks available as an optional form of payment. The agency felt that suppliers might be more willing to accept tenants if allowance checks required endorsement by both the tenant and the landlord. In this way, landlords would be more assured of receiving that portion of their rent each month. This payment arrangement would have to be requested by the participant; a one-party check was the routine procedure. As time went on, however, it became clear that special checks could cause inconvenience to both landlords and participants if they did not have regular contact with one another each month. Therefore, agency staff were selective about mentioning the two-party check option to suppliers. They generally only discussed it with suppliers who seemed unwilling to participate in the program because they feared that participants would not pay their rent.

Discussions with suppliers indicated that the two-party check option was not widely known nor viewed as a crucial element in the program. Only three of fifteen suppliers who were interviewed felt that two-party checks were desirable. The rest were either unaware of the opportunity or simply did not comment about it. Only 28 households (4 percent of all Jacksonville II recipients) chose this type of payment.

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<sup>1</sup> The agency's efforts to promote equal housing opportunity in Jacksonville II are discussed in Appendix I, "Evidence of Discrimination."

<sup>2</sup> Interview with agency outreach staff member, June 1975.

Finally, the agency continued two first-period policies: approving eviction requests if valid grounds were cited and waiving code enforcement of units that failed the agency inspection. Although the agency had adopted these policies midway through the first enrollment period, many suppliers continued to believe that they would not be able to evict program participants. They also felt that if their units were inspected, they would be held responsible for repairs. Therefore, the agency made a point of reiterating these policies in discussions with suppliers.

### Summary

Agency strategies and actions designed to encourage supplier cooperation focused on supplier outreach, a public relations campaign designed to sell the program primarily to housing suppliers who handled units in the moderate-income submarket. Additionally, the agency offered some assistance to enrollees in handling problems with suppliers, but did not expand this assistance beyond the level of help offered in the earlier period. Finally, the agency selected policies covering open housing, two-party checks, agency approval of evictions, and code enforcement of agency inspected units that were expected to make the program more acceptable to suppliers. This strategy had important implications for the enrollees in the program. Agency efforts were focused on assisting families who wished to stay in their units. In this way, the agency anticipated that enrollees would have fewer problems with suppliers.

### SUPPLIERS' RESPONSE

The previous section outlined the approach and activities that the agency undertook to improve relations with suppliers. This section will assess the willingness of suppliers to cooperate with the program and the role that agency activities and external factors played in influencing suppliers' attitudes.

#### Supplier Cooperation

The number of participating suppliers almost doubled in Jacksonville II (see Table H-2). Agency records list 204 suppliers signing leases during the first enrollment period and 385 during the second. Of the 385 suppliers signing leases in Jacksonville II, only 10 percent had participated during Jacksonville I. This indicates that a larger number and different group of suppliers were

willing to cooperate in the second enrollment period. Most suppliers who participated in either period signed a lease with only one participant. A few suppliers leased units with a large number of participants, however. There were 37 suppliers who signed leases during both enrollment periods. These 37 suppliers accounted for 82 of the leases signed in the first period and 133 of those signed in the second.

TABLE H-2  
NUMBER OF SUPPLIERS RENTING UNITS TO PROGRAM RECIPIENTS<sup>a</sup>

	Jacksonville I				Jacksonville II			
	Number of Suppliers		Number of Jacksonville I Recipients		Number of Suppliers		Number of Jacksonville II Recipients	
	N	%	N	%	N	%	N	%
SUPPLIERS PARTICIPATING DURING ONLY ONE ENROLLMENT PERIOD								
Suppliers who rented to one recipient	154	75%	154	56%	297	77%	297	52%
Suppliers who rented to more than one recipient	13	6	38	14	51	13	144	25
SUPPLIERS PARTICIPATING DURING BOTH ENROLLMENT PERIODS								
	37	18	82	30	37	10	133	23
TOTAL	204	99%	274 <sup>b</sup>	100%	385	100%	574 <sup>b</sup>	100%

Source: Names on recipients' leases which were recorded in Agency Files.

<sup>a</sup>Efforts have been made to identify different agents who signed leases for the same realty company. However, some duplicate counting may still exist. In a few cases, recipients signed more than one lease (one prepayment, one postpayment). These multiple leases have been included.

<sup>b</sup>Some supplier names were not recorded: 65 recipients in Jacksonville I had no suppliers' names noted, and 67 recipients in Jacksonville II do not have supplier names recorded in their files.

Despite the agency's efforts to encourage suppliers' cooperation, many enrollees searching for new housing still experienced problems stemming from suppliers' attitudes toward the program.<sup>1</sup> Forty-five percent of enrollees in the survey sample who searched for housing and terminated without becoming recipients indicated that few or no suppliers would rent to them. Nineteen percent of searchers, both terminees and recipients, reported that a landlord had objected to the inspection requirement and 20 percent reported objection to the lease requirement. Although data for comparison with the first enrollment period are limited, they do not indicate a large reduction in problems with suppliers experienced by enrollees searching for housing.<sup>2</sup>

Based on these findings, one can conclude that although more suppliers cooperated with the program, enrollees did continue to have problems in getting some suppliers to rent to them and to agree to the inspection and lease requirements. The following sections will discuss factors that may explain why more suppliers agreed to cooperate with the program during the second enrollment period.

#### The Extent of Agency Contact with Participating Suppliers

The agency directed its outreach to suppliers who had rented to participants during the first enrollment period as well as to suppliers who had not previously participated. Contacts were often made with suppliers from the first period who seemed likely to be willing to participate again. Table H-3 shows that many of the suppliers participating previously who were contacted participated again in the second period. Five of the nine landlords participating previously who received the agency's letter signed a lease during the enrollment period; 16 out of the 23 landlords who had direct contacts participated again during the second period. In contrast, only 16 out of the 172 Jacksonville I suppliers who had no contact with the agency participated again during the second period.

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<sup>1</sup> See Attachment HI for a summary of continuing problems with housing suppliers.

<sup>2</sup> See Attachment HI for a discussion of this issue.



TABLE H-3  
 THE EFFECT OF AGENCY OUTREACH TO SUPPLIERS ON  
 PARTICIPATION OF JACKSONVILLE I SUPPLIERS  
 DURING THE SECOND ENROLLMENT PERIOD

Agency Contact During the Second Enroll- ment Period	Number of Jacksonville I Suppliers	Number of Jacksonville I Suppliers Signing Leases in Jacksonville II	Percentage of Jacksonville I Suppliers Signing Leases in Jackson- ville II
Letter Only	9	5	56%
Direct Contact (phone call or visit)	23	16	70
No Contact	172	16	9
Total	204	37	18%

Source: Agency Records on Supplier Contacts, Agency Leases

Data Base: Suppliers signing leases in Jacksonville I (N = 204)

The group of suppliers who had participated previously and chose to participate again constitute only a small portion of the landlords participating during the second enrollment period, however. Although many more suppliers participated during the second period, Table H-4 shows that few of these suppliers had been contacted by the agency's supplier outreach activities. Among the 348 landlords signing leases for the first time during the second period, 88 percent had no contact with the agency. Of the total of 385 suppliers signing leases during the second enrollment period, only 16 percent had been contacted as part of the supplier outreach campaign. Other factors, besides agency outreach activities, must account for the cooperation of the remaining suppliers. The following section will examine these factors.

Other Factors Influencing Supplier Cooperation

Available data do not measure with certainty other factors that may have encouraged suppliers to cooperate with the program. At best, the analysis can furnish some tentative explanations.

TABLE H-4  
THE EXTENT OF AGENCY CONTACT WITH PARTICIPATING  
SUPPLIERS DURING JACKSONVILLE II

Agency Contact	Signed Lease for the First Time in Jacksonville II		Signed Lease During Both Periods		Total	
	N	%	N	%	N	%
Letter Only	13	4%	5	14%	18	5%
Direct Contact (phone call or visit)	28	8	16	43	44	11
No Contact	307	88	16	43	323	84
Total	348	100%	37	100%	385	100%

Source: Agency Records on Supplier Contacts, Agency Leases

Data Base: Suppliers signing leases in Jacksonville II (N = 385)

An important factor is that the agency enrolled a different participant group, composed of more households in the higher income categories than in the first enrollment period. It is possible that suppliers were more willing to rent to these enrollees. Fewer enrollees attempted to move, so more enrollees were dealing with landlords with whom they were familiar. It is possible that outreach to potential applicants reached some suppliers and that suppliers had become more familiar with the program and were less wary of participating. A final possibility is that suppliers faced with high vacancy rates because of declining economic conditions decided that cooperation with the program was one way to fill empty units.

Image of Program Participants. The Selected Aspects Report concluded that some suppliers in the moderate-income submarket were reluctant to accept program participants because they were usually "welfare-types." To deal with this problem, the agency attempted to change the image of the program. In addition, it actually enrolled a population with a smaller proportion of

welfare families.<sup>1</sup> Therefore, the typical families who contacted suppliers were different. There are indications that suppliers actually did see enrollees in a different light during the second period. One supplier specifically noted that the program was "far better" the second time and that one of the biggest differences between the two programs was that the agency seemed to be "screening people" better. He said, "Last year, people that didn't seem to deserve it were getting it. This year, that's not true." He went on to suggest that middle-income white families were more deserving than poor blacks.<sup>2</sup>

After the enrollment period ended, the agency staff member in charge of supplier outreach commented that, as time went by, suppliers in the moderate-income submarket objected less to program participants as a group. She felt that these realtors gradually became more willing to consider individual participants, recognizing that some would be excellent tenants and others would not. Seven suppliers interviewed at the end of the second enrollment period handled units in the moderate-income submarket.<sup>3</sup> Four of them commented that program participants were generally good tenants.

Suppliers in the low-income housing submarket, however, continued to view program participants predominantly as poor, black, and welfare recipients. Nine realtors who handled units in the low-income submarket interviewed at the end of the second enrollment period concurred that the enrollees from the two programs were similar.

Differences in suppliers' perceptions of who participated in the program were a function of their own experiences. Fewer whites were enrolled in the program during the first period so that suppliers in either income submarket were more likely to have been contacted by black households. During the second period, more white households enrolled in the program, and a higher proportion of them searched in the moderate-income submarket than did black

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<sup>1</sup> See Appendix E, "Enrollee Outcomes," for a discussion of what the actual differences were in the enrollee populations of the two enrollment periods and Appendix B, "Attracting Applicants Through Outreach," and the discussion of outreach to suppliers in this appendix for descriptions of how the agency worked to change the program's image.

<sup>2</sup> Interview with housing supplier, June 1975.

<sup>3</sup> There were 15 suppliers interviewed in June 1975: 6 handled units exclusively in the moderate-income submarket, 8 handled units exclusively in the low-income submarket, and 1 handled units in both submarkets.

households. It is possible, therefore, that suppliers in the low-income submarket would perceive enrollees as being the same, whereas suppliers in the moderate-income submarket would see enrollees as being different.

More Enrollees Could Stay in Preprogram Units. In addition to differences in the demographic characteristics of enrollees, more enrollees in the second period both planned to stay and were able to stay in the units they lived in at enrollment. Suppliers who were already acquainted with particular tenants might be expected to be less resistant to the remaining requirements of the program (that is, the lease and inspection requirements) than suppliers who were faced with the prospect of accepting tenants about whom they were dubious. One supplier commented that he was pleased with the new emphasis on tenants who wished to stay in their units. He signed housing allowance program leases with five of his own tenants. He stated that "the program works beautifully if you appeal to existing tenants. They (the tenants) feel an obligation to take care of us."<sup>1</sup>

Applicant Outreach. The agency's outreach campaign to prospective applicants was based in large part on mass media: television, radio, and newspapers. Because the campaign was effective in generating applications from the eligible population, one might also assume that information about the program was communicated to suppliers from applicant outreach sources. A good example was the television documentary shown in February. Before the documentary was aired, the agency sent out postcards to various suppliers suggesting that they watch the show. The documentary included an interview with two landlords who had actually leased units to program participants. Both landlords mentioned that they had no problems in fulfilling the program's requirements. One can assume that housing suppliers watching the documentary would have received a positive message about the program.

Furthermore, landlords not only heard about the program from other sources, but they in turn became a source from which the eligible population heard about the program. Many more applicants were referred to the program by housing suppliers during the second period; the proportion of applicants hearing about the program from their landlord increased from 1 to 5 percent.

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<sup>1</sup> Interview with housing supplier, June 1975.

Experience with the Program. Supplier objections were based in part on a general distrust of the program. Some program features, such as the eviction and code enforcement policies, were modified to make the program more attractive to suppliers. During the second enrollment period, the agency reiterated to suppliers that reasonable eviction requests would be approved quickly by the agency and that inspections performed were binding only for participation in the program.

It is possible that suppliers became less suspicious of the program as time passed because it did not appear to be hurting their businesses. One supplier who refused to lease units to participants during the first period gradually decided to accept them because "nobody else got hurt that bad, so I decided to give it a try."<sup>1</sup>

From July 1973 to July 1975, there were 79 requests for approval to evict tenants; all were approved.<sup>2</sup> (However, 16 participants sought advice from the agency lawyer because the notice-to-vacate seemed unfair or did not give them adequate time to move.) Suppliers could therefore watch the experiences of their colleagues and see that approvals for evictions were not a problem.

#### CONCLUSION

Supplier outreach was the main element in the agency's strategy to persuade suppliers to cooperate with the program. Its approach focused primarily on the moderate-income submarket, and thus would mainly be expected to assist the white households who most commonly searched in that market.

The agency's level of effort expended on supplier outreach was limited.<sup>3</sup> The agency contacted at least 157 suppliers over a seven-month period, but these contacts represented only a fraction of all housing suppliers in Jacksonville.

Other policy decisions, such as a two-party check option, continuation of policies on eviction approvals and code enforcement, and continuation of a low-key, low-visibility approach to open housing issues, were designed to

<sup>1</sup> Interview with housing supplier, December 1975.

<sup>2</sup> Agency Authorization to Evict File.

<sup>3</sup> Although two agency staff were hired to conduct outreach to suppliers, some of their time was also devoted to applicant outreach.

make the program more agreeable to suppliers. The first option was used very little and so had little impact on suppliers' attitudes. Because the other policies were continuations of earlier practices, it would not be expected that they would have much impact on changing suppliers' attitudes. More suppliers cooperated with the program, although enrollees still encountered supplier resistance. Direct agency activities in part explained some of the increase in supplier cooperation, but external factors, such as the characteristics of enrollees and the experience with the program, were more likely explanations for the change in suppliers' attitudes toward the program.

ATTACHMENT HI

CONTINUING PROBLEMS WITH SUPPLIERS

GENERAL ATTITUDES

In response to the question, "How many landlords were willing to rent to program participants?" the majority of searchers, both terminees and recipients, stated that most suppliers were willing to rent to program participants. However, searchers who had terminated were more likely to say that few or no suppliers would rent to them (see Table HI-1).

TABLE HI-1  
HOW MANY LANDLORDS WERE WILLING TO RENT TO PROGRAM PARTICIPANTS  
(Asked of Searchers Only)  
Jacksonville II

	Recipient (N = 66)	Terminee (N = 109)
Most	68%	55%
Few	27	33
None	5	12

Source: Enrollee Survey, Payments Initiation and Termination Forms

Data Base: Searchers in Survey Sample (N = 175; missing cases: 36 no search data; 22 reported "don't know")

In group interviews conducted with both recipients and terminees six months after the end of the enrollment period, participants indicated that some suppliers still objected to the program. Landlords were afraid of the possibility of code enforcement or they objected to the red tape involved. Some landlords were afraid that the government would tell them what to do or would force them to take tenants they would not want. However, the main problems that these participants talked about did not focus on suppliers' attitudes to the program. Instead, their main difficulties were lack of money and time as well as problems in getting repairs done.

Supplier Objections to the Inspection Requirement

The Selected Aspects Report found that suppliers objected to the inspection requirement during the first enrollment period. This resistance was particularly evident among suppliers who rented units in the low-income submarket.

In part their objection was caused by the poor condition of many of the units in the low-income submarket, and suppliers were concerned that JHUD might enforce the city housing code. Suppliers in the moderate-income submarket expressed less opposition to the inspection requirement because their units could usually pass the inspection or needed only minor repairs to comply.

During the second enrollment period, enrollees who searched for units still encountered some supplier objection to the inspection requirement. As Table HI-2 indicates, a similar proportion of recipient searchers in both periods reported that the landlords objected to having their units inspected by the agency. Enrollees who terminated after searching for new housing during the second period also reported that landlords objected to the inspection requirement, but with no greater frequency than recipients who had searched.<sup>1</sup> This finding does not vary by race.

TABLE HI-2  
 PERCENTAGE OF SEARCHERS REPORTING THAT LANDLORDS  
 OBJECTED TO INSPECTION REQUIREMENT,  
 JACKSONVILLE I AND JACKSONVILLE II

Jacksonville I Searchers	Jacksonville II Searchers	
Recipients (N = 70)	Recipients (N = 69)	Terminees (N = 128)
19%	22%	17%

Source: Jacksonville I: Second Participant Survey  
 Jacksonville II: Enrollee Survey, Payments Initiation and Termination Forms

Data Base: Jacksonville I: Recipient Searchers in Survey Sample (N = 70; missing cases - 18)  
 Jacksonville II: Searchers in Survey Sample (N = 197; missing cases - 36 (no search information))

<sup>1</sup> There are no comparable data from the first period, because only an in-depth survey was administered to terminees. The format of the in-depth survey does not permit direct comparison with the Enrollee Survey. However, results of the in-depth terminnee survey indicate that 14 percent of terminees (N=42) found that landlords objected to the inspection requirement. It is possible, however, that terminees in both periods experienced fewer landlord objections to the inspection requirement because they never requested an inspection.



The nature of supplier objections to the inspection requirement did not change substantially between the two enrollment periods. Fifteen suppliers were interviewed at the end of the first enrollment period, and six of them complained about the "pickiness" of the code. Among the nine suppliers interviewed who rented units in the low-income market, the fear that inspections would lead to subsequent code enforcement had subsided, but two suppliers were still wary of the possibility. Five of these property managers implied that demand for their units was higher than ever, and that they simply did not need to lease units to housing allowance program participants, especially if repairs were likely to be required.<sup>1</sup>

#### Supplier Objections to the Lease Requirement

During the first enrollment period, some enrollees encountered problems with landlords when trying to get leases signed. Some suppliers, particularly in the low-income submarket, objected to the lease in general, because many of them did not customarily use leases. Suppliers in both markets objected to the special lease provision that agency approval had to be obtained for all evictions. Suppliers were concerned that the agency would prevent them from getting rid of undesirable tenants, and they feared that they could lose money while they tried to work the matter out. The Selected Aspects Report concluded that objections to the lease decreased when suppliers understood that evictions would be easily and quickly approved.

Some suppliers, however, remained wary of entering into an agreement with a government agency. As Table HI-3 indicates, the proportion of households that searched for housing and later became recipients reported that supplier objections to the lease was about the same in both periods.

One would conjecture that there would be fewer problems with the lease requirement during the second period because more enrollees contacted suppliers who handled units in the suburban rental market. Many of these suppliers routinely used leases and did not see the agency's special lease provisions as a significant departure from their own rental agreements. Seven suburban suppliers were interviewed after the second enrollment period. Six of them said that they usually had leases with their tenants, and several of them commented that they had no reason to believe that requests for evictions would be denied

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<sup>1</sup> Supplier interviews, June 1975 and December 1975.

by the agency. Only one person objected to the lease because it caused additional paperwork.<sup>1</sup> Also more enrollees stayed in their units during the second period and therefore negotiated leases with suppliers whom they already knew. Suppliers might have been more willing to risk signing a special lease with someone whose reputation as a tenant was already known.

TABLE HI-3  
 PERCENTAGE OF SEARCHERS REPORTING THAT LANDLORDS  
 OBJECTED TO LEASE REQUIREMENT,  
 JACKSONVILLE I AND JACKSONVILLE II

<u>Jacksonville I Searchers</u>	<u>Jacksonville II Searchers</u>	
Recipients (N = 71)	Recipients (N = 69)	Terminees (N = 128)
24%	25%	18%

Source: Jacksonville I: Second Participant Survey  
 Jacksonville II: Enrollee Survey, Payments Initiation and Termination Forms

Data Base: Jacksonville I: Recipient Searchers in Survey Sample  
 (N = 71; missing cases - 17)  
 Jacksonville II: Searchers in Survey Sample (N = 197;  
 missing cases - 36 (no search information))

However, suppliers who managed low-income rental property continued to express opposition to the lease. Five suppliers interviewed in this group said that they did not like the lease because they did not use leases and did not think a government agency should have the right to tell them whom they could evict. Because many enrollees continued to search and move to units in the low-income submarket, some searchers continued to encounter problems with the lease requirement.

<sup>1</sup> Supplier interviews, June 1975 and December 1975.

APPENDIX I  
EVIDENCE OF DISCRIMINATION



## EVIDENCE OF DISCRIMINATION<sup>1</sup>

### INTRODUCTION

The Selected Aspects Report found that discrimination was an obstacle for enrollees who searched for housing.<sup>2</sup> However, it was more of a barrier for blacks than for whites. Black enrollees not only encountered overt housing discrimination, but they also structured their searching behavior in ways that suggest the anticipation of discrimination. Because blacks tended to look in black areas of the city, where there was less opportunity to locate standard units, they reduced their chances of getting into the program. The analysis in "Enrollee Outcomes" (Appendix E) showed that black households were less successful in searching for housing than whites during the second enrollment period in Jacksonville. The multivariate analysis there found that blacks were less successful than whites even after other factors influencing success--such as age, income, and amount of rent paid--were taken into account. This indicates some difference in the search experience of black and white enrollees that was not measured by the other variables included in the analysis. Racial discrimination in the Jacksonville housing market is the most obvious explanation for the different success of blacks and whites.

This appendix examines the survey responses of enrollees as well as their search and moving patterns for evidence of discrimination during the second enrollment period. Both black and white households may have experienced discrimination which impeded their search success. Discrimination experienced by black households is particularly relevant, however, because racial discrimination is suspected to be a component in the lower success rate of blacks.

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<sup>1</sup> Data sources for this appendix include the Enrollee Survey, agency operating forms, and interviews with agency staff and participants. For a complete discussion of data sources see Appendix L, "Discussion of Data Sources."

<sup>2</sup> In the following analysis, discrimination is defined as including all instances in which enrollees felt suppliers discriminated against them. Reasons given ranged from racial discrimination as such to discrimination on the basis of program participation. When racial discrimination is the focus of analysis, it will be referred to specifically.

Although housing discrimination against whites may have deterred their renting housing units, there are few legal sanctions against it. Federal law prohibits discrimination on the basis of sex, race, religion, and national origin, but not on grounds of children, income source, or marital status.<sup>1</sup> The equal opportunity component of the housing allowance program was designed to provide legal services to enrollees in the event that they encountered racial discrimination.<sup>2</sup> This analysis will therefore also discuss the legal services made available to black enrollees and discuss possible explanations for why no legal actions were taken.

#### EVIDENCE OF DISCRIMINATION

The Selected Aspects Report relied on in-depth interviews with 18 housing suppliers and 42 terminees for evidence of housing discrimination. There are three sources of information about discrimination during the second enrollment period in Jacksonville which are more extensive than those available for the Selected Aspects Report. The first is a question on the Enrollee Survey asking enrollees who had searched for housing whether they had experienced any discrimination because of their age, sex, marital status, race, nationality, source of income, children, or program participation. Responses to this question form the basis for analyzing enrollees' subjective perceptions of discrimination. They provide information on how often and in what ways households searching for housing felt that they were being discriminated against. It is possible, however, that these survey responses do not give the full story on discrimination. Respondents--particularly in Jacksonville--may have been unwilling to talk about discrimination, reluctant to acknowledge that they had been discriminated against, or even unaware that overt discrimination had taken place.<sup>3</sup>

<sup>1</sup> Unlike other states, Florida law does not have statutes covering housing discrimination. Therefore, federal laws are the ones that specify what constitutes illegal discrimination.

<sup>2</sup> Federal law was amended in 1974 to include prohibition of discrimination on the basis of sex. However, equal opportunity for both sexes had not become an important issue for the housing allowance agency at the time of the experiment (1974-1975).

<sup>3</sup> Reliable data on the occurrence of discrimination are difficult to collect. People seem reluctant to acknowledge that they are victims of discrimination, particularly racial discrimination. The interviewers who conducted the in-depth terminée survey for the Selected Aspects Report noticed that respondents sometimes said they had not encountered discrimination, although it

For this reason, two additional sources of information on racial discrimination have been analyzed. The first is the actual search patterns of black enrollees and their success in finding housing in black and white neighborhoods. Black households may have avoided searching in white neighborhoods because they anticipated that they would be discriminated against. If blacks who searched in white neighborhoods were less successful than whites in securing housing, this may also indicate the presence of racial discrimination in the Jacksonville housing market even if it was not reported by enrollees.

A final source of information about racial discrimination is the interviews conducted with both agency staff and with groups of participants. Each were questioned at some length about the presence of discrimination in Jacksonville.

Evidence of Discrimination Based on Enrollee Survey Responses

Forty-five percent of all Enrollee Survey respondents who had searched for housing reported that they had experienced discrimination of some type. The most frequently cited reason was the presence of children in the household (Table I-1). Searchers also felt that they had been discriminated against

TABLE I-1  
THE TYPES OF DISCRIMINATION ENROLLEES REPORTED WHILE SEARCHING

Basis of Discrimination	Number of Enrollees Who Reported	Percentage of all Searchers
Children	49	25%
Receiving a Housing Allowance	47	24
Source of Income	24	12
Marital Status	20	10
Age	17	9
Sex	8	4
Race	4	2
Nationality	1	0
Any type of discrimination	88	45

Source: Enrollee Survey

Data Base: All Searchers (N = 197)

seemed from their accounts of their housing search experiences that they probably had. The Enrollee Survey did not attempt to reconcile answers to a direct question on discrimination with actual searching experiences. Therefore, data on discrimination from the Enrollee Survey may underreport the amount of discrimination searchers actually encountered.

because of their participation in the program. Other reasons given include income source (grant income), marital status, age, and sex. Survey respondents very seldom directly cited race as a basis for discrimination.

The percentage of searchers reporting any type of discrimination is presented in Table I-2 for a series of key demographic variables.<sup>1</sup> Some demographic groups may have reported experiencing discrimination more frequently than others. In particular, it was suspected that black searchers would report experiencing discrimination more frequently than whites, even though they may have reported the basis of the discrimination to be something other than race.

Table I-2 shows that this expectation was unjustified. Whites, in fact, were slightly more likely to say that they had experienced discrimination. The sex of the household's head shows an interaction with race--black females were less likely to report discrimination than black males or whites of either sex.<sup>2</sup>

The Eta square values, given to indicate the strength of the relationship of the demographic variables to perception of discrimination, indicate that race/sex had a less important effect on the number of instances of reported discrimination than did number of children or the age of the household head.<sup>3</sup> Families with younger heads and families with more children were more likely to say they had experienced discrimination. Net income shows a somewhat inconsistent relationship to discrimination. Respondents in the highest income group were least likely to report that they were discriminated against; those in the second highest income group were most likely to report discrimination.

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<sup>1</sup> For the purposes of this discussion, a household is said to have reported discrimination if it answered any of the categories listed in Table I-1, because suppliers could tell one thing to participants but mean something else. For example, suppliers can disguise racial discrimination by refusing to rent to prospective black tenants on grounds unrelated to race, such as the presence of children in the family.

<sup>2</sup> Because it seemed unusual that black households with female heads would be the group least likely to report discrimination, race and sex were tested for their interactions with net income, age, and number of children. No substantial interactions were found. Black households, particularly those with female heads, were less likely to report discrimination than white households in the same income or age group or having the same number of children.

<sup>3</sup> The Eta square statistic is discussed in more detail in Appendix E, "Enrollee Outcomes."



TABLE I-2  
 PROPORTION OF SEARCHERS REPORTING DISCRIMINATION  
 WITHIN SELECTED DEMOGRAPHIC CATEGORIES

Characteristics	N	Percentage Reporting Discrimination (Unadjusted)		Percentage Reporting Discrimination (Adjusted for Other Independent Variables)	
		Percentage	Eta <sup>2</sup>	Percentage	Beta <sup>2</sup>
Total Searchers	197	45			
<u>Net Household Income</u>					
\$0-1,999	47	43	.02	59	.06
\$2,000-3,999	64	43		38	
\$4,000-4,999	49	57		54	
\$5,000+	37	35		27	
<u>Number of Children</u>					
None	48	25	.07	25	.10
One	40	45		40	
Two	55	49		48	
Three	31	49		54	
Four+	23	70		77	
<u>Race and Sex of Household Head</u>					
White Male	54	48	.01	52	.04
White Female	46	50		55	
Black Male	21	48		47	
Black Female	76	38		33	
<u>Age of Household Head</u>					
Under 25	54	58	.05	59	.04
25-44	94	47		44	
45-61	25	32		34	
62+	24	21		29	

Source: Enrollee Survey; Operating Forms

Data Base: All Searchers (N = 197)

The percentage of households reporting discrimination is also shown after adjustment for the effect of the other variables.<sup>1</sup> The Beta square values indicate the strength of each variable's relationship to discrimination after all the other variables shown are taken into account. In general, the multivariate analysis does not reveal any new patterns. Net income appears to have a stronger effect once the other variables are controlled for, with households in the lowest income category being most likely to report discrimination. Results for age of heads of households and number of children remain virtually the same. White households with both male and female heads report discrimination more often than black households after the other variables are taken into account.

The finding that there is little difference in the reporting of discrimination among black and white households, with whites actually reporting discrimination somewhat more often, is surprising. As discussed earlier, however, respondents may have been reluctant to discuss their personal experiences with discrimination, especially racial discrimination. Therefore, the analysis proceeds to examine the supplementary evidence of discrimination contained in search and moving behavior for blacks and whites and the more general perceptions of agency staff and participants about the presence of discrimination in Jacksonville.

#### Evidence of Racial Discrimination Based on Enrollees' Searching and Moving Behavior

The measures used in the previous section indicated that black enrollees did encounter discrimination but seldom mentioned racial discrimination as such. This section addresses the issue of racial discrimination by examining black enrollees' searching and moving behavior. Three measures are used:

Success of blacks who searched primarily in white neighborhoods

Differential discrimination rates for blacks who searched primarily in white or black neighborhoods

Racial composition of the neighborhoods where black participants moved

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<sup>1</sup> Multivariate Nominal Analysis was the technique used to make these adjustments. This technique is discussed in the attachments to Appendix E, "Enrollee Outcomes."

One indicator of racial discrimination is the comparison of success rates of black enrollees who looked in either white or black neighborhoods.<sup>1</sup> If black enrollees did encounter racial discrimination, it would more likely be in white neighborhoods. One would anticipate, therefore, that blacks would be less successful in white neighborhoods. Table I-3 presents the outcomes for black searchers who looked primarily in white or black neighborhoods. The

TABLE I-3  
SEARCH OUTCOMES OF BLACK AND WHITE ENROLLEES WHO SEARCHED IN  
PRIMARILY BLACK NEIGHBORHOODS OR PRIMARILY WHITE NEIGHBORHOODS

	Searched Primarily in White Neighborhoods (0-5% Black)				Searched Primarily in Black Neighborhoods (40% or more Black)			
	White Enrollees		Black Enrollees		White Enrollees		Black Enrollees	
	N	%	N	%	N	%	N	%
Moved to White Neighborhood	19	32%	3	15%	0	--	1	3%
Moved to Black or Mixed Neighborhood	3	5	4	20	1	--	8	28
Terminated	38	63	13	65	2	--	20	69
Total	60	100%	20	100%	3	--	29	100%

Source: AAE Application Forms, Payments Initiation Forms, and Enrollee Survey; 1970 Census

Data Base: All searchers who either moved or terminated (N = 112, cases excluded: 14 recipients who searched but did not move; 69 respondents who searched in a variety of neighborhoods or in neighborhoods with 6-40% black residents; 2 respondents with no search data).

<sup>1</sup> The classification of neighborhoods as white or black was based on the actual distribution of Jacksonville neighborhoods by the percentage of black residents in the 1970 census. Neighborhoods were classified as predominantly white (0 to 5 percent black), mixed (6 to 40 percent black), or predominantly black (40 percent or more black residents). Although the 6 and 40 percent cutoff figures are somewhat arbitrary, segregation patterns in Jacksonville are such that most neighborhoods had either less than a 5 percent black population or were more than 80 percent black. There are few neighborhoods within the range of 6 to 30 percent black and almost none in the 30 to 70 percent range. Black enrollees who searched equally in both black and white neighborhoods have been excluded from the analysis in Tables I-3 and I-4.

termination rate is actually somewhat lower for blacks searching in white neighborhoods than it is for blacks searching in black neighborhoods.<sup>1</sup> Blacks who searched in white neighborhoods terminated at about the same rate as whites searching in these neighborhoods.<sup>2</sup> Blacks searching in white neighborhoods often moved to black areas, however, rather than to the white areas in which they searched. These data indicate that racial discrimination may have been an obstacle for black enrollees who searched in white neighborhoods. These enrollees were not as successful as whites in moving to the white neighborhoods in which they searched.

Table I-4 presents another view of the search experiences of blacks in white neighborhoods. Blacks who searched in white neighborhoods reported discrimination at a higher rate than blacks who searched in black neighborhoods. Whites who searched in white neighborhoods reported discrimination at an even higher rate than blacks, however.

TABLE I-4  
DISCRIMINATION REPORTED BY BLACK AND WHITE ENROLLEES WHILE  
SEARCHING IN PRIMARILY BLACK OR PRIMARILY WHITE NEIGHBORHOODS

	Searched Primarily in White Neighborhoods (0-5% Black)				Searched Primarily in Black Neighborhoods (40% or more Black)			
	White Enrollees		Black Enrollees		White Enrollees		Black Enrollees	
	N	%	N	%	N	%	N	%
Reported Discrimination <sup>a</sup>	38	55%	10	50%	1	--	9	29%
Did Not Report Discrimination	31	45	10	50	2	--	22	71
Total	69	100%	20	100%	3	--	31	100%

Source: MAE Application Forms; Enrollee Survey; 1970 Census

Data Base: All Searchers (N = 123, cases excluded: 72 respondents who searched in a variety of neighborhoods or in neighborhoods with 6-40% black residents; 2 respondents with no search data.)

<sup>a</sup>Includes all types of discrimination.

<sup>1</sup> This result is based on the experiences of 20 and 29 enrollees, respectively, and should be viewed with caution.

<sup>2</sup> Black searchers were less successful overall than white searchers because blacks who searched in mixed neighborhoods or in a variety of neighborhood types (48 percent of black searchers) were less successful than whites who searched in similar neighborhoods. See Appendix G, "Search Intensity and Location."

A final measure of racial discrimination is whether black enrollees actually moved to white neighborhoods. Table I-5 presents the racial composition of destination neighborhoods of black and white households who moved. Although few white households moved to predominantly black neighborhoods, about one-third of all black households moved to neighborhoods where the racial composition was predominantly white. Where enrollees moved was a function of a variety of factors, in which racial discrimination only played one part.<sup>1</sup> However, even if racial discrimination were present, a sizable proportion of black enrollees still managed to move to white neighborhoods.

TABLE I-5  
RACIAL COMPOSITION OF DESTINATION NEIGHBORHOODS  
OF BLACK AND WHITE MOVERS

Destination	White Movers		Black Movers	
	N	%	N	%
White Neighborhoods (0-5% Black)	103	66%	22	31%
Mixed Neighborhoods (6-40% Black)	32	20	21	30
Black Neighborhoods (40%+ Black)	21	14	28	39
Total	156	100%	71	100%

Source: AAE Operating Forms

Data Base: All Recipients Who Moved (N = 227)

Evidence of Discrimination from Interviews with Agency Staff and Groups of Participants

The third source of information about the incidence of discrimination is the interviews conducted with agency staff and groups of participants. Agency staff were interviewed shortly after the close of the second enrollment period. The services representatives were asked whether or not program participants experienced discrimination. (Agency staff generally interpreted this question

<sup>1</sup> See Appendix G, "Search Intensity and Location," for more discussion on enrollees' searching and moving behavior.

as referring to racial discrimination only.) The staff felt that participants had encountered discrimination, but that participants were reluctant to report it to the agency or to press charges.

Group interviews with participants yielded some additional information. Both white and black participants stated that children were the primary reason why suppliers would not rent to them.<sup>1</sup> Additionally, some black participants said that rental agents frequently had two separate listings of vacant units --one to be shown to whites, the other to blacks. These participants felt this practice was indicative of the general policy of racial discrimination in Jacksonville. Suppliers generally would not refuse to rent to blacks on racial grounds. Instead, the situation would be avoided altogether, either with dual rental listings or by saying that the unit was already rented. However, other problems such as lack of transportation, insufficient time to find a unit, and insufficient payment amount were mentioned more frequently than discrimination as obstacles to participation.

Evidence from these three data sources indicate that discrimination was a barrier for both whites and blacks, particularly on the basis of children in the family. Enrollees who were young or had low incomes also experienced discrimination more frequently than others.

Discrimination did not prevent some black enrollees from searching in and moving to white neighborhoods. Blacks who searched in white neighborhoods were as successful in becoming participants as whites searching in these neighborhoods. Blacks searching in white areas did report discrimination at a higher rate than blacks searching in black areas, however. Also, most blacks continued to search in or move to black or mixed neighborhoods. Furthermore, both agency staff and black participants felt racial discrimination was present.

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<sup>1</sup> Excluded from this discussion are suppliers' refusals to rent on other grounds, such as the program requirements. These issues are discussed in Appendix H, "Response of Housing Suppliers."

## SERVICES TO ASSIST ENROLLEES WITH RACIAL DISCRIMINATION<sup>1</sup>

The agency provided information about equal opportunity statutes and agency legal services at the enrollment conference. "Testers" were available who could help determine whether discrimination was actually taking place and an attorney was also available free of charge. After the formal enrollment conference, services representatives would usually mention this information again.

There were two differences between equal opportunity services provided in the first and second enrollment periods. First, an attorney was available throughout the second enrollment period. In contrast, the agency did not provide free legal service until the last two months of the first enrollment period when a local law firm was placed on retainer.

The second change was in the amount of equal opportunity information provided. During Jacksonville I special workshops were conducted to explain special features of the program and the equal opportunity component. Although the Final Plan for the second enrollment period mentioned that workshops would be held, they never took place. The program director felt that because enrollees did not request help to deal with discrimination, it seemed that equal opportunity workshops were unnecessary in the second enrollment period.

### Nonuse of Legal Services

Although a few suspected cases of racial discrimination were reported to the services representatives, none were pursued by the agency lawyer. One possible reason for this is, of course, that there was no discrimination. If discrimination was occurring, it is possible that enrollees either were unaware of the available services, were accommodating to the situation by searching in areas where they would not be likely to encounter discrimination, were resigned to discrimination as an inevitable phenomenon not worth reporting, or in some way were discouraged from acting by the agency's approach. This section explores these possibilities.

One hypothesis is that black searchers who encountered discrimination were not aware that the agency would help them. However, as Table I-6 indicates, more than half of the black searchers who reported experiencing discrimination knew

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<sup>1</sup> Aside from services designed to handle racial discrimination, the agency tried to encourage supplier cooperation. This assistance was aimed at making the program requirements more acceptable to suppliers. See Appendix H, "Response of Housing Suppliers," for a full description.

that the agency would assist them in the event they encountered discrimination. Whites who reported experiencing discrimination were more likely to be aware of agency assistance than whites who did not report discrimination. This suggests that the mention of discrimination assistance by the agency may have made whites more aware of discrimination. It did not have this effect on blacks. Lack of knowledge about agency services does not appear to explain why equal opportunity services were not used.

TABLE I-6  
 KNOWLEDGE OF AGENCY ASSISTANCE  
 WITH DISCRIMINATION AMONG SEARCHERS

	Reported Discrimination <sup>a</sup>		Did Not Experience Discrimination	
	Whites (N=49)	Blacks (N=39)	Whites (N=51)	Blacks (N=58)
Knew About Agency Assistance	61%	56%	36%	60%
Did Not Know About Agency Assistance	39	44	64	40
Total	100%	100%	100%	100%

Source: Enrollee Survey, Operating Forms

Data Base: All Searchers (N = 197)

<sup>a</sup>Including all types of discrimination mentioned in the Enrollee Survey.

Agency staff felt that few instances of equal opportunity violations were reported to them because most blacks who searched for housing tended to confine their search activities to neighborhoods and apartment complexes where black families already lived. In that way black participants would not encounter discrimination and would not need to ask for agency assistance. The available data do not allow confirmation or refutation of this theory. Search locations of black enrollees, indeed, differed from those of white enrollees, particularly in the racial composition of the search neighborhoods (see Table I-7). A higher proportion of blacks than whites searched in



neighborhoods where blacks were already living, which may have reduced the incidence of racial discrimination. However, a substantial proportion of the black enrollees did search in predominantly white areas--enough that search patterns alone could not explain the absence of discrimination cases.

TABLE I-7  
RACIAL COMPOSITION OF SEARCH NEIGHBORHOODS

Racial Composition of Search Neighborhoods	Searchers	
	White (N=99)	Black (N=96)
Predominantly White (0-5% Black)	70%	21%
Mixed (6-40% Black)	27	47
Predominantly Black (40%+ Black)	3	32

Source: AAE Application Forms; Enrollee Survey

Data Base: All Searchers (N = 195; missing cases - 2)

It is possible that black enrollees encountered discrimination but felt it not worthwhile to act. First, they may have felt that action would be futile. Although the black participants in group interviews agreed that racial discrimination was common, they also felt that it was almost impossible for one individual to detect and prove. They seemed unconvinced that testers or lawyers would be much aid in proving discrimination.

Second, enrollees may have decided that they did not want to live in units if landlords did not wish to rent to them. One survey respondent stated that she could not see how anyone could make a private apartment owner rent to her if he didn't want to: "You sure couldn't have any civil relationship with that landlord if they did make him rent to you. Why, he'd hate you." Another respondent said: "If they didn't want me, I would say thank you, and then I'd just go to the car and curse them out." The incidence of such attitudes is unmeasurable with the data available, but they undoubtedly tend to reduce the likelihood of formal complaints.

It is also possible that the agency's approach to the equal opportunity issue was too "low key" to encourage enrollees to take formal actions. The program director worried that a visible emphasis on discriminatory rental practices would alienate local suppliers. Therefore, the agency waited for enrollees to request assistance for racial discrimination, rather than playing an advocate role.

One community leader who worked with a citizen's group on open housing issues stated in an interview that the only way the agency could have pursued racial discrimination in the program was to have provided more back-up support. This support could include encouragement, reassurance, and financial assistance, because court appearances and legal activity would take time away from work. He did not feel that a low-key approach could do much for low-income blacks in Jacksonville.

In summary, there are no data to indicate why no instances of racial discrimination were formally acted on, assuming that such discrimination occurred. Clearly, many black enrollees knew of the availability of legal assistance. The most reasonable explanation would combine the agency's low-key approach with enrollee feelings that discrimination was not worth reporting and perhaps with their tendency to avoid discrimination by searching in "safe" areas.

#### CONCLUSION

Both whites and blacks who searched reported encountering discrimination. The most frequent reason given by searchers was that suppliers discriminated against them because of their children. A multivariate analysis of discrimination showed that large families and younger households encountered discrimination more frequently than other groups.

Black households were less successful than white households in searching for housing during both enrollment periods in Jacksonville. Racial discrimination seems almost certain to be a factor in this difference. The data available for this appendix are inconclusive on the subject, however. Separating racial discrimination from other types of discrimination reported in the Enrollee Survey was not possible, given available data. Instead, proxy measures were used, such as blacks' search success in white neighborhoods and destination neighborhoods of black movers. These measures do not give a

strong indication of the presence of racial discrimination. Although most black enrollees searched in and moved to black neighborhoods, some black enrollees both searched in and moved to white neighborhoods. It is clear that not all black households experienced discrimination. In-depth interviews with staff and participants indicates that racial discrimination was definitely present, however.

The Jacksonville agency made legal services available to handle racial discrimination. These services were little used, both because of the agency's limited emphasis of its advocate role and enrollee feelings that formal action was not worthwhile.



APPENDIX J  
INSPECTION ACTIVITY



## INSPECTION ACTIVITY<sup>1</sup>

### INTRODUCTION

The inspection requirement of the agency posed difficulties for enrollees during the first enrollment period. Although the majority of enrollees requesting inspections eventually passed them, a sizable proportion of enrollees, particularly blacks, never requested that an inspection be performed. These households were not able to receive payments, even though some might have been occupying units that could have met program requirements.

This appendix examines data on inspections during the second enrollment period to see if the same patterns continued. Analysis indicates an increase in the proportion of enrollees who requested an inspection during the second enrollment period, particularly among black enrollees.<sup>2</sup> More requests for inspections of preprogram units--those in which they were living at the time of enrollment--by both black and white enrollees were the primary cause of increased inspection activity. Among those units which were inspected, a slightly larger proportion passed in the second period than the first.

The housing code selected by the Jacksonville agency was the city of Jacksonville's minimum standards code. This code was not unusually stringent, compared to those used by the other AAE agencies, but was strictly enforced. Inspections were performed in the second period, as in the first, by professional inspectors from the Codes Division of JHUD. A special evaluation of a sample of recipient's housing units was undertaken during the second enrollment period to see if the agency had maintained its strict adherence to the housing code. These data provide no evidence that the agency relaxed its enforcement of the housing standard during the second period.

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<sup>1</sup> Data sources for this appendix include agency inspection forms, agency operating forms, the Enrollee Survey, and evaluations of agency inspections. For a complete discussion of data sources see Appendix L, "Discussion of Data Sources."

<sup>2</sup> Because black enrollees requested inspections at a much lower rate during the first enrollment period, inspection activity in the Selected Aspects Report was analyzed with race as a control variable. Because racial differences in inspection activity continued in the second period, this appendix will also use race as a control variable when analyzing inspection activity.

There are two ways in which the agency inspection requirement could prevent enrollees from becoming recipients. Enrollees might never request an inspection, or they might request inspections only on units that failed. (A unit failing an inspection could be rehabilitated to meet the standard, but enrollees could not begin to receive payments until the unit had actually passed an inspection.<sup>1</sup>)

Enrollees might fail to request inspections because they could not locate a unit they felt would pass, because they could not get the landlord to cooperate with the inspection, because they did not understand the inspection requirement, or simply because they lost interest in participating. Enrollees may have been hesitant to request an inspection because of the association of the agency inspections with city code enforcement in Jacksonville, a sensitive issue with landlords.<sup>2</sup> Changes in these factors are explored in this appendix as explanations for the increased inspection request rate during the second enrollment period.

A slightly larger proportion of units that were inspected passed the inspection during the second enrollment period than during the first. Possible reasons for this increase, including higher initial housing quality among enrollees, are also discussed.

### INSPECTION REQUEST RATE<sup>3</sup>

Agency staff explained the inspection requirement to participants at enrollment. Households that planned to stay in their preprogram units were encouraged to request an inspection immediately. Households that planned to move generally called the agency at a later date to arrange for an inspection when they found a suitable unit.

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<sup>1</sup> The agency's final plan had indicated that a household could receive a payment even if the unit had not yet passed the inspection as long as a repair agreement was written into the lease. However, that option was never exercised.

<sup>2</sup> Agency inspections, in fact, were not used for code enforcement purposes, but this might not have been clear to either enrollees or landlords.

<sup>3</sup> The inspection request rate is identical to the inspection performance rate.



A large proportion of enrollees in the first enrollment period, particularly blacks, failed to request any inspection. As Table J-1 indicates, 69 percent of all black enrollees in Jacksonville I never had an inspection performed on a unit, compared to 30 percent of white enrollees.<sup>1</sup> During the second enrollment period a smaller proportion of black enrollees requested inspections than white enrollees. However, the discrepancy was greatly reduced (see Table J-1). Fifty-two percent of black households in the second period had a unit inspected compared to 75 percent of the white households.

TABLE J-1  
 PERCENTAGE OF ENROLLEES WHO REQUESTED INSPECTIONS--JACKSONVILLE  
 I AND II

Enrollment Period	Whites		Blacks	
	Total Number of Enrollees	Percentage Requesting Inspection	Total Number of Enrollees	Percentage Requesting Inspection
Jacksonville I	339	70%	669	31%
Jacksonville II	837	75	425	52

Source: Agency Inspection Forms, AAE Application and Enrollment Forms

Data Base: All enrollees (Jacksonville I: N = 1,008; missing cases - 27; Jacksonville II: N = 1,262; missing cases - 14)

The increase in the inspection rate during the second enrollment period was largely caused by an increase in the proportion of black enrollees who requested inspections of the unit in which they were living at enrollment<sup>2</sup> (see Table J-2). A higher proportion of white enrollees also had their preprogram units inspected in the second period. However, the overall inspection rate did not increase by very much for whites because fewer white households requested inspections on units other than their preprogram units. In the first period, 35 percent of all white enrollees had inspections

<sup>1</sup> Inspection figures reported here differ slightly from those reported in the Selected Aspects Report because of additional work on the inspection data base.

<sup>2</sup> The unit in which a household was living at the time it enrolled in the program is referred to as their preprogram unit throughout this appendix.

TABLE J-2  
INSPECTION REQUESTS BY RACE OF HOUSEHOLD HEAD--JACKSONVILLE  
I AND II

Inspection Activity	Enrollment Period			
	Jacksonville I		Jacksonville II	
	Whites (N=339)	Blacks (N=669)	Whites (N=837)	Blacks (N=425)
Percent of Enrollees Who Requested Inspections on Preprogram Units <sup>a</sup>	35%	10%	55%	31%
Percent of Enrollees Who Requested Inspections on Other Units Only	35	20	20	21
Percent of Enrollees Who Never Requested an Inspection	30	69	25	48
TOTAL	100%	100%	100%	100%

Source: Agency Inspection Forms, AAE Application Forms

Data Base: All enrollees (Jacksonville I: N = 1,008; missing cases - 27; Jacksonville II: N = 1,262; missing cases - 14)

<sup>a</sup>Includes a small number of enrollees who also requested inspections on other units as well.

performed only on units other than their preprogram units. During the second, the corresponding number had dropped to 20 percent.

Although more blacks had their preprogram units inspected during the second enrollment period than during the first, the failure of black enrollees to request inspection of their initial units remained a major difference between blacks and whites. Factors that may explain this situation are discussed later in the appendix.

#### INSPECTION RESULTS

Not all units passed the agency inspection during the first period. However, because most of the units inspected eventually did comply and the difference in inspection results between whites and blacks was small compared to the

differences in the inspection request rates, analysis of the first enrollment period concluded that inspection results were a secondary problem.

Inspection results for both enrollment periods are shown in Table J-3. Although less than half of the units (which were inspected) complied on the first inspection in Jacksonville I, the majority of units eventually passed. This pattern was similar for both whites and blacks, although a slightly higher percentage of white units passed initially and a higher percentage of white units ultimately passed. In Jacksonville II, the inspection results followed the same trend. A major difference between the two enrollment periods was that a higher proportion of units inspected for Jacksonville II enrollees passed the initial inspection. This finding indicates that enrollees in Jacksonville II presented units for agency inspection that were of initially higher quality and needed fewer repairs than those units brought in by Jacksonville I enrollees.

TABLE J-3  
INSPECTION RESULTS BY RACE--JACKSONVILLE I AND II

Inspection Results	Jacksonville I		Jacksonville II	
	Whites (N=235)	Blacks (N=204)	Whites (N=629)	Blacks (N=219)
Percentage of Enrollees Whose Units Passed on the First Inspection <sup>a</sup>	40%	35%	56%	47%
Percentage of Enrollees Whose Units Eventually Passed Inspection <sup>a</sup>	73	64	82	72

Source: Agency Inspection Forms, AAE Application Forms

Data Base: All enrollees who requested inspections (Jacksonville I: N = 439; missing cases - 7; Jacksonville II: N = 848; missing cases - 13)

<sup>a</sup>In the event that an enrollee had more than one unit inspected, the presence of a complied inspection form on any unit for a household defines that household as passing the inspection. In Jacksonville I, 11 percent of all enrollees who requested inspections had more than one unit inspected. In Jacksonville II, the comparable figure was 8 percent.

## Summary

The major differences in inspection activity between Jacksonville I and Jacksonville II were the increase in the number of black enrollees requesting inspections and the increase in the proportion of both white and black enrollees who requested inspections on their initial housing units. In addition, a higher proportion of the units that were inspected passed the inspection. The following section will examine possible explanations for these differences.

### FACTORS RELATED TO DIFFERENCES IN INSPECTION REQUEST RATE

The increase in inspection rates during the second period can be attributed to an increase in inspections performed on enrollees' initial housing units. More households, both white and black, had their preprogram units inspected. Several factors could explain this difference.

#### Supplier Cooperation

Agency efforts to persuade suppliers to cooperate with the program might have changed their attitudes towards the inspection requirement. Because the refusal of some suppliers to cooperate with inspections had prevented some enrollees from requesting inspections in Jacksonville I, agency activities may have been a factor in increasing the inspection request rate. In Appendix H, however, it is shown that few suppliers were reached by agency efforts; also, a relatively constant proportion of recipients continued to report problems in getting suppliers to cooperate with inspections. This seems to discount changes in suppliers' attitudes as a major factor explaining differences in inspection activity.

#### Agency Services

A second factor could be agency services. In both enrollment periods the agency provided information to enrollees about the inspection requirement and occasionally mediated between suppliers and enrollees on inspection-related matters. The agency did provide more information at enrollment to households than during the first period. Staff spent more time explaining what the inspection covered and distributed a handbook to enrollees that included a discussion of the inspection requirement and a checklist that

enrollees could use to perform a preliminary evaluation of a housing unit (see Attachment JI).<sup>1</sup> However, the agency did not increase services to enrollees in mediating with suppliers.

It is difficult to measure the effect that increased information might have had on inspection activity. One effect could have been to reinforce enrollees' understanding that an agency inspection was a program requirement. If a household did not know that inspections were required, it would presumably not request one. A sample of enrollees was asked a general question about the requirements of a housing allowance program. Table J-4 indicates that there was little relationship between reported knowledge of the agency inspection requirement and inspections performed for whites. However, black

TABLE J-4

RELATIONSHIP OF KNOWLEDGE OF AGENCY INSPECTION REQUIREMENTS TO WHETHER ENROLLEES HAD AN INSPECTION PERFORMED BY RACE--JACKSONVILLE II

Knowledge of Inspection Requirement <sup>a</sup>	N	Percentage of Enrollees Re-requesting Inspections	Percentage of Enrollees Not Requesting Inspections
Whites			
Enrollees Mentioning Inspection Requirement	116	79%	21%
Enrollees Not Mentioning Inspection Requirement	191	81	19
Blacks			
Enrollees Mentioning Inspection Requirement	66	61	39
Enrollees Not Mentioning Inspection Requirement	99	53	47

Source: Agency Inspection Forms, Enrollee Survey, AAE Application Forms  
 Data Base: Enrollee Survey Respondents (N = 472; excludes 22 households that were other races or responded "don't know")

<sup>a</sup>This measure is an approximate indication of enrollees' awareness of inspection requirements. It is based on open-ended responses to a question in the Enrollee Survey asking what the requirements of a housing allowance program are.

<sup>1</sup> Although the agency only provided a little information about inspections in the first enrollment period, it offered an optional workshop on housing standards that covered inspection information in more detail.

enrollees who reported knowing of the requirement were somewhat more likely to have an inspection than those who did not. Knowledge of the requirement was not differentially distributed by race--60 percent of each group did not mention the requirement.

Financial Incentive to Participate

It is possible that some enrollees did not request inspections because they decided, after enrolling and learning the amount of their subsidy, that they were not interested in participating. Enrollees slated for lower subsidies might have been less interested in trying to find units for inspection or in arranging to have their preprogram unit inspected. Table J-5 provides some support for this hypothesis during the second enrollment period, but not during the first. Enrollees scheduled to receive higher payments in the second period were more likely to request an inspection. However, holding subsidy constant, inspection requests were still higher in the second period.

TABLE J-5  
PERCENTAGE OF ENROLLEES REQUESTING AN INSPECTION BY POTENTIAL SUBSIDY AMOUNT

Potential Payment	Jacksonville I				Jacksonville II			
	Whites		Blacks		Whites		Blacks	
	N	Percentage Requesting Inspections	N	Percentage Requesting Inspections	N	Percentage Requesting Inspections	N	Percentage Requesting Inspections
\$0-\$50	74	62%	76	30%	306	70%	142	49%
\$51-\$75	103	71	124	24	251	74	111	50
\$76-\$100	87	71	145	34	205	80	99	52
\$101-\$125	58	79	202	33	53	85	50	58
\$126+	26	69	130	34	22	91	23	61
TOTAL	348	70%	677	31%	837	75%	425	52%

Source: Agency Inspection Forms, AAE Application and Enrollment Forms

Data Base: Enrollees (Jacksonville I: N = 1,025; missing cases - 10; Jacksonville II: N = 1,262; missing cases - 14)

Housing Situation at Enrollment

Another factor that could affect the inspection request rate of enrollees is their housing situation when they entered the program. The increase in inspections during the second enrollment period was largely caused by an increase in the number of households requesting an inspection on the unit in which they were living when they enrolled. This suggests that enrollees in the second period either were in better housing initially so that they were less likely to have to move to meet program requirements, or they were less likely to want to move because of the quality of their housing or for other reasons.

Both these factors--initial housing quality and plans to move--have a strong relationship with the inspection request rate for enrollment units shown in Table J-6 and J-7. Although no direct measure of housing quality is available for both enrollment periods, the amount of rent paid at enrollment relative to the estimated rent for a standard unit<sup>1</sup> is shown as an

TABLE J-6

REQUEST RATE FOR INSPECTIONS OF PREPROGRAM UNITS BY INITIAL HOUSING QUALITY (RATIO OF RENT TO THE AGENCY ESTIMATE OF STANDARD RENT)

Gross Rent at Enrollment Relative to Rent of a Standard Unit (C*)	Jacksonville I				Jacksonville II			
	Whites		Blacks		Whites		Blacks	
	N	Percentage Requesting Inspection of Preprogram Unit	N	Percentage Requesting Inspection of Preprogram Unit	N	Percentage Requesting Inspection of Preprogram Unit	N	Percentage Requesting Inspection of Preprogram Unit
.50 or less	43	14%	187	1%	12	8%	23	--
.51-.75	65	17	210	7	40	18	70	7
.76-1.0	75	37	151	25	121	50	120	28
1.01 or more	128	55	41	32	612	66	184	51
TOTAL	311	37%	589	11%	785	60%	397	33%

Source: Agency Inspection Forms, AAE Application and Enrollment Forms

Data Base: Enrollees (Jacksonville I: N = 900; 135 households that were other races or paid zero rent at enrollment were excluded; Jacksonville II: N = 1,182; 94 households that were other races or paid zero rent at enrollment were excluded)

<sup>1</sup> These estimates were developed for units of various sizes by a local panel of experts and used in the computation of allowance payments.

TABLE J-7  
REQUEST RATE FOR INSPECTIONS OF PREPROGRAM UNITS BY PLANS TO MOVE  
AT ENROLLMENT

Plans at Enrollment	Jacksonville I				Jacksonville II			
	Whites		Blacks		Whites		Blacks	
	N	Percentage Requesting Inspection of Preprogram Unit	N	Percentage Requesting Inspection of Preprogram Unit	N	Percentage Requesting Inspection of Preprogram Unit	N	Percentage Requesting Inspection of Prepro- gram Unit
Plan to Move	217	12%	583	5%	246	9%	257	7%
Plan to Stay	106	76	52	62	557	79	151	73
TOTAL	323	33%	635	9%	803	57%	408	32%

Source: Agency Inspection Forms, AAE Application and Enrollment Forms

Data Base: Enrollees (Jacksonville I: N = 958; 77 households that were other races or undecided were excluded; Jacksonville II: N = 1,211; 65 households that were other races or undecided were excluded)

indication of housing quality. Black and white households in both enrollment periods show a sharp increase in the proportion of households requesting an inspection of their preprogram unit as the quality of that unit (measured by the ratio of actual rent to the estimate) increases.

The same pattern holds for moving plans at enrollment. Households that planned to stay in their enrollment units were much more likely to request an inspection of those units. This is true for whites and blacks during both enrollment periods. Whites in the first period were somewhat more likely than blacks to request an inspection whether or not they planned to move, but there is little difference between blacks and whites during the second period if moving plans are held constant.

Housing quality, as indicated by rent, and moving plans at enrollment have a strong and consistent effect on whether an enrollee requested an inspection on his or her enrollment unit. Table J-8 shows the joint effect of these two factors on inspection request rates. Enrollees who planned to stay in their preprogram units were much more likely to request an inspection of those units than enrollees who planned to move, no matter how much rent they were paying at enrollment. The ratio of actual rent to the estimate,



TABLE J-8

REQUEST RATE FOR INSPECTIONS OF PREPROGRAM UNITS BY MOVING PLANS AT  
ENROLLMENT AND THE RATIO OF RENT TO C\*

Jacksonville I									
	Whites					Blacks			
Ratio of Rent to C*	Plan to Move		Plan to Stay		Plan to Move		Plan to Stay		
	N	Percentage Requesting Inspection	N	Percentage Requesting Inspection	N	Percentage Requesting Inspection	N	Percentage Requesting Inspection	
.50 or less	37	--	5	-- <sup>a</sup>	184	--	2	-- <sup>a</sup>	
.51-.75	56	7	7	-- <sup>a</sup>	196	5	5	-- <sup>a</sup>	
.76-1.00	51	24	20	70	105	14	27	59	
1.01 or more	45	20	74	76	22	9	17	59	

Jacksonville II									
	Whites					Blacks			
Ratio of Rent to C*	Plan to Move		Plan to Stay		Plan to Move		Plan to Stay		
	N	Percentage Requesting Inspection	N	Percentage Requesting Inspection	N	Percentage Requesting Inspection	N	Percentage Requesting Inspection	
.5 or less	11	--	1	-- <sup>a</sup>	23	--	0	-- <sup>a</sup>	
.51-.75	34	6	5	-- <sup>a</sup>	63	3	6	-- <sup>a</sup>	
.76-1.00	37	8	76	74	78	8	36	75	
1.01 or more	112	13	475	79	65	15	109	73	

Source: Agency Inspection Forms, AAE Application and Enrollment Forms

Data Base: Enrollees (Jacksonville I: N = 853; 182 households that were other races, undecided or paid zero rent at enrollment were excluded; Jacksonville II: N = 1,131; 145 households that were other races, undecided or paid zero rent at enrollment were excluded)

<sup>a</sup>Percentages not computed for a base of less than 10.

on the other hand, shows little effect on the inspection request rate if moving plans are held constant. This pattern holds for both blacks and whites in both enrollment periods.

Plans to move and the rent ratio are highly related to each other, however. As the ratio increases, indicating an increase in the quality of the enrollment unit, the proportion of enrollees planning to stay in their preprogram units increases sharply.

Enrollees in relatively good units initially were less likely to want to move, and households that did not plan to move were much more likely to request an inspection of their initial unit. This pattern explains much of the difference in inspection request rates for enrollment units, and hence overall inspection request rates, between the first and second enrollment periods and also between blacks and whites in both periods. Table J-8 shows that the inspection request rates for households paying a given rent with the same moving plans are relatively similar whether they were black or white and whether they enrolled during the first or second period. Households enrolling during the second period, however, were much more likely to be paying high rents and to plan to stay where they were, explaining the much higher inspection request rate for preprogram units during the second period. Blacks were more likely to be paying low rents and more likely to plan to move during both periods, accounting for their lower inspection request rate for enrollment units.<sup>1</sup>

#### FACTORS RELATED TO INSPECTION RESULTS

Not only did more enrollees request inspections on their initial housing units during the second period, but a higher proportion of units inspected passed a first inspection and a slightly higher proportion eventually passed (see Table J-3). Because a major difference between the two periods was the proportion of preprogram units inspected, it is possible that one of the

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<sup>1</sup> Demographic characteristics other than race, such as the age and sex of the household head and household income, showed little effect on inspection request rates.

TABLE J-8

REQUEST RATE FOR INSPECTIONS OF PREPROGRAM UNITS BY MOVING PLANS AT  
ENROLLMENT AND THE RATIO OF RENT TO C\*

Jacksonville I								
Whites					Blacks			
Ratio of Rent to C*	Plan to Move		Plan to Stay		Plan to Move		Plan to Stay	
	N	Percentage Requesting Inspection	N	Percentage Requesting Inspection	N	Percentage Requesting Inspection	N	Percentage Requesting Inspection
.50 or less	37	--	5	-- <sup>a</sup>	184	--	2	-- <sup>a</sup>
.51-.75	56	7	7	-- <sup>a</sup>	196	5	5	-- <sup>a</sup>
.76-1.00	51	24	20	70	105	14	27	59
1.01 or more	45	20	74	76	22	9	17	59

Jacksonville II								
Whites					Blacks			
Ratio of Rent to C*	Plan to Move		Plan to Stay		Plan to Move		Plan to Stay	
	N	Percentage Requesting Inspection	N	Percentage Requesting Inspection	N	Percentage Requesting Inspection	N	Percentage Requesting Inspection
.5 or less	11	--	1	-- <sup>a</sup>	23	--	0	-- <sup>a</sup>
.51-.75	34	6	5	-- <sup>a</sup>	63	3	6	-- <sup>a</sup>
.76-1.00	37	8	76	74	78	8	36	75
1.01 or more	112	13	475	79	65	15	109	73

Source: Agency Inspection Forms, AAE Application and Enrollment Forms

Data Base: Enrollees (Jacksonville I: N = 853; 182 households that were other races, undecided or paid zero rent at enrollment were excluded; Jacksonville II: N = 1,131; 145 households that were other races, undecided or paid zero rent at enrollment were excluded)

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#### FACTORS RELATED TO INSPECTION RESULTS

Not only did more enrollees request inspections on their initial housing units during the second period, but a higher proportion of units inspected passed a first inspection and a slightly higher proportion eventually passed (see Table J-3). Because a major difference between the two periods was the proportion of preprogram units inspected, it is possible that one of the

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<sup>1</sup> Demographic characteristics other than race, such as the age and sex of the household head and household income, showed little effect on inspection request rates.

factors explaining the results for the second period was a higher pass rate on these units.<sup>1</sup>

Table J-9 summarizes inspection results on preprogram units inspected during both periods. A higher proportion of both whites' and blacks' preprogram units passed on the first inspection during the second enrollment period, reflecting the pattern shown earlier for these enrollees to live in better housing. However, a slightly higher proportion of Jacksonville I enrollees obtained repairs on their units, so differences in the proportion of households whose preprogram units eventually passed are smaller than differences in initial inspection results. Again, one of the main differences between the two enrollment periods was that enrollees in the second period were living in units of higher quality at enrollment.

TABLE J-9  
INSPECTION RESULTS ON PREPROGRAM UNITS BY RACE--  
JACKSONVILLE I AND II

Inspection Results	Jacksonville I		Jacksonville II	
	Whites (N=118)	Blacks (N=69)	Whites (N=473)	Blacks (N=132)
Passed on first inspection	42%	28%	57%	42%
Passed with rehabilitation	27	30	20	22
Did not pass	31	42	23	36

Source: Agency Inspection Forms, AAE Application and Enrollment Forms

Data Base: All enrollees who requested inspections on their initial housing units (Jacksonville I: missing cases - 3; Jacksonville II: missing cases - 14)

#### EVALUATION OF AGENCY INSPECTIONS

An important issue in discussing agency inspections is whether the agency continued to enforce the housing code during the second period as stringently

<sup>1</sup> Ideally, the analysis would also include results for inspections performed on units other than the preprogram unit. However, inspection data for the first period do not include codes that identify multiple inspections on the same unit. Inspections on preprogram units in the first period were identified by checking addresses on the inspection forms for a household against the address shown on its enrollment form.

as it had during the first. Because enrollees had such a difficult time in satisfying the inspection requirement during the first enrollment period, it was possible that the agency would relax its enforcement of the housing code during the second enrollment period. Although this practice might not have increased the inspection request rate, it could have increased the pass rate for those units that were inspected.

The data available to address this issue are evaluations performed by an independent evaluator on a sample of units that had passed the agency inspection during the second period. The evaluator used the same inspection form and guidelines as JHUD's Codes Division inspectors. These evaluations can be contrasted with comparable quality control inspections of recipients' units performed at the end of the first enrollment period. In order for the evaluations of agency inspections to indicate that there was strict enforcement of the housing code, all items on the inspection form had to comply with the code, because the units in the sample were those of recipients only. In the first period, 97 percent of the evaluator-inspected items complied, and 96 percent of the items complied in the second. This finding indicates that during the second enrollment period, the agency enforced the housing code as strictly as it had during the first.

#### CONCLUSION

Although more enrollees passed the agency inspection of their units during the second enrollment period, this increase results largely from an increase in the proportion of enrollees requesting an inspection rather than from an increase in the proportion of inspected units passing. Enrollees in the second period, particularly black enrollees, were much more likely than first-period enrollees to request that the agency inspect the unit in which they were living at the time they enrolled. This increase is due principally to differences in the initial housing quality and moving plans of enrollees in the two periods, rather than to a change in supplier's attitudes or agency procedures. The easiest way for enrollees to become program participants was to remain in their enrollment units. This eliminated the need to search for a new unit and establish trust with a new landlord. The agency enrolled more households during the second period, both black and

white, who were paying higher rents and wanted to remain where they were. These households requested inspection of their preprogram units, thus increasing the overall inspection request rate.





ATTACHMENT JI

HOUSING ALLOWANCE HANDBOOK

THE STANDARD HOUSE

Every unit in which a HAP family is residing "must" pass the minimum housing code for the City of Jacksonville. When we at HAP talk about a sub-standard house, basically we are talking about a run-down house. Here is a list of things which you should look for when you look at a house to help you know whether the house is sub-standard or standard. It might help to take along a pen or pencil and paper, so that you can write down things that you find wrong with the house.

First, if you are looking at a house or duplex, look at the outside. Any of the following things could mean trouble:

1. Loose boards, and bricks, or cracks, or holes in the walls, roof or porches.
2. Broken windows or holes in screens.
3. Large holes or swampy areas in the yard.
4. Steps or stairway which are sagging, rotting or caving in.
5. Old cars, piles of rubbish and garbage or other trash in the yard.

Now, go to the front door. Is there a screen door? There should also be a lock on the main door. If there are holes in any of these doors, you should make a note of it.

When you are looking at a house, duplex, apartment, or mobile home, the next step is to go inside. Every major room (living room, kitchen, bedrooms, but not closets or halls) should have a window which you can open. If you cannot open them, then write that down. Every major room should have at least two electric wall sockets and a light fixture which works. Try turning the light on and off. Check all of the walls, floors and ceilings for holes, cracks and other damage. It should not give way to your weight if you stand or lean against or press firmly. Be sure to ask about roof leaks if you find water stains on the ceilings or walls.

After you have checked out the basic structure of the building, start looking at the fixtures and appliances. In the bathroom, there must be a sink, a toilet and a bathtub or shower. Test the hot water in the tub and the sink to make sure you can get hot water. Look under the basin and around the nozzle to see if there are any leaks. Flush the toilet and watch and listen for any unusual sights or sounds. In the kitchen try the water again. Look for special electric outlets for the stove and extra ones for the refrigerator. If there are none, they are needed. If a stove and refrigerator are provided by the landlord, it is a pretty good bet that things are all right. However, still ask about it if you don't see it.

The last important fixture is your heating. The Jacksonville Code states that a landlord has to supply only the capability to heat. If an owner does supply heating or air-conditioning it must work.

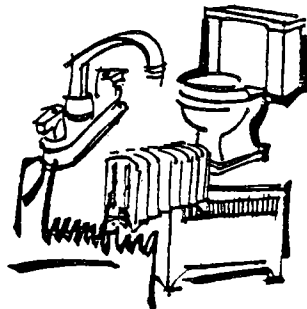
If you don't find anything important wrong with the house, then it may be standard. However, our housing inspector must check the house also, and often he finds hidden problems which you did not see. So do not sign a rental agreement just because you think the house is standard. If you are interested in the house and want to rent it, let your Services Representative know right away. She/he will have the inspector check it as soon as possible. Don't sign anything until the HAP inspector has approved the house. (Sometimes it is necessary to place a small deposit for the landlord to hold the unit for you. If you are asked to do this, be sure and get the landlord to sign an agreement stating that the money you give him will be used to hold the unit for a specific time.)

If you find some of the things listed above wrong with the house, it means that the house will probably not pass the inspector's check. It will need repair before you can rent it. Often landlords raise rent when they do repairs so expect it. Also, remember when you move into that house, you will be promising to stay for a year at least. You will have to live with any problems

3

4

which come up. So ask questions about anything that bothers you. If you don't, someday in the near future you may be unpleasantly surprised.



5

Stop and read over the list of things you have found wrong once again. Think about the repairs that either you or the landlord will have to make to change that sub-standard house into a standard one. If you still feel that this house is what you want, then let your Services Representative know. If not, then start looking again. Remember, when you make your choice you will be staying for a year at least, so be sure you want to live there.

Here is a check list you can use when you look at a house to tell whether it might be standard:

INSPECTION CHECKLIST		OK	PROBLEMS
I. Exterior			
A. Roof			
B. Eaves			
C. Chimneys			
D. Walls			
E. Foundation			
F. Porches			
G. Steps and Stairway			
H. Yard Area			
II. Interior			
A. Doors			
1. Screen, front and back			
2. Other			

	OK	PROBLEMS
B. Windows		
1. Screens		
2. Glass		
3. Openable		
4. Weathertight		
C. Electrical Wall Outlets		
D. Walls		
1. Cleaned/painted		
2. Damaged		
E. Floors		
F. Ceilings		
1. Damaged		
2. Signs of leaks		
G. Kitchen Facilities		
H. Bathroom Facilities		
I. Heating Facilities		

APPENDIX K  
PARTICIPANT CASE STUDIES



## PARTICIPANT CASE STUDIES

The following three case studies have been prepared on the basis of in-depth interviews conducted by the on-site observer in Jacksonville. They are presented as a supplement to the analysis contained in the other appendices in this volume. Their primary function is to show how real people reacted to the program and illustrate some of the problems which enrollees encountered during the second enrollment period that have already been described in more general terms. These case studies have not been selected because they are "typical" of most families, nor because they are particularly different. They are simply samples of real households; only the names have been changed.

The first participant case study, Chester and Catherine Williams, shows the problems that a black household faced when it searched for housing units. The second study, Maurice and Laura Fisk, illustrates that a household still had difficulties participating in the program even when it remained in its original unit. The third study, Saundra Phillips, shows the positive role the agency played to convince a housing supplier to cooperate with the program requirements.

CHESTER AND CATHERINE WILLIAMS

Chester and Catherine Williams were born and raised in Armstrong, Florida, a rural town near St. Augustine. They are black, in their early twenties, and have two young sons. In June 1974, the Williamses moved to Jacksonville with some friends. But since then their friends have moved back to Armstrong, and Chester and Catherine have few friends and no family in Jacksonville.

Chester left home after high school. He is an epileptic--as a result of a high school football injury--and he felt that his parents were "petting" him because of it. He says he wanted to get out on his own and "prove (he) could be a man." He went to college for two and half years, but didn't finish. Then he went to New York, where he had a series of managerial and supervisory jobs.

Because of his epilepsy, Chester has always had trouble keeping a job. In the months just after he was married--in August 1971--he was having so many seizures that he couldn't get a job. He volunteered for the Army and served one month (January-February 1972) before he received a medical discharge. He says he "always wanted to be somebody." But now he feels he can't keep a job because of his illness.

When the Williamses applied for the housing allowance program in January 1975, Chester was unemployed, and they were living on Catherine's pay and food stamps. Catherine was working part-time as a cashier in a meat market, earning \$2.55 an hour and taking home about \$60 a week. Chester had most recently worked as the assistant manager of a restaurant and then as a supervisor of 10-12 men driving tractor-trailers, but he hadn't worked long enough to be eligible for unemployment compensation.

Chester had even written to President Ford about his situation and had received an answer telling him about the CETA program (Comprehensive Employment and Training Act). He had gone to talk to a CETA employment counselor and found that he could get a construction job that would start next week. But since the job involved being outside all day, and because epileptics should not spend long periods in the sun, the counselor had advised him to wait for a more suitable job.

The Williamses had first heard about the housing allowance program from Catherine's sister, who had read about it in the newspaper, but they didn't know any details until someone at the food stamps office advised Catherine to apply. By then, Chester had been out of work for six or seven months, and they needed help paying the rent. So Catherine went right to the agency from the food stamps office and applied in person.

Catherine had applied on January 17th and on the 21st they were selected. A few days after that, they received a letter telling them they had been selected and asking them to call the agency to make an appointment to enroll. Because they had no phone, they went next door to a neighbor's house to arrange the enrollment meeting.

At that time, the Williams family was living a semirural, traditionally black area northwest of the urban core of Jacksonville. The neighborhood is situated behind a major roadway that leads to the center of town. There are a few apartment complexes, but the rest of the homes in the area are small single-family houses with little yards. The streets are lined with drainage ditches rather than sidewalks, and they often end in cul-de-sacs. The houses are almost invisible from the street and from each other because of the rampant growth of the vegetation. The Williams's house was hidden from the road by a large hedge, and there was a fenced-in area in the back yard for the children to play in. But the house is right next to a dump, and the Williamses complained that rats frequently came into the house.

When the Williamses went to the enrollment session on February 5th, they saw a film that Chester described as "very self-explanatory" and were given some program literature--handbooks, a rental agreement, and some other papers. Then they waited for half an hour to see their services representative. They were pleased at the short wait because at other agencies they have had to wait for hours. Chester feels that their services representative was very nice and that she explained things carefully. She told them that their payments might be as much as \$87 a month, but she did not tell them that they might have to pay more for food stamps if they became participants.

After they were enrolled, the Williamses started looking for rental signs in their neighborhood. They hadn't been planning on moving before they enrolled, and they had only lived in their house for six months, but they thought that with the housing allowance they might be able to find a better

place to live--one with more bedrooms that wasn't so close to the dump. After a few weeks of low-effort searching and no results, they requested an inspection of the house they were living in. The house did not pass the inspection. They said that the inspector was "very down to earth" and that he told them why their house didn't pass and gave them a copy of the checklist he had used. The screen doors and living room walls needed repairs, the dining room needed electrical outlets, and some existing outlets needed covers.

The Williamses then went to their landlord to ask him about making the necessary repairs. Their services representatives had not told them they could negotiate for repairs with landlords, so they simply accepted their landlord's word when he told them he wouldn't do any repairs. "He just said he wasn't going to fix anything because the house had just passed the city inspection the year before. Also he said if he had to fix it up, the rent would go up. We decided to move."

The landlord also told them that he was planning to build an apartment complex next door to their house where the dump was, and that they would have to move out by the end of the month. Several days later, they received a 30-day notice to vacate. After they had moved, the Williamses later learned that the house was rented to another family.

Around mid-March, six weeks after they had enrolled, Chester and Catherine began to look seriously for another house. Their principal method of searching was to drive around the neighborhood looking for vacant rental units, although they also began reading the classified section of the newspaper, considered using a rental listing service, and spread the word to friends and neighbors that they were looking for a place to live. They concentrated their search in the black neighborhood where they were living. Catherine said that she would not want to live in a white area--even though the crime rate might be lower--because the houses are more expensive there. She also said she was used to living in a black community.

After a while, they began to get pretty discouraged. The biggest problem was that most available houses were too expensive. Then the car broke down, and they didn't have enough money to buy the parts so Chester could fix it. After that, their search stopped almost entirely. They didn't know where to look without a car, and they couldn't find anyone to take care of the



children while they were looking. (The agency had advised them not to bring the children along when house hunting, because some landlords did not like to see children while showing an apartment.)

On April 2, the Williamses received a letter from the agency informing them that the agency was close to filling the 775 openings in the program and that they needed to locate and lease an approved dwelling before the limit was reached. A short time later, they visited the agency to ask their services representative what the letter meant and what else they could do to find a house. Teresa, their services representative, told them about the agency-maintained listing of available units whose landlords were known to cooperate with the program requirements. Teresa also suggested that they approach the owner or realtor listed on a "For Sale" sign to see if he or she was willing to rent the house rather than sell it. Chester said they had tried this, but that the houses he inquired about were only for sale.

They kept searching, but within two weeks the program was filled. They were terminated on May 6, 1975. Chester said that he and his wife had looked at four units, with monthly rents ranging from \$85 to \$175, but that none were satisfactory. Either the rent was too high, or the unit was too small, or in a bad neighborhood, or in poor condition--or already rented.

Catherine Williams says she is disappointed and wishes she had had more time to find a unit. When they hadn't been able to find a house quickly, the Williamses had hoped that the house they were living in would meet the program requirements. When it didn't--and when the landlord wouldn't fix anything--nearly half their search time was already gone. After that, transportation and child care problems hindered their search, as did Catherine's job and Chester's job-hunting. It was not easy for them to devote time to house-hunting.

After they were terminated from the program, their search was not over. They still had to move out of their house before the end of the month. One day, a fellow worker of Catherine's at the meat market told her about a house for rent on his block. He told her that the owner of the house often visited it in the afternoon or evening, so Catherine went there after work that day. She waited outside for six hours, and finally the landlady came by. Catherine discovered that she only wanted \$85 a month for the house and that it was available immediately. The next day, she and Chester began

cleaning and fixing up the house, and moved in. The new house has more bedrooms than the old one, so each child has a room, and it is on a block with other houses, so the children have playmates.

A week after they moved, Chester got a job through the CETA program. He now works with the police department, visiting homes in the black community and helping people engrave their social security numbers on their possessions. He takes home over \$400 a month. Catherine is pregnant and has taken a leave of absence from her job at the meat market.

Although the Williamses didn't get any help with their rent from the housing allowance program, the agency inspection of their house and the subsequent encounter with their landlord forced them to find other housing. And in most respects, their new house is better than the old one. Limiting their search to their immediate neighborhood had two effects. First, very few rental opportunities presented themselves. Under the circumstances, it seems that the Williamses put a considerable effort into their housing search. Second, according to Chester, they encountered no discrimination. The one instance of discrimination that Chester remembers occurred during an earlier housing search, when they were not enrolled in the housing allowance program. He and his wife had been told that an apartment that they were interested in was not yet ready for rental, only to find that a white family with two children had moved in two days later: "And they're still there now." Chester says that at that time he did not know anything about equal opportunity and did not know what to do. He says that now he would contact Legal Aid if he felt that he was being discriminated against. He cannot remember the agency offering any help if he faced discrimination in his search.

Both Chester and Catherine are generally positive about the program, and both seem to have an adequate understanding of it. Although they feel that a payment from the agency would have made it possible for them to live in better housing, they also feel that the scale of payments is too low for Jacksonville. Chester feels that "anything decent is more than \$150" (C\* for their household) and that even with the allowance payment they could only afford a house that rented for \$125-\$135 a month. On the whole, Catherine says, "it's a good program, especially in the city," where the cost of living is so high. In their home town, rents were much lower

and the electric bills were around \$6 a month, compared to the \$37 a month they pay for electricity in Jacksonville. Catherine would like to get a trailer. She figures that they would still pay the same monthly charges, but then they would "have something."

## MAURICE AND LAURA FISK

Maurice and Laura Fisk, a white couple in their early twenties and natives of Jacksonville, are casualties of the energy crisis. Both Maurice and Laura are high school graduates. Maurice had been working his way up in Jacksonville's major industries. He started as a welder and fitter in the Jacksonville shipyards, worked as an apprentice draftsman and surveyor for a suburban utility company, and finally worked as a field service engineer for a construction company. He has held six different jobs in the last five years. He says, "I kept going where the money was." In February 1975, the money ran out.

Maurice had been helping to construct a factory that would be used to build floating nuclear power plants for a new industry called Offshore Power Systems. The floating generating units were to be launched into the Atlantic Ocean from Maine to Florida. In the autumn of 1974, following the energy crisis, the consequent economic slowdown, and a dearth of orders for floating nuclear power plants, Offshore Power Systems suspended their plans indefinitely, and Maurice was laid off.

His wife, Laura, has lived through lean times before. This is her second marriage; the first ended in divorce. She worked for several years and then married Maurice three years ago. A year later, the Fisks applied to the first enrollment effort in Jacksonville and were selected. However, they never enrolled. At that time, Laura says, "I was working hard, I was pregnant and having a nervous breakdown. My two kids had decided to go North to live with their father. I just couldn't get involved in anything else!"

During the winter of 1974-75, Laura became aware of the housing allowance program's advertisements on the television and radio. She learned that the program was now taking "middle-income" people. She applied again, but the family income was over the federally established limit for participation. Only one month later, when Maurice was laid off, they applied to the program for the third time.

When they applied, the Fisks listed unemployment compensation as the family's only income, and their potential payment was computed at \$86. They were selected at once. However, Maurice had not yet received any unemployment

payments, and the correct income at application should have been \$0. If they had reported no income, they probably would not have been selected. As it was, the Fisks were enrolled into the program on March 19, 1975, two days after they were selected, and the payment amount was adjusted according to the correct income. They would receive payments of \$150 until Maurice started receiving his unemployment checks.

At the enrollment meeting, the Fisks saw the taped audiovisual enrollment presentation and then met their services representative. She stressed the need for quick action since the program was nearly filled, and the Fisks requested that the agency inspect the house they were living in as soon as possible.

Their house is located in a newly developed subdivision on the west side of Jacksonville slightly to the south and west of the urban core. Most houses there are single-family and most of the neighbors are middle class and white.

Shortly before they had applied for the program the Fisks' landlord had asked them what they were planning to do about paying the rent since Offshore Power Systems had closed down. They told him they were applying for a rent subsidy to help them pay their rent.

Two days after the Fisks' had enrolled, their house was inspected--and failed. Screens and screen doors were missing or broken; the bathroom needed repair; electrical outlets and switches in a bedroom needed covers or repairs. The Fisks offered to make the repairs if their landlord would purchase the materials. The next day, the landlord bought a \$30 screen door and other supplies, and Maurice set to work fixing things up. Four days after the first inspection, the house passed the second inspection. This time a different inspector came. The Fisks say that the first inspector went through the house with a "fine-tooth comb," but that the second inspector said, "so what if there's a screen missing," and then passed the unit.

Although the landlord had agreed to the repairs, he was reluctant to sign the rental agreement, so the Fisks used the two-party check option as a "selling point to the landlord." They explained that if he signed the rental agreement, the checks from the agency could be made out to the tenant and landlord jointly. That way, the landlord would be assured of getting at

least the amount of the payment each month. The landlord agreed, and the Fisks qualified for a payment. They did no other house hunting. On March 28, just eleven days after the Fisks were selected, a payment was initiated for them.

However, the first check never arrived. According to agency procedures, the first payment should have arrived within a few days of the first of the month. The first week of April passed, and they received no payment. During the second week of the month, Maurice called the agency and was told that the check had been mailed more than a week before. He talked to the administrative secretary in charge of mailing the checks. Maurice thought she had told him that he would get another check in a few days. However, agency procedure was to wait several weeks before issuing another check. During this time, the Fisks' landlord called them and their services representative several times to ask about the rent. On the first of the month, the Fisks had given him \$35--the difference between the contract rent of \$185 and the payment from the agency. Later, they borrowed \$50 and gave him that, so he wouldn't evict them immediately.

Finally, in the last week of the month, Maurice was notified that a duplicate check had arrived at the agency. The landlord followed Maurice to the agency and then to the bank, where Maurice cashed the check and gave the money directly to his landlord. After that, the Fisks had no problems receiving payments, although their landlord asked them to pick up the check from the agency every month, something that less than 5 percent of all participants did.

While they were applying for the housing allowance program, the Fisks also applied for food stamps, not knowing that their allowance payment would affect how much they would have to pay for them. At first, they paid \$31 for \$154 worth of food stamps. After they reported the housing allowance payment to the food stamps office, the cost for \$154 in stamps rose to \$77--a difference of \$46. Because their housing allowance payment was \$86--after the two initial payments of \$150, before the unemployment checks started--the net gain to the Fisks from the housing allowance program was only \$40 a month. The Fisks are satisfied with their housing allowance payment, although they feel they "can't live off it." They would like to move to a new house, because they have been having more trouble with the landlord and because they

would like to find something cheaper. They think that a family of four ought to be able to find a house renting for \$150, but they can't seem to find one. They have come to the conclusion that the rent standard on which their payment is based is too low, especially considering the high cost of utilities in Jacksonville. The amount they are paying for utilities has jumped recently, because one of the water pipes leaks. Their last water bill was \$58. They have asked the landlord to repair the leak but, they say, "he just screams at us" when they ask for any repairs to the house. They said they never thought to contact the agency about the problems with their landlord. Instead, they are reading the paper every day, looking for a new unit.

It hurts Laura's pride to take the housing allowance. She feels that it is "welfare" and is ashamed of being a participant. Maurice feels it is tax money, saying, "When I work and make good money, they take lots out for taxes, and now I'm getting it back." Maurice would like to be working again. Each week, he goes to the unemployment office and waits for an hour and a half to pick up his check; so far, the jobs on the listings have all been taken. Laura feels that unemployment is welfare, too--and so are food stamps. Maurice adds, jokingly, "When she gets to be 65, she'll think social security is welfare." Laura nods in agreement. However, she thinks that rent subsidies are a good alternative to public housing. She says, "It's better for the kids to be in a house. I'm doing it for the kids." Whatever their feelings about accepting "welfare" payments, they are glad to have help. Laura says, "Without food stamps and the housing allowance, where would we be?"

SAUNDRA PHILLIPS

For Sandra Phillips, a 23-year-old white woman, and her 6-year-old son, Scott, receiving a housing allowance from the Jacksonville Experimental Housing Allowance Program meant that they could live independently.

Sandy had been living with her mother and was unhappy there. She wanted to get out on her own. But the problems that have plagued other housing allowance program participants in Jacksonville almost prevented her from achieving her goal. Although she found a unit that she liked with little trouble, it did not meet the city's Minimum Housing Code at first inspection. After repairs were made and the unit had passed, the rental agency would not sign the housing allowance program rental agreement. Finally, after a staff member from the agency made a personal appeal, the rental agent agreed to sign the special rental provisions. After Sandy had been living in her new apartment for a month, she finally qualified for a payment and became a housing allowance recipient.

Sandy became pregnant in her junior year of high school and dropped out of school to get married. When Scott was a year old, Sandy and her husband were divorced. After that, she and her son moved back to her mother's house, in a new "middle-class subdivision" in predominantly white Arlington, where they had been staying on and off for the past six years.

This area is primarily residential--a bedroom community serving downtown. The houses are modest and well kept. There are many stores here, as well as the largest shopping mall in Jacksonville. Except for the main thoroughfares, the streets are narrow and winding. Small children riding tricycles or playing ball are a common sight, as are boats and campers parked on the lawns and driveways.

Although Sandy completed two years at Florida Junior College, she found it difficult to get a job that would enable her to live independently. She has mostly had clerical and sales jobs--nothing that offered job security or fringe benefits. Since her divorce, Sandy has tried several times to live with a roommate and make it on her own. But each time, her financial situation was so dismal that she would give up and move back in with her mother. During her last attempt at living alone in the summer of 1974, things got so bad that she took out a loan against her car to buy groceries.



In September of that year, she moved back to her mother's home where she could live rent-free.

In January 1975, Sandy got a good job as a technician in a laboratory. She liked it, and it provided some security and benefits. Her salary was \$400 a month; her take-home pay was \$75 a week. Friction between Sandy and her mother had steadily increased. Sandy felt as if her mother was looking over her shoulder all the time, criticizing her friends and her capacity as a mother. When Sandy started working in the lab, all she could think about was trying to get an apartment of her own.

One night in February, Sandy got a phone call from her friend Donna, who had just seen a show on television about the housing allowance program. She told Sandy that it was a program that helped middle-class people pay their rent. She said she thought Sandy should apply.

Two days later, Sandy called the agency and applied by phone. She thought that the application process was strange and that she "was being read a mechanical spiel." She didn't expect to be accepted. But, a week later, the agency called Sandy after work and told her she'd been selected and that she could receive \$39 a month.

Although Sandy didn't know it, she represented a category of applicant that was very desirable: working poor. When she applied, two-person households were being selected only if their potential payment was \$64 or less. Since the person who calculated her income and deductions had determined her potential payment to be \$39, she was selected the next day.

Four days after she received the phone call notifying her of her selection into the program, Sandy made her first and only trip to the agency. She feels that they were "pretty together" about handling people. She waited about 30 minutes to see the audiovisual enrollment presentation and another 40 minutes to meet her services representative. The enrollment conference was short but to the point. The person who had taken her application had made an error in computing her childcare deduction. The services representative recomputed the figures and told her that she could receive \$54 a month if she found a place to live that would pass the city's Minimum Housing Code and if the landlord was willing to sign special rental provisions. Sandy had until May 19 to accomplish these things.

Sandy began her search in Riverside, a well-maintained, older neighborhood on the St. Johns River. The streets are lined with tall elm and oak trees festooned with Spanish moss. Interspersed with the older single-family homes are many small apartment buildings. Along the river and near the shopping and business districts, there are newer buildings. Most housing in the area is in good to excellent condition, and many of the residents are elderly.

The laboratory where Sandy works is connected to one of the numerous medical facilities in the area, so Riverside was an ideal place for her to live. She contacted a friend who was living in Riverside to ask her for suggestions on locating a place to live. To her surprise, the friend was planning to move out of her apartment and offered it to Sandy and Scott. The apartment has always passed from friend to friend--a clean, standard two-bedroom unit renting for \$85 a month. It was an unusual "find" in the Jacksonville housing market.

Sandy wanted to satisfy herself that the apartment was the best she could find for the money. While she was at the agency, she had jotted down three or four apartments renting for under \$100 from the agency housing list. She also looked in the apartment section of the newspapers a few times and drove around the Riverside area looking for vacancy signs. She made several inquiries about other units, but finally decided that the apartment she'd been offered was the most suitable.

Sandy had been told at the agency that if she had a unit inspected before approaching the landlord about signing the special rental provisions, then she would be able to talk to the landlord about any repairs that might be needed as well as about the lease. After she decided to take her friend's apartment, Sandy called her services representative and requested an inspection. The unit failed the inspection because a screen door was missing. Sandy called the rental agency and told the office manager, Mrs. Bellows that she was a housing allowance participant and that the screen door needed to be repaired before she could receive a payment. Sandy didn't tell her how much money she was going to receive from the agency, or about the two-party check option. Mrs. Bellows said that she could not take her application or make any repairs until the other tenant had moved out--even though Sandy had gotten a note from her friend authorizing the transition.

After the apartment was empty, Sandy called Mrs. Bellows again and then went to the office to fill out a tenancy application and pay the first month's rent. Mrs. Bellows said that she was not allowed to sign anything other than the standard rental agreement used by the Property Management Association, but she also told Sandy that the housing allowance program had been accepting the property managers' rental agreement with no problems. She also assured Sandy that the screen door would be fixed, so Sandy made plans to move in.

The day before Sandy moved into her new apartment, the screen door was fixed. Ten days later, she requested a reinspection. This time the apartment passed. Sandy had been at work and didn't know that the inspection had taken place until the next day when the agency called to tell her the good news. But the problem with the rental agreement still was not resolved.

Sandy had sent a copy of the Property Management Association rental agreement to the agency. When her services representative received it, she called Sandy to tell her that the agency's special rental provisions must be attached to the Property Management Association's standard rental agreement in order to fulfill the requirements of the program.

Sandy was worried about the rental agreement, but she didn't have time to do anything about it. Her son was sick, and she stayed home to take care of him. Then she got sick, too, and stayed in bed for two days. Meanwhile, Sandy's services representative had discussed the problem of the rental agreement with her supervisor, who referred the case to the Resource Analyst, whose job was to talk to landlords about the program. The Resource Analyst was aware that there had been a number of incorrect or incomplete rental agreements coming from Bellows Realty. Early in April 1975, she visited with Mrs. Bellows' husband, Fred, to discuss enrollee problems. She brought along the files of some particular cases, including Sandy's.

After a short, friendly discussion, Mr. Bellows agreed to let the Resource Analyst rewrite two rental agreements on the agency's rental agreement form and, according to a memo written about the meeting, "he signed both with no questions (unusual, to say the least)." She then suggested that Bellows Realty use the agency's rental agreement rather than theirs, since "theirs seemed to produce general confusion for all concerned. He agreed."

Probably if the agency had left it up to Sandy to get a correct rental agreement, she never would have become a recipient. While she was home sick, she had also received a letter from the agency informing her that more than 775 families had been enrolled in the program and that she needed to complete all the program requirements "before the housing allowance program (reached) its limit of 775 active beneficiaries." Sandy was very worried about getting the rental agreement signed soon enough, but she was unable to do anything about it right away.

The next day, Sandy's services representative called to tell her that the rental agreement had been signed. Sandy said, "I hadn't even called her. (She) made more effort to contact me than I made to contact her. She was tremendous." A few days later, Sandy received the new rental agreement in the mail, signed it, and returned it to the agency. Her payment was initiated on April 10, 1975, one month after she had moved into her apartment. She had already paid the first month's rent and the security deposit out of her salary.

Sandy feels more comfortable about money now. "I have just enough," she says. "The check comes in just when I'm getting low. There's always money for the rent and food." She has dropped out of her food co-op because she has the money to buy food at the supermarket.

When she gets her payment in the mail around the 28th of the month, she deposits it into her checking account and uses it to pay bills. Her rent is due on the 11th of the month. She says the housing allowance has enabled her to make her monthly car insurance payments and loan payments.

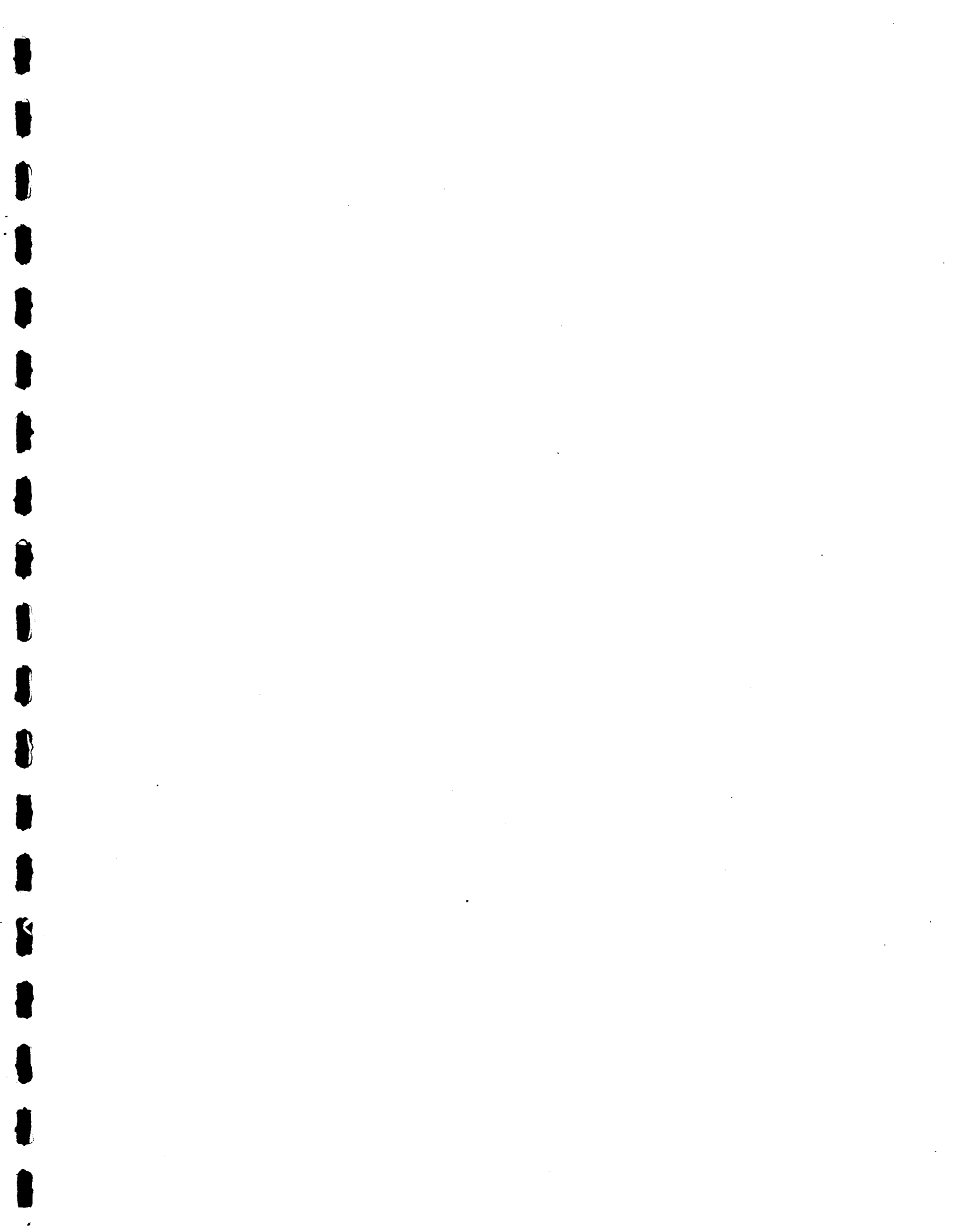
Although she received a 10¢ an hour raise, she did not report it to the agency. However, she does plan to report the raise she expects to get in July to \$430 a month. Then she asks, rhetorically, "Will I ever make a living above poverty level?" She hopes that these small raises will not affect her payment.

Sandy has a very high opinion of the agency and its staff. She is very pleased that the people at the agency went out of their way to help her. "They never tried to make me feel guilty; they made an effort." She feels that the program regulations are "pretty hassle-free. They made an effort not to make you go through a lot of red tape." Her mother had applied for

food stamps after her father died, and Sandy always thought it was "a lot of lines and hassles." Her mother's experience with food stamps is one reason she has not applied for them.

Sandy likes her new neighborhood. It is closer to work than her mother's place, and she likes the "neat old houses and the little shops and parks." Her son's major complaint is the lack of a television, and she plans to buy a used one as soon as she can. Although there are fewer children in the new neighborhood than there were in Arlington, Sandy feels that Scott has adjusted "real well."

Her friends know that she is getting a housing allowance, and she has told others to apply, too. "I've got a lot of friends here. It's quiet. It has a lot of trees and sidewalks." Sandy has not talked to her services representative since she got her first payment, and so far the checks have arrived with no problems. "They just send the checks and leave me alone."



APPENDIX L  
DISCUSSION OF DATA SOURCES





## DISCUSSION OF DATA SOURCES

Analyses contained in this volume were based on data collected specifically for analyzing the second enrollment period. There are four major sources of data: agency operating forms; participant surveys; interviews conducted with agency staff, housing suppliers, community leaders, and groups of participants; and an on-site observer's field notes and written reports of agency procedures.<sup>1</sup>

### AGENCY OPERATING FORMS

Agency operating forms<sup>2</sup> were routinely filled out by agency staff and sent to the evaluation contractor. These forms provide the basic demographic and household information used in analysis and also trace a participating household's progress from application to termination or payments initiation. Agency operating forms used to analyze the second enrollment period were basically the same as those used during the first period and in the other AAE agencies, with two new additions: the Selection Log and Service Representative Log Forms.

The Application Form provides basic housing information on applicants and indicates where applicants first heard of the program. Analysis of outreach (Appendix B), the selection process (Appendix C), and factors influencing the decision to enroll (Appendix D) are, in part, based on information contained in the application form.

The Selection Log Form indicates whether an eligible household was selected for enrollment and accepted or declined the offer. In those cases when the applicant turned down the enrollment offer, a reason is indicated on the form. Analysis of the decision to enroll (Appendix D) relies on information from the Selection Log forms.

<sup>1</sup> In addition, eligible households in Jacksonville were surveyed to determine whether they were aware of the housing allowance program and had applied to it (and other related questions). The major analysis of this survey is presented in another report. For full discussion of the analysis and the survey, see Jean MacMillan et al., Outreach: Generating Applications in the Administrative Agency Experiment (Cambridge, Mass.: Abt Associates Inc., 1977), Appendix C. The survey is also discussed in Appendix B of this report, especially Attachment BIV.

<sup>2</sup> Copies of agency operating forms are included in Attachment LI.

The Certification Form provides basic income and household size information on enrollees. Analysis of whether an enrollee became a recipient (Appendix E) uses this information.

The Enrollment Form provides information on the unit in which a household was living at enrollment and also on the household's moving plans. Data from enrollment forms are used in a number of appendices where information describing rent and moving plans is included, particularly in the analysis of whether enrollees became recipients (Appendix E).

Agency Inspection Forms document the outcomes of housing inspections performed by the agency for enrollees in the program. If a unit failed inspection, those items which did not comply are indicated on the form. If a unit complied, only summary information is provided. A sample of recipients' housing units were also inspected by the evaluation contractor using the agency form. These inspections are referred to as Evaluations of Agency Inspections. The Agency Inspection Forms and the Evaluations of Agency Inspections are analyzed in Appendix J, "Inspection Activity."

The agency was instructed to fill out a Service Representative Log Form after each enrollee contact. However, agency staff sometimes neglected to do this during the busiest parts of the enrollment period. Consequently, of the approximately 1,000 Service Representative Log Forms collected, only 23 percent cover the enrollment and search periods. These forms were not comprehensive enough to be used in the analysis.<sup>1</sup>

The Payments Initiation Form provides information on the amount of the subsidy received by a household, whether the household moved to a new unit to receive payments or stayed (with or without rehabilitation) in the unit it had been occupying at enrollment, and data on the size, cost, and location of the housing occupied. Information from these forms is used in several appendices.

The Termination Form indicates which enrollees terminated from the program and their reasons for termination. These forms were not used in analysis, except to identify enrollees who terminated.

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<sup>1</sup> The records of one services representative provide data on agency-participant contacts in lieu of the Service Representative Log Forms.

### Multiple Operating Forms

During the second enrollment period in Jacksonville, some households applied more than once to the housing allowance program. Each time a household re-applied (generally after a previous application had not been selected), an application form and any subsequent operating forms filled out for that household were assigned a new identification number. If all identification numbers available for a given household were used in analysis, then those households that had multiple applications would be counted twice or even three times. Therefore, it was necessary to select only one ID number per household.

First, all ID numbers that represented the same household were identified. Next, all duplicate sets of forms were compared according to the final status the household reached under a given ID number. The forms associated with the ID number that went to the farthest program stage were selected as valid for that household.<sup>1</sup> In the case of equal status, the ID number representing the earliest application date was chosen. The only exception is in analyses of program costs, which use all operating forms because the cost of enrolling one household several times is the same as that of enrolling several households once.<sup>2</sup>

Figure L-1 shows the status of households with more than one application. Out of 162 households with more than one application, 63 were never selected. When these households are combined with other households that never went beyond selection, one finds that 119 duplicate applicants never reached enrollment, and only 13 went through certification or enrollment twice.

### PARTICIPANT SURVEYS

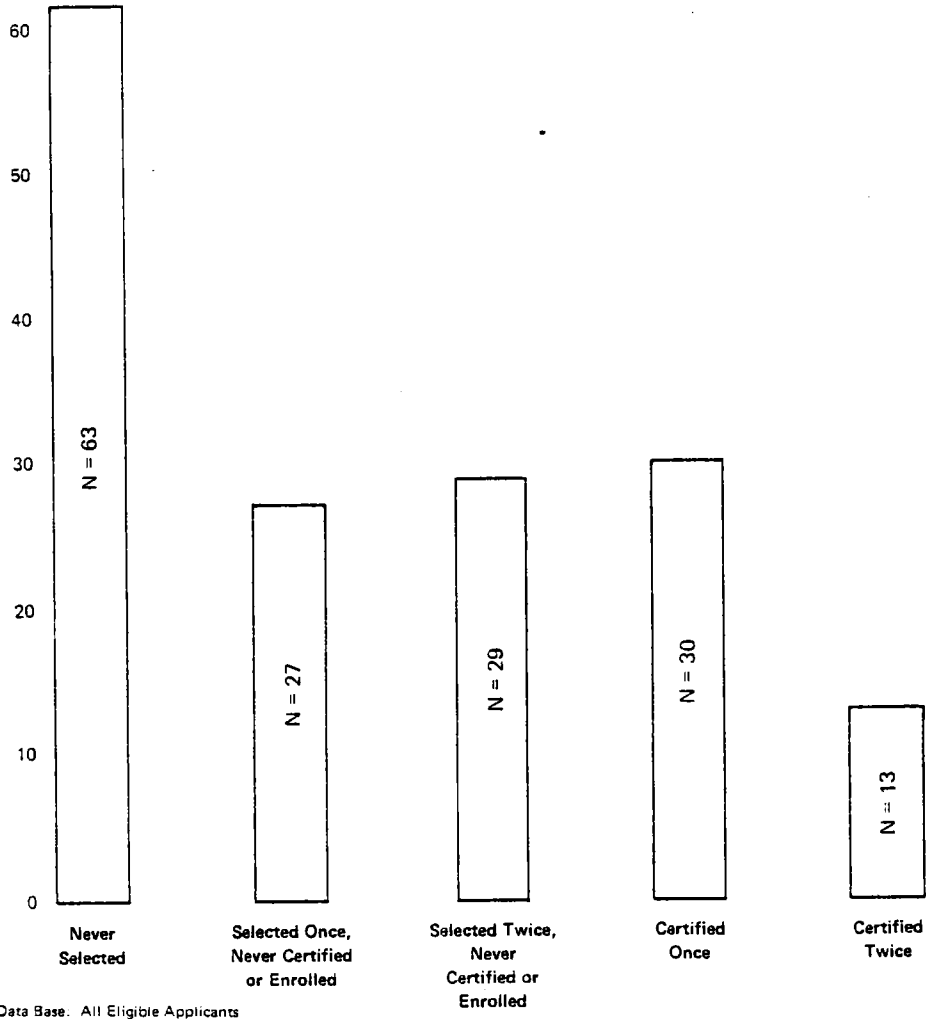
Two surveys were administered to participating households. The first, the Pre-Enrollment Terminee Survey, was administered to selected applicants who

<sup>1</sup> Farthest program stage refers to the sequence of operating forms; (1) Application (2) Selection Log (3) Certification (4) Enrollment (5) Payments Initiation or Termination.

<sup>2</sup> An exception could be the case in which a household progresses as far as searching for a new unit twice. In that case, services costs might be less if enrollees learned from their first experience. However, because only 8 percent of all duplicate applicants reached certification or enrollment twice, the reduction in services costs for duplicate applicants is insignificant.

Figure L-1

STATUS OF HOUSEHOLDS THAT APPLIED TWICE



did not enroll and for whom the agency had not recorded a reason for not enrolling.<sup>1</sup> The second survey, the Enrollee Survey, was administered to a sample of enrollees shortly after they either terminated or received their first payment.<sup>2</sup> Both these surveys provide information on participants' experiences and attitudes related to the program.

Pre-Enrollment Terminée Survey

To determine their reasons for termination, a special survey was conducted of households that chose not to enroll. Attempts were made to contact all households that had not enrolled and had not provided an explanation to the

<sup>1</sup> A copy of this survey is included in Attachment LII.

<sup>2</sup> The questions from this survey which were used in the analysis are included in Attachment LIII.

agency; about half these households were actually reached for interviews. This survey is analyzed in Appendix D, "Factors Influencing the Decision to Enroll." The questions asked in this survey are included in Attachment L-II.

#### Enrollee Survey

The Enrollee Survey provides information describing enrollees' experiences in the program and complements agency operating form data. Enrollees were selected at random and sampled at approximately a 50 percent rate from both agency payments initiation and termination forms. The sample was stratified by race. Enrollee survey questions are used extensively in the analysis covering search activity (Appendix G), the response of housing suppliers (Appendix H), and discrimination (Appendix I). Questions used in the appendices are included in Attachment L-III.

#### INFORMAL INTERVIEWS

In addition to participant surveys, the evaluation contractor conducted informal interviews with agency staff, housing suppliers, and community leaders. Although these interviews followed predetermined guidelines, they were not restricted to covering the topics suggested. In addition, the evaluation contractor conducted two open-ended discussions with groups of recipients and terminees to determine what problems occurred during the second enrollment period and what additional assistance the agency could have provided. These interviews were used extensively in Appendix H, "The Response of Housing Suppliers," and Appendix I, "Evidence of Discrimination."

#### ON-SITE OBSERVER'S FIELD NOTES AND REPORTS

An on-site observer employed by the evaluation contractor was present at the Jacksonville agency throughout the second enrollment period to observe the day-to-day events of the agency. Her observations are contained in special reports covering agency procedures, such as outreach and agency services, and in chronologies of daily activities. They are used as general background information throughout the appendices.

#### ADDITIONAL SOURCES OF DATA

In addition to data collected specifically for analyzing the second enrollment period, the appendix volume relies on such site background data as newspaper

and journal articles, local planning reports, and the 1970 census. Data collected during the first enrollment period were utilized where appropriate. For a discussion of data sources available for the first enrollment period see the Report on Selected Aspects of the Jacksonville Housing Allowance Experiment, Appendix I, "Data Sources and Supplementary Tables."

ATTACHMENT LI

AGENCY OPERATING FORMS

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM - Application Form

No 93210  
Identification Number 1-6

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

1 Name: \_\_\_\_\_  
last first initial

2 Address: \_\_\_\_\_  
number street apt.  
 \_\_\_\_\_  
city state zip

3 Phone \_\_\_\_\_  
 Social Sec. No.

9-10 (01)

PLEASE ANSWER QUESTIONS 4-7 BELOW:

4 How did you first hear of this program? (Please check only one.)

01 <input type="checkbox"/> Public Housing Waiting List	05 <input type="checkbox"/> Welfare office	08 <input type="checkbox"/> Friend or Relative	14 <input type="checkbox"/> Radio
02 <input type="checkbox"/> Welfare Office	06 <input type="checkbox"/> Other government agency	09 <input type="checkbox"/> Neighbor	15 <input type="checkbox"/> Printed Pamphlet
03 <input type="checkbox"/> Other government agency	07 <input type="checkbox"/> Private agency	10 <input type="checkbox"/> At work	16 <input type="checkbox"/> Sign or Poster
04 <input type="checkbox"/> Private agency		11 <input type="checkbox"/> Landlord	17 <input type="checkbox"/> At a meeting
		12 <input type="checkbox"/> T.V.	18 <input type="checkbox"/> Other _____
		13 <input type="checkbox"/> Newspaper	

5 How satisfied are you with the house/apartment you now live in?

1 <input type="checkbox"/> Very satisfied	4 <input type="checkbox"/> Somewhat dissatisfied
2 <input type="checkbox"/> Somewhat satisfied	5 <input type="checkbox"/> Very dissatisfied
3 <input type="checkbox"/> Neither satisfied nor dissatisfied	

6 Do you plan to move or stay in your present house or apartment if you are enrolled? 1  Move 2  Stay

7 What is the sex of the head of your household? 1  Male 2  Female

8 What is the race of the head of your household? (Please check only one.)

1 <input type="checkbox"/> White	3 <input type="checkbox"/> American Indian	5 <input type="checkbox"/> Oriental
2 <input type="checkbox"/> Negro/Black	4 <input type="checkbox"/> Spanish American	6 <input type="checkbox"/> Other

9 What is the age of the head of your household?

1 <input type="checkbox"/> Under 18 years	3 <input type="checkbox"/> 25 to 44 years	5 <input type="checkbox"/> 62 to 64 years
2 <input type="checkbox"/> 18 to 24 years	4 <input type="checkbox"/> 45 to 61 years	6 <input type="checkbox"/> 65 years or older

PLEASE SEE THE APPLICATIONS CLERK WHEN YOU REACH THIS POINT

18-19

10 What is the total number of persons in your household? \_\_\_\_\_

11 What is the annual income for your household?

20-24 a) Earned Income _____	d) Total Income (a + b + c) _____	35-40
25-29 b) Grant Income _____	e) Allowable Deductions _____	41-45
30-34 c) Other Income _____	f) Net Income (d-e) _____	46-50

12 The Net Income Limit for this household size is: \_\_\_\_\_

13 Is the head of the household, or the spouse, a full-time student? 1  Yes 2  No

ASK THE FOLLOWING QUESTION IF THERE IS ONLY ONE PERSON IN THE HOUSEHOLD (ITEM 10) AND THE HEAD OF THE HOUSEHOLD IS UNDER 52 (ITEM 9).

57

14 Is the head of the household handicapped, disabled or displaced? 1  Yes 2  No

TO THE BEST OF MY KNOWLEDGE, THE ABOVE INFORMATION IS CORRECT AND ACCURATE.

15 DATE 197 \_\_\_\_\_  
year month day SIGNATURE: \_\_\_\_\_

TO BE COMPLETED BY ELIGIBILITY STAFF:

63-64

16 Neighborhood code for above address:

17 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): _____

18 DATE 197 \_\_\_\_\_  
year month day SIGNATURE: \_\_\_\_\_

71

19 Have you ever applied to this program before?

72  Yes  No Jax I  Jax II

73

Abt Associates Inc.  
55 Wheeler Street  
Cambridge, Mass. 02138

October 29, 1974

CARD 1  
1/2/3/4

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM  
ADMINISTRATIVE AGENCY EXPERIMENT  
JACKSONVILLE II

SELECTION LOG FORM

PLEASE PRINT CAREFULLY

1. ID Number of Applicant Selected:

5/6       7/8/9/10

2. Date Selected:

Month      Day      Year  
            197   
11/12      13/14      15

3. Date of Contact:

Month      Day      Year  
            197   
16/17      18/19      20

4. Date Applicant Attended Enrollment Conference:

Month      Day      Year  
            197   
21/22      23/24      25

5. Did Applicant Enroll? Yes  (GO TO Q.7)  
26-1

No  6. Reasons Applicant Did Not Enroll?  
-2

- a. Certified Ineligible (no response) on  27-1  
b. Certified Ineligible (Other) on  -2  
(certification form completed)

(USE FOR A OR B)

Month      Day      Year  
            197

- c. Feels subsidy amount too small  -3  
d. Has other objections to program  -4  
e. Is moving out of Duval County  -5  
f. For other personal reasons, such as illness, getting married, etc.  -6  
g. Other (SPECIFY) \_\_\_\_\_  -7

28/29

7. Name of person completing this form \_\_\_\_\_

30/31



EXPERIMENTAL HOUSING ALLOWANCE PROGRAM - Re certification Form

1 NAME: last \_\_\_\_\_ first \_\_\_\_\_ initial \_\_\_\_\_ Identification number \_\_\_\_\_  
 2 ADDRESS: no. \_\_\_\_\_ street \_\_\_\_\_ apt. \_\_\_\_\_ 3 PHONE \_\_\_\_\_  
 city \_\_\_\_\_ state \_\_\_\_\_ zip \_\_\_\_\_

06  
9-10

4 DATE RECERTIFICATION WAS INITIATED month \_\_\_\_\_ day \_\_\_\_\_ 197 year \_\_\_\_\_ Identification number \_\_\_\_\_

11-15

5 Type of recertification (check only one):  
 A Recertification initiated by Agency  
 1  annual recertification  
 2  special group recertification  
 3  correction of agency calculation  
 4  check of selected sample of households  
 5  other (Specify) \_\_\_\_\_  
 B Recertification initiated by Participant  
 1  income change  
 2  household size change  
 3  income and household size change  
 4  other (Specify) \_\_\_\_\_

16-17

6 If recertification is initiated by participants, did this count as annual recertification?  Yes  No

18

FILL OUT ONLY IF HOUSEHOLD SIZE IS RECERTIFIED

7 Sources used to recertify household size (Complete (A), (B) and (C))  
 A. Statement: (Check one)  
 1  None  
 2  signed statement by participant  
 B. Written evidence: (Check one or more)  
 1  none  
 2  birth certificate  
 3  tax returns  
 4  medical  
 5  divorce or separation papers  
 6  other (Specify) \_\_\_\_\_  
 C. Verification by Agency: (Check one or more)  
 1  none  
 2  home visit  
 3  contact with other member of household  
 4  contact with schools  
 5  contact with employer  
 6  contact with grant source  
 7  contact with IRS  
 8  other (Specify) \_\_\_\_\_  
 8 Recertified household size is: \_\_\_\_\_

19-21

25-23

FILL OUT ONLY IF INCOME IS RECERTIFIED

9 Sources used to recertify income and deductions (Complete (A) alone, or (B), (C) and (D))  
 A. Signed Statement only  (Agency did not use any other sources of verification - go to Question #10)  
 B. Statement: (Check one or more for each source of income and deductions)  
 none  earned income  other income   
 signed by participant with written evidence and/or other verification also required.    
 none  recent paycheck stub, soc. security, or welfare check stub, etc.   
 tax records   
 bank books   
 receipts, cancelled checks, bills, etc.   
 letter (or form) from grant source or employer   
 other (Specify) \_\_\_\_\_   
 C. Written Evidence examined by Agency: (Check one or more for each source of income and deductions)  
 none    
 contact with employer(s)   
 contact with grant source (e.g., social security, or welfare)   
 contact with IRS   
 contact with other member of household   
 other (Specify) \_\_\_\_\_   
 D. Verification By Agency: (Check one or more for each source of income of income and deductions)  
 none    
 contact with employer(s)   
 contact with grant source (e.g., social security, or welfare)   
 contact with IRS   
 contact with other member of household   
 other (Specify) \_\_\_\_\_   
 10 The following is the recertified annual income for this household:  
 a) earned income \_\_\_\_\_ 31-35 e) allowable deductions \_\_\_\_\_  
 b) grant income \_\_\_\_\_ 36-40 f) net income (d - e) \_\_\_\_\_  
 c) other income \_\_\_\_\_  
 d) total income (a + b + c) \_\_\_\_\_  
 11 The net income limit for this household size is: \_\_\_\_\_

25

25-28

29-32

33-36

37-39

40-43

44-46

47-50

51-54

55-58

59-62

63-64

65-68

69-72

73-74

75-78

07  
9-10

11-15

16-20

21-25

26-30

41-45

12 Eligibility status  Recertified eligible (CHECK ONE ONLY)  
 Recertified Ineligible because:  
 2  over income limit due to increase in income  
 3  over income limit due to decrease in size  
 4  over income limit due to both of above  
 5  moved outside program jurisdiction  
 6  other (Specify) \_\_\_\_\_  
 13 Neighborhood code for above address: \_\_\_\_\_  
 Completed on month \_\_\_\_\_ day \_\_\_\_\_ 197 year \_\_\_\_\_  
 SIGNATURE \_\_\_\_\_ STAFF AGENCY MEMBER

47-48

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM — Enrollment Form

1 Name _____ <small style="display: flex; justify-content: space-between; font-size: 0.8em;"> <span>last</span> <span>first</span> <span>initial</span> </small>	_____ <small style="font-size: 0.8em;">Identification Number</small>
2 Address _____ <small style="display: flex; justify-content: space-between; font-size: 0.8em;"> <span>no.</span> <span>street</span> <span>apt.</span> </small>	3 Phone _____ _____ <small style="display: flex; justify-content: space-between; font-size: 0.8em;"> <span>city</span> <span>state</span> <span>zip</span> </small>

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

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): _____	_____ <small style="font-size: 0.8em;">Identification Number</small>				
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%; border: none;"> <tr> <th style="text-align: left; font-weight: normal; font-size: 0.8em;">UTILITIES</th> <th style="text-align: left; font-weight: normal; font-size: 0.8em;">APPLIANCES, SERVICES</th> </tr> <tr> <td style="vertical-align: top; font-size: 0.8em;">                             19 <input type="checkbox"/> Heat                              20 <input type="checkbox"/> Gas (not including heat)                              21 <input type="checkbox"/> Electricity (not including heat)                              22 <input type="checkbox"/> Piped Water                              23 <input type="checkbox"/> Garbage/Trash Collection                         </td> <td style="vertical-align: top; font-size: 0.8em;">                             24 <input type="checkbox"/> Sink Garbage Disposal                              25 <input type="checkbox"/> Cooking Stove                              26 <input type="checkbox"/> Refrigerator                              27 <input type="checkbox"/> Air Conditioning                              28 <input type="checkbox"/> Parking                         </td> </tr> </table>	UTILITIES	APPLIANCES, SERVICES	19 <input type="checkbox"/> Heat 20 <input type="checkbox"/> Gas (not including heat) 21 <input type="checkbox"/> Electricity (not including heat) 22 <input type="checkbox"/> Piped Water 23 <input type="checkbox"/> Garbage/Trash Collection	24 <input type="checkbox"/> Sink Garbage Disposal 25 <input type="checkbox"/> Cooking Stove 26 <input type="checkbox"/> Refrigerator 27 <input type="checkbox"/> Air Conditioning 28 <input type="checkbox"/> Parking	
UTILITIES	APPLIANCES, SERVICES				
19 <input type="checkbox"/> Heat 20 <input type="checkbox"/> Gas (not including heat) 21 <input type="checkbox"/> Electricity (not including heat) 22 <input type="checkbox"/> Piped Water 23 <input type="checkbox"/> Garbage/Trash Collection	24 <input type="checkbox"/> Sink Garbage Disposal 25 <input type="checkbox"/> Cooking Stove 26 <input type="checkbox"/> Refrigerator 27 <input type="checkbox"/> Air Conditioning 28 <input type="checkbox"/> Parking				
9 Does the Applicant plan to move or to stay? 1 <input type="checkbox"/> Move → to which neighborhood? <input style="width: 40px; height: 15px;" type="text"/> → Has he already selected a unit? 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No <small style="display: flex; justify-content: space-between; font-size: 0.7em;"> <span>COL 30-31</span> <span>COL 32</span> </small> 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 <input style="width: 40px; height: 15px;" type="text"/>					
THE APPLICANT HAS BEEN ADVISED OF HIS RIGHTS AND OBLIGATIONS AS AN ENROLLEE IN THIS PROGRAM					
11 DATE OF ENROLLMENT _____ 197____ <small style="display: flex; justify-content: space-around; font-size: 0.8em;"> <span>month</span> <span>day</span> <span>year</span> </small>					
SIGNATURE OF ENROLLED HEAD OF HOUSEHOLD _____ SIGNATURE OF ENROLLMENT STAFF MEMBER _____					

COL 9-10:03

11  
12-14, 15

16  
17  
18  
19-28

29-32

33-34

35-39

Abt Associates Inc.  
55 Wheeler Street  
Cambridge, Mass. 02138

October 29, 1974

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 CARD 1  
1/2/3/4

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM  
ADMINISTRATIVE AGENCY EXPERIMENT  
JACKSONVILLE II

SERVICE REP LOG FORM

PLEASE PRINT CAREFULLY

1. Date of Contact:                      Month                      Day                      Year  
  5/6                      7/8                      197 9

2. Name of Service Rep: \_\_\_\_\_

3. EHAP Participant ID Number                      10/11  
  12/13                      14/15/16/17

4. Type of contact: (CHECK ONLY ONE RESPONSE)

Telephone                       18-1  
Personal visit                       -2

5. Who initiated contact: (CHECK ONLY ONE RESPONSE)

Service Rep                       19-1  
EHAP Participant                       -2

6. Reason for Contact:

Discrimination complaint	<input type="checkbox"/> 20-1 Payment problems	<input type="checkbox"/> 28-1
Need transportation during search	<input type="checkbox"/> 21-1 Check on status	<input type="checkbox"/> 29-1
Need babysitting help during search	<input type="checkbox"/> 22-1 Wants general program information	<input type="checkbox"/> 30-1
Lease problem or question	<input type="checkbox"/> 23-1 Reporting change in income	<input type="checkbox"/> 31-1
Needs advice on fixing up place	<input type="checkbox"/> 24-1 Reporting change in household size	<input type="checkbox"/> 32-1
Wants list of available apts.	<input type="checkbox"/> 25-1 Question on inspections	<input type="checkbox"/> 33-1
Problems with landlord	<input type="checkbox"/> 26-1 Need help with moving	<input type="checkbox"/> 34-1
Question on Quarterly Affidavit	<input type="checkbox"/> 27-1 Other (SPECIFY) _____	<input type="checkbox"/> 35-1

7. Action taken:

Referred to E.O. lawyer	<input type="checkbox"/> 36-1 Explained payment system	<input type="checkbox"/> 44-1
Offered transportation	<input type="checkbox"/> 37-1 Reported participant status	<input type="checkbox"/> 45-1
Offered babysitting service	<input type="checkbox"/> 38-1 Explained program	<input type="checkbox"/> 46-1
Explained lease requirement	<input type="checkbox"/> 39-1 Recorded income information	<input type="checkbox"/> 47-1
Explained about fixing up place	<input type="checkbox"/> 40-1 Recorded household size information	<input type="checkbox"/> 48-1
Suggested areas of apts. where participant could look	<input type="checkbox"/> 41-1 Explained inspection requirement	<input type="checkbox"/> 49-1
Agency contacted landlord	<input type="checkbox"/> 42-1 Suggested where participant could get help with moving	<input type="checkbox"/> 50-1
Explained Quarterly Affidavit	<input type="checkbox"/> 43-1 Other (SPECIFY) _____	<input type="checkbox"/> 51-1
	Set-Up personal interview	<input type="checkbox"/> 52-1

USE THIS FORM AFTER 31 MARCH 1974

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM — Payments Initiation Form

1 Name:	_____	_____	_____	_____
	<i>last</i>	<i>first</i>	<i>initial</i>	<i>Identification number</i>
2 Address:	_____	_____	_____	3 Phone _____
	<i>no.</i>	<i>street</i>	<i>apt.</i>	
	_____	_____	_____	_____
	<i>city</i>	<i>state</i>	<i>zip</i>	

1L  
10-04

TO BE COMPLETED BY THE COUNSELING STAFF

4 This Enrollee has satisfied the Agency's Housing Requirements. He has:	_____
	<i>Identification number</i>
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 _____	
	<i>month day 197 year</i>
5 For which purpose was this form completed?	
1 <input type="checkbox"/> First Payment	
2 <input type="checkbox"/> Change in Payment Amount (Skio to Item 13.)	
3 <input type="checkbox"/> Change in Address	
6 Neighborhood code for above address:	<input type="text"/>
Characteristics of Dwelling for which This Payment is initiated:	
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 _____	Actual Number of bedrooms <input type="text"/>
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:	
UTILITIES	APPLIANCES, SERVICES
27 <input type="checkbox"/> Heat	32 <input type="checkbox"/> Sink Garbage Disposal
28 <input type="checkbox"/> Gas (not including heat)	33 <input type="checkbox"/> Cooking Stove
29 <input type="checkbox"/> Electricity (not including heat)	34 <input type="checkbox"/> Refrigerator
30 <input type="checkbox"/> Piped Water	35 <input type="checkbox"/> Air Conditioning
31 <input type="checkbox"/> Garbage/Trash Collection	36 <input type="checkbox"/> Parking

-16

-19

-22,23

36

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 _____	
	<i>month day year 197</i>

42

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 _____	SIGNATURE: _____
	<i>month day year 197</i>

14

50

32

55

59

54

Revised 2/25/74

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM – TERMINATION FORM

<b>1</b> Name _____ <div style="display: flex; justify-content: space-around; font-size: small;"> <span>last</span> <span>first</span> <span>initial</span> </div>	<div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;"></div> Identification Number
<b>2</b> Current Address _____ <div style="display: flex; justify-content: space-around; font-size: small;"> <span>no.</span> <span>street</span> <span>apt.</span> </div> <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <div style="display: flex; justify-content: space-around; font-size: small;"> <span>city</span> <span>state</span> <span>zip</span> </div>	<b>3</b> Telephone No. _____

COL  
9-10-05

<b>4</b> Date of Enrollment _____ <div style="display: flex; justify-content: space-around; font-size: small;"> <span>month</span> <span>day</span> <span>197__ year</span> </div>	<div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 5px;"></div> Identification Number
<b>5</b> Date of Termination _____ <div style="display: flex; justify-content: space-around; font-size: small;"> <span>month</span> <span>day</span> <span>197__ year</span> </div>	
<b>6</b> Neighborhood code for above address: <span style="border: 1px solid black; display: inline-block; width: 40px; height: 20px; vertical-align: middle;"></span>	

23-24

<b>7</b> Primary reason for termination (Please check only one)	
10 <input type="checkbox"/> Income/Household Size 11 <input type="checkbox"/> Decided to move to subsidized housing 12 <input type="checkbox"/> Moved or moving from Program Area 13 <input type="checkbox"/> Bought or buying new home 14 <input type="checkbox"/> Moved — new unit does not meet program requirements 15 <input type="checkbox"/> Present unit substandard — will not move 16 <input type="checkbox"/> Present unit substandard — could not find new unit 17 <input type="checkbox"/> Cannot be located 18 <input type="checkbox"/> Failure to provide recertification information 19 <input type="checkbox"/> Voluntary termination (Specify) _____ _____ 20 <input type="checkbox"/> Completed Program — transferred to Section 23 housing 21 <input type="checkbox"/> Completed Program — referred to other public housing 22 <input type="checkbox"/> Completed Program — no further action 23 <input type="checkbox"/> Completed Program — continued allowance	
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;">                     Specify other reasons for termination                      in the "other" category                 </div>	
24 <input type="checkbox"/> Other _____	

25-29

<b>8</b> Date: _____ <div style="display: flex; justify-content: space-around; font-size: small;"> <span>month</span> <span>day</span> <span>197__ year</span> </div>	Signature: _____
--	------------------

55 Wheeler Street  
Cambridge, Mass. 02138

For Office Use

		0	1
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1/2/3/4

Inspection Data Form -- Non-Complied Unit

Jacksonville II

1. EHAP I.D. #: 9-     5-9/ 2. Neighborhood Code:   10-11/

3. Dwelling Unit is:

EHAP Participant's Present Dwelling ( ) 12-1  
EHAP Participant's Prospective Dwelling ( ) -2

4. Date Inspection Requested: Month   Day   Year 197   
13/14 15/16 17

5. Date Inspection Performed: Month   Day   Year 197   
18/19 20/21 22

6. Inspection is:

Initial Inspection ( ) 23-1  
Re-Inspection ( ) -2

7. Type of Construction:

Wood frame ( ) 24-1  
Brick and wood ( ) -2  
Concrete block and wood ( ) -3  
Concrete and steel ( ) -4  
Mobile home ( ) -5  
Other (SPECIFY) ( ) -6  
No response ( ) -7

8. Unit:

Complies ( ) 25-1  
Does not comply ( ) -2

9. Reasons for Non-Compliance:

1. General Conditions of Building and Premises

- A. Building Beyond Rehabilitation -- Demolish ( ) 26-1
- B. Potable Water Supply -- Install ( ) 27-1
- C. Sewer Available ( ) 28-1  
Septic Tank Available ( ) -2
- D. Connected to Sewerage ( ) 29-1  
Connected to Septic tank ( ) -2
- E. Building Served with Electricity ( ) 30-1  
Building Served with Gas ( ) -2
- F. Premises and Yard Space: Remove Litter and Trash ( ) 31-1  
Remove Abandoned Vehicle ( ) -2
- G. Drainage -- Correct Deficiency in ( ) 32-1
- H. Disposal of Sewage: Install Septic Tank ( ) 33-1  
Install Sewer Connection ( ) -2  
Repair Septic Tank ( ) -3  
Repair Sewer Connection ( ) -4
- I. Garbage Cans: Provide ( ) 34-1  
Replace ( ) -2

9.1 NUMBER OF REASONS FOR FAILURE

--	--

35/36

2. Garages and Outbuildings

A. Garage:	Repair.....	( )	37-1
	Paint.....	( )	-2
	Demolish.....	( )	-3
B. Outbuildings:	Repair.....	( )	38-1
	Paint.....	( )	-2
	Demolish.....	( )	-3

9.2 NUMBER OF REASONS FOR FAILURE

39/40	

3. Foundation

A. Piers:	Repair.....	( )	41-1
	Replace.....	( )	-2
	Add Additional.....	( )	-3
B. Floor Joists:	Repair.....	( )	42-1
	Replace.....	( )	-2
C. Sills:	Repair.....	( )	43-1
	Replace.....	( )	-2

9.3 NUMBER OF REASONS FOR FAILURE

44/45	

4. Building Exterior

A. Framing Materials:	Replace Unsound.....	( )	46-1
	Repair.....	( )	-2
B. Roofing:	Repair.....	( )	47-1
C. Sheathing:	Repair.....	( )	48-1
	Replace.....	( )	-2
D. Rafters:	Repair.....	( )	49-1
	Replace.....	( )	-2
E. Eaves and Cornice:	Repair.....	( )	50-1
	Replace.....	( )	-2
F. Flue:	Repair.....	( )	51-1
	Replace.....	( )	-2
G. Chimney:	Repair.....	( )	52-1
	Replace.....	( )	-2
H. Wall Surfaces:	Repair.....	( )	53-1
I. Porch Front:	Repair Floor.....	( )	54-1
	Repair Ceiling.....	( )	-2
	Repair Columns.....	( )	-3
J. Porch Back:	Repair Floor.....	( )	55-1
	Repair Ceiling.....	( )	-2
	Repair Columns.....	( )	-3
K. Bannister:	Repair Front.....	( )	56-1
	Repair Back.....	( )	-2
L. Steps or Stairs:	Repair Front.....	( )	57-1
	Repair Back.....	( )	-2
	* Replace Front.....	( )	58-1
	Replace Back.....	( )	-2
M. Paint:	Entire.....	( )	59-1
	Repairs.....	( )	-2
	Trim.....	( )	-3

9.4 NUMBER OF REASONS FOR FAILURE

60/61	

5. Windows and Doors

- A. Door Frames: Repair..... ( ) 62-1  
                   Replace..... ( ) -2
- B. Doors: Repair..... ( ) 63-1  
           Install..... ( ) -2  
           Replace..... ( ) -3
- C. Window Screens: Repair..... ( ) 64-1  
                           Install..... ( ) -2
- D. Window Frames: Repair..... ( ) 65-1  
                           Replace..... ( ) -2
- E. Window Sash: Repair..... ( ) 66-1  
                           Replace..... ( ) -2
- F. Window Glass: Install..... ( ) 67-1  
                           Replace..... ( ) -2  
                           Glaze..... ( ) -3
- G. Window: Required in Bathroom..... ( ) 68-1  
           Other (SPECIFY) \_\_\_\_\_ ( ) -2

9.5 NUMBER OF REASONS FOR FAILURE

69/70	

		0	2
1/2/3/4			

6. Building Interior, General

- A. Stairs: Repair..... ( ) 10-1  
                   Replace..... ( ) -2
- B. Bannister or Handrail: Repair..... ( ) 11-1  
                                   Replace..... ( ) -2
- C. Egress: Provide More Exits..... ( ) 12-1  
           Hallway Inadequate..... ( ) -2
- D. Lighting Inadequate: Public Hallway..... ( ) 13-1  
                                   Stairway..... ( ) -2

9.6 NUMBER OF REASONS FOR FAILURE

14/15	

7. Interior

- A. Doors: Repair..... ( ) 16-1  
                   Replace..... ( ) -2
- B. Ceiling in \_\_\_\_\_ Repair..... ( ) 17-1
- C. Wall Surfaces \_\_\_\_\_ Repair..... ( ) 18-1
- D. Floor in \_\_\_\_\_ Repair..... ( ) 19-1

9.7 NUMBER OF REASONS FOR FAILURE

20/21	



8. Plumbing

- A. Kitchen Sink: Install..... ) 22-1  
Repair..... ) -2
- B. Lavatory: Install..... ( ) 23-1  
Repair..... ( ) -2  
Add Additional..... ( ) -3
- C. Toilet: Install..... ( ) 24-1  
Repair..... ( ) -2  
Add Additional..... ( ) -3
- D. Tub or Shower: Install..... ( ) 25-1  
Repair..... ( ) -2  
Add Additional..... ( ) -3
- E. Hot Water Heater: Install..... ( ) 26-1  
Repair..... ( ) -2  
Add Additional..... ( ) -3
- F. Bathroom Floor: Waterproof..... ( ) 27-1  
Repair..... ( ) -2

9.8 NUMBER OF REASONS FOR FAILURE

--	--

28/29

9. Heating

- A. Flue, Chimney, Gas Vent or Fireplace: Install..... ( ) 30-1  
Repair..... ( ) -2  
Replace..... ( ) -3

10. Electrical

- A. Fixtures in \_\_\_\_\_: Repair..... ( ) 31-1  
Replace..... ( ) -2  
Install..... ( ) -3
- B. Wall Switching \_\_\_\_\_: Repair..... ( ) 32-1  
Replace..... ( ) -2  
Install..... ( ) -3
- C. Wall Outlet in \_\_\_\_\_: Repair..... ( ) 33-1  
Replace..... ( ) -2  
Install..... ( ) -3

9.10 NUMBER OF REASONS FOR FAILURE

--	--

34/35

10. TOTAL NUMBER OF REASONS FOR NON-COMPLIANCE  
(Sum of reasons for failure in #9)

--	--

36/37

INSPECTION DATA FORM - COMPLIED UNIT

For Office Use

1 2 3 4

1/2/3/4

Participant ID# 9 5/6/7/8/9

Address of inspected unit: no. street apt. #

zip code

zip code

10-11 neighborhood code

neighborhood code

Participant's current dwelling 12-1 (Check one)

Participant's prospective dwelling -2

Date of inspection request: 7 13/14/15/16/17/18

Date inspection performed: 7 19/20/21/22/23/24

First Inspection 25-1 (Check one) Reinspection -2

INSPECTION DATA FORM - COMPLIED UNIT

For Office Use

26/27/28/29

26/27/28/29

Participant ID# 9 30/31/32/33/34

Address of inspected unit: no. street apt. #

zip code

zip code

35-36 neighborhood code

neighborhood code

Participant's current dwelling 37-1 (Check one)

Participant's prospective dwelling -2

Date of inspection request: 7 38/39/40/41/42/43

Date inspection performed: 7 44/45/46/47/48/49

First Inspection 50-1 (Check one) Reinspection -2

ATTACHMENT LII  
PRE-ENROLLMENT TERMINEE SURVEY

Aht Associates Inc.  
55 Wheeler Street  
Cambridge, Mass. 02138

OMB # 63-S74035  
Approval Expires: June 30, 1975

5 March 1975  
EHAP ID NUMBER   -      -

EXPERIMENTAL HOUSING AGENCY SURVEY

JACKSONVILLE OUTREACH SURVEY

PRE-ENROLLMENT TERMINEE

CARD 1  
9/10-(01)

PLEASE PRINT CAREFULLY

Name of Respondent \_\_\_\_\_  
Last First Middle

Address \_\_\_\_\_ Apt. # \_\_\_\_\_  
Number Street

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone Number \_\_\_\_\_

Interviewer's Name \_\_\_\_\_ ID # \_\_\_\_\_

Date of Interview   /   197    
Month Day Year  
15/16 17/18 19

12/13/14  
Final Status

Complete ( ) 20-1  
Refused ( ) -2  
Terminated ( ) -3  
Incomplete ( ) -4  
Items missing \_\_\_\_\_  
\_\_\_\_\_

No contact ( ) -5  
Language Barrier ( ) -6

FOR OFFICE USE ONLY:

Applied ( )  
Did not apply ( )

CALL RECORD

Attempt	Date	Interviewer Name	Interviewer ID#	Result of Attempt				Resp. Completed Interview	
				No one Home	Household Refused	Resp. not home/ not avail.	Resp. refused/ termin.	Phone	Personal
1									
2									
3									
4									

HUD # H-2-10  
Approval Date: Decemr - 20, 1974

INTRODUCTION:

Hello, my name is \_\_\_\_\_ from Abt Associates, an independent research firm. We have been asked by the Department of Housing and Urban Development to interview people who are interested in the Experimental Housing Allowance Program. We are interested in knowing your feelings about the program. Your opinions are very important in helping the government find out how well the program works. Please remember that there are no right or wrong answers to any of these questions -- it's your opinions and experiences that count.

Please keep in mind that everything you say during today's interview is completely confidential. No one, whether at the housing agency or any other agency, will see the answers that you give to these questions. The interview will take about ten minutes of your time.

- 1. Have you ever applied to the Housing Allowance Program which is a program in Jacksonville that helps low and middle income families with their housing?

Yes ( ) 25-1 → SKIP TO Q.3  
No ( ) -2  
Don't know/don't remember ( ) -8

- 2. Did you ever call to get information about the Housing Allowance Program?

Yes ( ) 26-1  
No ( ) -2 → TERMINATE INTERVIEW  
Don't know/don't remember ( ) -8

- 3. Did the agency tell you that you and your household were selected to be in the Housing Allowance Program?

Yes ( ) 27-1  
No ( ) -2  
Don't know/don't remember ( ) -8

4. Did the agency call you or send you a letter about going to their office to enroll in the Housing Allowance Program?

- Yes ( ) 28-1
- No ( ) -2 → SKIP TO Q.6
- Don't know/don't remember ( ) -8

5. Why wasn't your household enrolled into the program? (PROBE)

\_\_\_\_\_ 29-  
\_\_\_\_\_ 30-  
\_\_\_\_\_ 31-  
\_\_\_\_\_ 32-  
\_\_\_\_\_ 33-  
\_\_\_\_\_ 34-

6. Suppose somebody asked you what this program is all about -- how would you describe the program? (PROBE) What else would you tell him about the program? Anything else?

\_\_\_\_\_ 35-  
\_\_\_\_\_ 36-  
\_\_\_\_\_ 37-  
\_\_\_\_\_ 38-  
\_\_\_\_\_ 39-  
\_\_\_\_\_ 40-

7. From what you know or may have heard, what in particular do you like or think you would like about the Housing Allowance Program? (PROBE)

\_\_\_\_\_ 41-  
\_\_\_\_\_ 42-  
\_\_\_\_\_ 43-  
\_\_\_\_\_ 44-  
\_\_\_\_\_ 45-  
\_\_\_\_\_ 46-

8. What in particular don't you like about the Housing Allowance Program?  
(PROBE)

\_\_\_\_\_ 47-  
\_\_\_\_\_ 48-  
\_\_\_\_\_ 49-  
\_\_\_\_\_ 50-  
\_\_\_\_\_ 51-

9. Suppose somebody asked you to describe the people who are receiving monthly checks to help with their rent from the Housing Allowance Program--how would you describe them?(PROBE) What else would you say about them? Anything else? RECORD VERBATIM.

\_\_\_\_\_ 53-  
\_\_\_\_\_ 54-  
\_\_\_\_\_ 55-  
\_\_\_\_\_ 56-  
\_\_\_\_\_ 57-  
\_\_\_\_\_ 58-

END OF INTERVIEW

THANK RESPONDENT FOR PARTICIPATING IN THIS STUDY

ATTACHMENT LIII

ENROLLEE SURVEY  
(INCLUDES ONLY QUESTIONS USED IN THE ANALYSIS)

PART I: PRIOR EXPERIENCE  
AND PROGRAM EXPECTATIONS

1. Are you presently receiving payments under the Housing Allowance Program?

Yes ( ) 31-1→SKIP TO Q.3

No ( ) -2

7. From what you know about the Housing Allowance Program, please tell me, in your own words, what you feel the program is about? (PROBE)

(IF RESPONDENT IS HESITANT OR SAYS DOESN'T KNOW, ASK:)

What is the program supposed to do for the people who are enrolled in it? (PROBE)

8. From what you know, what in particular do you like about the Housing Allowance Program? (PROBE)

9. What in particular don't you like about the HOUSING ALLOWANCE PROGRAM? (PROBE)

Trailer 9/10-(14)
42-
43-
44-
45-
46-
47-
48-
49-
50-
51-
52-
53-
54-
55-
56-
57-
58-
59-

CARD 1  
CONT.

15.		16.		17.		18.		19.		20.		21.		
A. What is the name of the head of the household? (RECORD ON 1ST LINE BELOW)		What is (PERSON'S) relationship to head of household?		CODE SEX		How old was (PERSON) on (his/her) last birthday?		C H E C K R E S P O N D E N T		ASK FOR HEAD AND FOR EACH PERSON NOT RELATED TO HEAD OR TO SPOUSE OF HEAD		ASK FOR EACH PERSON 18 OR OLDER OTHER THAN HEAD OR SPOUSE OF HEAD:		
B. Please give the names of everyone else who usually lives here starting with the oldest--include everyone whether they are away from home or not, and anyone who has no other place of residence.		IF PERSON IS UNRELATED TO HEAD, PROBE IF PERSON IS ROOMER OR ROOMMATE.				IF INFANT UNDER 12 MONTHS, RECORD "00"; FOR ALL OTHERS RECORD AGE IN YEARS.				Has (PERSON) lived with this household for three months or more?		Do you expect that (PERSON) will be moving to live with another household during the next five years?		
C. Have we missed anyone such as new babies, lodgers, or boarders, people who usually live here but are away on business or traveling, at school or in a hospital?														
USE 10-90 DAY RULE ON THE BACK PAGE OF QUESTIONNAIRE.														
LAST NAME	FIRST NAME	RELATIONSHIP TO HEAD OF HOUSEHOLD	M F		57-58-	Yes	No	Yes	No	Don't Know				
59/63	01		61/62	( )63-1 ( )-2		64/65	( )66-1 ( )-2	( )67-1 ( )-2	( )-8					
9/10-	(02)		13/14	( )15-1 ( )-2		16/17	( )18-1 ( )-2	( )19-1 ( )-2	( )-8					
11/12	02		22/23	( )24-1 ( )-2		25/26	( )27-1 ( )-2	( )28-1 ( )-2	( )-8					
20/21	03		31/32	( )33-1 ( )-2		34/35	( )36-1 ( )-2	( )37-1 ( )-2	( )-8					
29/30	04		40/41	( )42-1 ( )-2		43/44	( )45-1 ( )-2	( )46-1 ( )-2	( )-8					
38/39	05		49/50	( )51-1 ( )-2		52/53	( )54-1 ( )-2	( )55-1 ( )-2	( )-8					
47/48	06		58/59	( )60-1 ( )-2		61/62	( )63-1 ( )-2	( )64-1 ( )-2	( )-8					
56/57	07		66/67	( )68-1 ( )-2		69/70	( )71-1 ( )-2	( )72-1 ( )-2	( )-8					
65/66	08		13/14	( )15-1 ( )-2		16/17	( )18-1 ( )-2	( )19-1 ( )-2	( )-8					
9/10-	(03)		22/23	( )24-1 ( )-2		25/26	( )27-1 ( )-2	( )28-1 ( )-2	( )-8					
11/12	09		31/32	( )33-1 ( )-2		34/35	( )36-1 ( )-2	( )37-1 ( )-2	( )-8					
20/21	10		40/41	( )42-1 ( )-2		43/44	( )45-1 ( )-2	( )46-1 ( )-2	( )-8					
29/30	11													
38/39	12													



PART II: PROGRAM UNDERSTANDING

22. What are the requirements for someone to receive payments in the Housing Allowance Program? (PROBE) (IF RESPONDENT IS HESITANT OR SAYS DOESN'T KNOW, ASK:) What do you have to do in order to get money from the Housing Allowance Program? (PROBE) What else? (DO NOT READ LIST. CODE ALL THAT APPLY.)

- |   |          |
|---|----------|
| Have to live in standard housing        | ( ) 47-1 |
| Have to have a lease                    | ( ) 48-1 |
| Have to have my place inspected         | ( ) 49-1 |
| Have to provide income information      | ( ) 50-1 |
| Have to provide family size information | ( ) 51-1 |
| Have to live in Jacksonville            | ( ) 52-1 |
| Have to live in Duval County            | ( ) 53-1 |
| Other (SPECIFY) _____                   | ( ) 54-  |
| _____                                   | 55-      |
| _____                                   | 56-      |
| Don't know                              | ( ) 57-8 |

28. Would you be willing to spend (REFER TO NUMBER OF PEOPLE IN HOUSEHOLD AS RECORDED IN Q.20 AND READ AMOUNT FROM TABLE BELOW) each month to rent a house or apartment that meets the requirements of the Housing Allowance Program?

- |            |                                     |
|------------|-------------------------------------|
| Yes        | ( ) 69-1→SKIP TO INSTRUCTIONS BELOW |
| No         | ( ) -2                              |
| Don't know | ( ) -8→SKIP TO INSTRUCTIONS BELOW   |

<u>Family Size</u>	<u>Amount For Rent</u>
1 member	\$115
2	125
3-4	150
5-6	180
7-8	200
9 or more members	220

45. Did the agency tell you that they would help you if you had a problem with discrimination while you were looking for a place?

Yes	( ) 22-1	} SKIP TO Q. 47
No	( ) -2	
Don't know/don't remember	( ) -8	

46. What did they say? (PROBE)

Trailer 9/10-(15)
17-
18-
19-
20-
21-
22-

47. Tell me, if you can, what your rights are if you experience discrimination or unfair treatment while apartment hunting or looking for a new place to live? By discrimination we mean not only because of race, but also because of sex, size of your family, your marital status, your age, and so forth. (PROBE)

Trailer 9/10-15
23-
24-
25-
26-
27-
28

PART III: STANDARDNESS

58. At the time you enrolled, how long had you lived in the house or apartment you were living in then?

Years  
41/42

If less than one year, enter number of months.

Months  
43/44

IF THREE YEARS OF MORE, SKIP TO Q.60

59. How many times did you yourself move between (MONTH OF INTERVIEW) 1972 and the time you enrolled in the Housing Allowance Program?

No. of times    
45/46

No moves ( ) 47-1  
20

60. When you enrolled in the Housing Allowance Program, did you think that the place you were living in at the time met the housing requirements of the Housing Allowance Program?

Yes ( ) 48-1→SKIP TO Q. 62  
No ( ) -2  
Don't know ( ) -8→SKIP TO Q. 62

PART IV: SEARCH

99. Have you actually moved to a different apartment or house since you have been enrolled in the Housing Allowance Program?

- Yes ( ) 21-1→SKIP TO Q. 102  
No ( ) -2

100. Since you first enrolled in the Housing Allowance Program did you or anyone in your household look for or try to find a new house or apartment?

- Yes ( ) 22-1→SKIP TO Q. 102  
No ( ) -2

103. When you were looking for a place to live, how did you usually get around the city to look for houses or apartments? (DO NOT READ LIST. CHECK ALL THAT APPLY.)

- Your own car ( ) 52-1  
A friend or relative's car ( ) 53-1  
Taxi service ( ) 54-1  
Public transportation ( ) 55-1  
Walk ( ) 56-1  
Escort service ( ) 57-1  
Some other way (SPECIFY) \_\_\_\_\_ ( ) 58-  
59-  
60-  
61-

113. In looking for houses or apartments since you first enrolled in the program, do you feel you experienced any discrimination from landlords, superintendents, or other people who rent apartments because of you or anyone in your household's... (READ EACH CATEGORY)

	<u>Yes</u>	<u>No</u>	<u>Don't know</u>
Age	( ) 17-1	( ) -2	( ) -8
Sex	( ) 18-1	( ) -2	( ) -8
Marital status	( ) 19-1	( ) -2	( ) -8
Race	( ) 20-1	( ) -2	( ) -8
Nationality	( ) 21-1	( ) -2	( ) -8
Source of Income	( ) 22-1	( ) -2	( ) -8
Children	( ) 23-1	( ) -2	( ) -8
Receiving a housing allowance	( ) 24-1	( ) -2	( ) -8

128. Since you enrolled in the program, altogether about how many different houses or apartments have you or someone from your household actually visited? By visit we mean actually go inside to look at.

\_\_\_\_\_ # of units visited  
55/56

IF RESPONDENT LOOKED AT OR CALLED ABOUT ONLY ONE PLACE, SKIP TO Q. 134.
---

129. Of all of the places you called about or visited, what was the amount of rent the landlord was asking for the most expensive one?

\$ 

--	--	--	--

--	--

57 /58 /59 /60      61 /62

Don't know/don't remember      ( ) 63-8→SKIP TO Q. 131

MOVERS AND LOOKERS

CARD 8  
CONT.

130. Was that per week, month, year, or what?

- Week ( ) 64-1
- Every 2 weeks ( ) -2
- 2 times a month ( ) -3
- Month ( ) -4
- Year ( ) -5
- Other SPECIFY) \_\_\_\_\_ ( ) 65-  
66-

131. Of all the places you called about or looked at, what was the amount of rent the landlord was asking for the least expensive one?

\$ 

--	--	--	--

 . 

--	--

67/ 68/ 69/ 70      71/72

Don't know/don't remember ( ) 73-8→SKIP TO W. 133

132. Was that per week, month, year or what?

CARD 9  
9/10-(09)

- Week ( ) 11-1
- Every 2 weeks ( ) -2
- 2 times a month ( ) -3
- Month ( ) -4
- Year ( ) -5
- Other (SPECIFY) \_\_\_\_\_ ( ) 12-  
13-

133. In what rent range would you say most of the places you called about or looked at were? (CHECK ONLY ONE RESPONSE.)

- 14/15
- a. \$75 or less per month ( ) -01
  - b. \$76-100 per month ( ) -02
  - c. \$101-125 per month ( ) -03
  - d. \$126-150 per month ( ) -04
  - e. \$151-175 per month ( ) -05
  - f. \$176-200 per month ( ) -06
  - g. \$201-225 per month ( ) -07
  - h. \$226-250 per month ( ) -08
  - i. \$251-275 per month ( ) -09
  - j. \$276-300 per month ( ) -10
  - k. over \$300 per month ( ) -11

HAND  
CARD

NOW SKIP TO Q. 135

135. In what neighborhood(s) did you look for a house or apartment?  
 (PROBE. REFER TO LIST OF NEIGHBORHOOD CODES. ENTER BELOW NAME  
 AND APPROPRIATE CODE NUMBER FROM LIST. IF CANNOT GIVE NAME, ASK):  
 Could you give me the name of the street and nearest intersection to  
 one of the places you looked at in those neighborhoods? (IF CANNOT  
 GIVE INTERSECTION, SHOW MAP AND SAY): This (POINT TO MAP) is where  
 we are now. Can you show me in what part of town you looked?  
 (RECORD ALL THAT APPLY)

_____	
_____	18 /19
_____	
_____	21 /22
_____	
_____	22 /23
_____	
_____	24 /25
_____	
_____	26 /27
_____	
_____	28 /29
_____	
_____	30 /31

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MOVERS AND LOOKERS

CARD 9  
CONT.

136. Here is a list of reasons why people might decide not to rent a house or apartment they look at. Were any of these reasons important to you in deciding not to rent any of the houses or apartments you looked at?

- a. Rent was too high ( ) 32-1
- b. There weren't enough rooms ( ) 33-1
- c. Didn't like neighborhood ( ) 34-1
- d. House or apartment was in poor condition ( ) 35-1
- e. Landlord didn't want HAP participants ( ) 36-1
- f. It wasn't convenient to places I go, like shopping, church, the social security office ( ) 37-1
- g. It wasn't near my friends and relatives ( ) 38-1
- h. Landlord didn't want welfare recipients ( ) 39-1
- i. The landlord wouldn't sign a lease ( ) 40-1
- j. I knew it wouldn't pass inspection ( ) 41-1
- k. Landlord didn't want families with children ( ) 42-1
- l. Landlord wouldn't agree to have inspection ( ) 43-1
- m. Wasn't in a safe area ( ) 44-1
- n. House or apartment was already rented when I got there to look at the place ( ) 45-1
- o. Other (SPECIFY) \_\_\_\_\_ ( ) 46-  
47-  
48-  
49-

137. How many of the landlords whose houses or apartments you looked at since you enrolled seemed to be willing to rent places to people in the Housing Allowance Program? Would you say that all of the landlords, most of the landlords, only a few of the landlords, or none of the landlords seemed willing to rent to Housing Allowance Program participants?

- All ( ) 50-1
- Most ( ) -2
- Only a few ( ) -3
- None ( ) -4



138. Since you enrolled in the program, have you ever had a problem in renting a place you wanted because the landlord objected to the lease required by the agency?

Yes ( ) 51-1  
No ( ) -2  
Don't know/  
don't remember ( ) -8

139. Have you ever had a problem with a landlord's objecting to having the place inspected by the agency?

Yes ( ) 52-1  
No ( ) -2  
Don't know/  
don't remember ( ) -8

PART V: CURRENT DWELLING UNIT

177. Why aren't you receiving payments from the Housing Allowance Program? (DO NOT READ LIST. CHECK ALL THAT APPLY.) IF RESPONDENT SAYS BECAUSE HE IS NO LONGER IN PROGRAM, PROBE: Why did you leave the program?

Income ineligibility ( ) 39-1  
Household size ineligibility ( ) 40-1  
Moved away from area ( ) 41-1  
Couldn't find a place in 3 months ( ) 42-1  
Landlord wouldn't sign lease ( ) 43-1  
Landlord wouldn't fix up place ( ) 44-1  
Money wasn't enough ( ) 45-1  
Other (SPECIFY) \_\_\_\_\_ ( ) 46-  
47-  
48-  
49-  
Don't know ( ) 50-



APPENDIX M  
ADMINISTRATIVE COSTS FOR INTAKE



## ADMINISTRATIVE COSTS FOR INTAKE

Several of the Jacksonville agency's policies during the second enrollment period influenced administrative costs. Although a detailed analysis of administrative costs in the second enrollment period was not performed for this report, Table M-1 presents an overview of the administrative costs associated with bringing families into the program in the second enrollment period. The procedures used to allocate costs are consistent with those in other AAE cost analysis; the procedures and the general framework for analyzing administrative costs are described elsewhere.<sup>1</sup>

Total direct costs for intake functions in the second enrollment period were somewhat higher than those in the first period. Monthly direct costs averaged \$9,492 during the eight months of the second period, compared to \$7,350 during the nine months of the first period. The increases were primarily for outreach and inspection.

The agency substantially increased its outreach activities in the second enrollment period, and obtained a much larger number of applications. Nonetheless, the outreach cost per applicant was slightly higher in the second period. This is consistent with other AAE analysis,<sup>2</sup> which suggests that outreach efforts geared to attract the usually underrepresented working-poor population, such as the effort in the second enrollment period, were usually more expensive.

The increased cost of inspection reflects two factors. Inspections were performed under a subcontract arrangement by the Codes Enforcement Division of the Jacksonville Department of Housing and Urban Development. The arrangement was based on a fixed fee per inspection, and the fee was increased from the first to the second enrollment periods (from \$8 to \$12). In addition, as shown in Appendix J, a substantially higher proportion of enrollees requested inspections in the second enrollment period; this raises total costs and costs per enrollee by increasing the total number of inspections performed.

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<sup>1</sup> Charles M. Maloy et al., Administrative Costs in a Housing Allowance Program: Two-Year Costs in the Administrative Agency Experiment (Cambridge, Mass.: Abt Associates Inc., 1977).

<sup>2</sup> Jean MacMillan et al., Outreach: Generating Applications in the Administrative Agency Experiment (Cambridge, Mass.: Abt Associates Inc., 1977).

TABLE M-1

INTAKE COSTS:<sup>a</sup> JACKSONVILLE I AND II

Function	Total Direct Costs		Unit Costs		Costs Per Recipient <sup>b</sup>	
	Enrollment Period		Enrollment Period		Enrollment Period	
	First	Second	First	Second	First	Second
Outreach	\$5,249	\$15,412	\$2.91 <sup>c</sup>	\$3.37 <sup>d</sup>	\$15.48	\$23.62
Screening and Selection <sup>e</sup>	16,103	20,709	8.92 <sup>c</sup>	4.53 <sup>d</sup>	47.50	32.30
Certification <sup>f</sup>	10,108	4,403	9.77 <sup>g</sup>	3.42 <sup>h</sup>	29.82	6.87
Enrollment	13,720	11,746	13.26 <sup>g</sup>	9.12 <sup>h</sup>	40.47	18.32
Services <sup>i</sup>	13,731	5,569	13.27 <sup>g</sup>	4.32 <sup>h</sup>	40.50	8.69
Inspection <sup>j</sup>	7,247	18,094	7.00 <sup>g</sup>	14.05 <sup>h</sup>	21.38	28.22
Total	\$66,158	\$75,933	\$55.13 <sup>k</sup>	\$38.81 <sup>k</sup>	\$195.16	\$118.46

<sup>a</sup> Computed for the enrollment period--nine months in the first enrollment period and eight months in the second enrollment period.

<sup>b</sup> Divides enrollment period costs by total recipients (339 in first and 641 in second).

<sup>c</sup> Cost per applicant; based on 1,806 applicants.

<sup>d</sup> Cost per applicant; based on 4,573 applicants.

<sup>e</sup> Excludes second enrollment period costs incurred in program month 9 for notification of applicants not selected for the program.

<sup>f</sup> Does not include all intake costs for certification and services; some costs in these categories were incurred after the enrollment category.

<sup>g</sup> Cost per enrollee; based on 1,035 enrollees.

<sup>h</sup> Cost per enrollee; based on 1,288 enrollees.

<sup>i</sup> Assumes that the ratio of intake to maintenance services in the second enrollment period was the same as in the first (80.6 percent of total services costs attributed to intake).

<sup>j</sup> Assumes all inspection costs in the enrollment period are intake costs.

<sup>k</sup> Sum of unit costs; represents the average cost of bringing one participant into the program, excluding attrition costs.

Costs for supportive services for enrollees declined substantially from the first to the second enrollment periods, both in total and on a unit cost basis. The agency eliminated some of the services offered in the first enrollment period, such as voluntary information sessions on the housing market and related topics, and offered quite limited services on an individualized basis.

The unit costs for screening/selection, certification, and enrollment were also reduced. These functions have not been analyzed in this report, so the reasons for the reduction are not clear. The larger volume of applicants and enrollees processed in the second enrollment period may have helped reduce the unit costs (note that total costs increased for screening and selection, even as unit costs declined). It is also possible that efficiencies arose from the experience with these functions in the first enrollment period.

Largely because the agency recruited and selected households in the groups that were more likely to become recipients (white households and households planning to stay in their preprogram units), the attrition rate for enrollees was reduced from 67 percent to 50 percent. This contributed to a reduction in average costs per new recipients. The costs of bringing a single recipient family into the program, exclusive of attrition, was 30 percent lower in the second period than the first. But the average direct intake cost per new recipient declined 39 percent, reflecting the reduction in enrollee attrition as well as the decrease in unit costs.

